

# **Report on Profitability by Line by State in 2022**

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March 2024

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### **NAIC Report on Profitability by Line by State**

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

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

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

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

"Unrealized capital gains and losses generally are not included in net income under GAAP and, accordingly, are not included as investment gain in this report." (Page 5)

"Federal taxes are estimated ..." (Page 6)

"The data for all companies in all states are aggregated prior to allocation of that data by line by state. Data that the companies do not allocate by state and that the report allocates by state from countrywide aggregates for all companies combined include net worth, investment gain, federal taxes, general expenses, unallocated loss adjustment expenses (LAE), other acquisition expenses, and the effects of consolidation of affiliated insurers." (Summary of portions of pages 1–33)

Some general qualifications shown on page 7 of the report are as follows:

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

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

# REPORT ON PROFITABILITY BY LINE BY STATE IN 2021

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## REPORT ON PROFITABILITY BY LINE BY STATE IN 2022

### INTRODUCTION

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

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

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

The data used in the report are obtained from annual financial statements and exhibits filed with the NAIC by 2,627 P/C insurers. It is estimated that well in excess of 95% of the premiums written in the U.S. are represented. Insurers not filing with the NAIC tend to be small, single-state companies. Data from joint underwriting associations, state funds, and nonadmitted insurers are included in the report if they file with the NAIC.

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

To the extent possible, the data from the annual financial statement used in the report is adjusted to approximate figures on a generally accepted accounting principles (GAAP) basis. The data reported in the

annual financial statement is on a statutory accounting principles (SAP) basis, which tends to be more conservative than GAAP and is intended to measure the “liquidation value” of an insurer as of the statement date rather than its value as a “going concern.” Measuring profitability on a GAAP basis is more appropriate when compared with other industries. However, because of the limitations of the annual financial statement, the GAAP adjustments made for the report are imperfect approximations. An additional report labeled “Statutory Net” provides countrywide profitability results by line without the GAAP adjustments. A comparison of this report with the report labeled “Countrywide IEE” indicates the significance of these GAAP adjustments on a countrywide basis.

A chart has been included comparing the return on net worth in the P/C insurance industry with the return on net worth in other industries. The results for other industries have been obtained from figures published in *Fortune* magazine for the years 2013 through 2022. Over the period of 2013 to 2022, the P/C insurance industry had an average return on net worth of 4.8%, compared to an estimated 14.9% for all industries, based on results reported by *Fortune*.

The report provides profitability by line for all insurers and is also broken out for stock insurers only and for mutual and reciprocal insurers only, starting with the 2022 data year.

A stock insurance company is defined as a business owned by stockholders. A mutual insurance company is a privately held insurer owned by its policyholders and operating as a nonprofit that may or may not be incorporated.

Starting with the 2022 data year, Earthquake has been broken out of the Other Liability section and is now listed on its own. The return on net worth column will only reflect this year, as this line of business was not separated out in past years.

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

## **Data**

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

## Experience Period

The report is based on calendar-year data, by line and by state. Because of fluctuations in financial results from year to year and changes in allocation methodologies, care should be taken in drawing conclusions from only one year of data. The report summarizes results for 2013 through 2022 to facilitate analysis of profitability over a longer period. The average losses incurred, average profit on insurance transactions, and average return on net worth are simple averages of the 10 years of results.

## Allocation of Expenses

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

Countrywide adjusting and other expenses related to losses from the IEE are multiplied by the ratio of statewide direct losses incurred from Page 19 to countrywide direct losses incurred from the IEE. Countrywide general expenses are multiplied by the ratio of statewide direct premiums earned to one-half countrywide direct premiums earned and one-half countrywide direct premiums written. In effect, this treatment adjusts one-half of general expenses to recognize that, on a GAAP basis, a portion of general expenses represents prepaid expenses.<sup>1</sup> Also, to recognize that a portion of statutory underwriting expenses represents prepaid expenses on a GAAP basis, statewide taxes, licenses, and fees are multiplied by the ratio of statewide direct premiums earned to statewide direct premiums written, and commissions and brokerage expenses are multiplied by the ratio of statewide direct premiums earned to statewide direct premiums written. Other acquisition expenses are obtained by multiplying direct premiums earned by state and by line with the corresponding ratio of countrywide direct other acquisition expenses incurred to countrywide direct premiums written. The latter two are combined to arrive at selling expenses.<sup>2</sup>

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

## Investment Gain

This report shows two investment gain estimates. Column 8(a) includes only investment gain attributable to “insurance transactions” and excludes investment gain on capital and surplus. Investment gain on “insurance transactions” is estimated for each line/state by multiplying an “investment gain ratio” by the sum of loss reserves, LAE reserves, unearned premium reserves, and ceded reinsurance premiums payable less agents’ balances and prepaid expense for each line/state. The investment gain ratio is calculated by dividing countrywide net investment gain by the sum of countrywide all lines loss reserves, LAE reserves, unearned premium reserves, capital and surplus, and ceded reinsurance premiums payable less agents’ balances. Ceded reinsurance premiums payable are shown as a separate item. Investment gain is multiplied by a factor of 1.0337 for 2022 to adjust for dividends received on stock held in affiliates. Capital and surplus are multiplied by a factor of 0.8116 for 2022 to adjust it to a consolidated basis. Ceded reinsurance premiums payable are allocated to each line on the basis of reinsurance ceded and to each state based on direct premium written reported on Page 19. These amounts—along with LAE reserves, agents’ balances, and prepaid expense—are estimated for each line/state by applying countrywide factors

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

<sup>2</sup> Beginning in 2001, additions to premium deficiency reserves are allocated to each line and state on the basis of premiums earned.



to Page 19 data. Investment gain also includes “other income” reported in the IEE, which is allocated to each state on the basis of premiums earned.

Unrealized capital gains or losses generally are not included in net income under GAAP and, accordingly, are not included as investment gain in this report. However, because unrealized capital gains and losses are a part of the total return of P/C insurers and do have an impact on underwriting decisions and underwriting results, and because unrealized capital gains and losses are of interest to many observers or analysts of P/C insurance profitability, information on unrealized capital gains is included as a [technical note](#), which can be found on the [Statistical Data \(C\) Working Group’s web page](#). Further details about the [Formulas and Methodologies](#) can also be found on the [Statistical Data \(C\) Working Group’s web page](#)

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

Considerable judgment should be exercised in interpreting the investment gain figures and the resulting estimates of federal taxes and profits. There are different views on whether or how investment gain attributable to capital and surplus should be included in calculations of profits by line and by state. Some analysts point out the difficulty in allocating investment gain on capital and surplus by line and by state on a basis that explicitly recognizes the total set of considerations faced by insurers, including varying degrees of risk posed by different lines of insurance. Notwithstanding these objections, it is believed that the usefulness of showing return on net worth using a relatively simple allocation of net worth by state and by line outweighs the fact that it might not be exactly representative of any actual processes undertaken by individual insurers.

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

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

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

## **Federal Income Taxes**

Federal taxes are estimated on income excluding investment gain on capital and surplus in Column 8(b) and on investment gain on capital and surplus in Column 11. Currently, the tax rate is at 21% in accordance with the federal Tax Cuts and Jobs Act of 2017. This replaced the federal Revenue Reconciliation Act of 1993, which included a 35% tax rate for corporations.

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

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

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

## **Profits**

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

The return on net worth in Column 12 is calculated to help state insurance regulators, and others evaluate the profits earned in a particular market in relation to the net worth committed to that market. The return is equal to profit after taxes divided by allocated capital and surplus adjusted to place it on a GAAP basis. In this calculation, capital and surplus is allocated to each line/state on the same basis used for the total investment gain allocation. GAAP-adjusted net worth in the report is equal to statutory capital and surplus plus premium deficiency reserves, unauthorized reinsurance, nonadmitted assets, prepaid expense, and salvage/subrogation.<sup>3</sup>

## **Qualifications**

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

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

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<sup>3</sup> As of 2001, deferred taxes are reported and shown as a component of surplus or as a nonadmitted asset.

**2021 DIRECT PROFITABILITY REPORTS**  
**SPECIFICATIONS FOR GROUPINGS OF LINES OF BUSINESS**  
**(Based on Page 19)**

1. Private Passenger Auto Liability, lines 19.1 and 19.2
2. Private Passenger Auto Physical Damage, line 21.1
3. Private Passenger Auto Total, lines 19.1, 19.2 and 21.1
4. Commercial Auto Liability, lines 19.3 and 19.4
5. Commercial Auto Physical Damage, line 21.2
6. Commercial Auto Total, lines 19.3, 19.4 and 21.2
7. Homeowners, line 4
8. Farmowners, line 3
9. Commercial Multiple Peril, lines 5.1 and 5.2
10. Fire, line 1
11. Allied Lines, lines 2.1, 2.2, 2.3, 2.4 and 2.5
12. Inland Marine, line 9
13. Medical Professional Liability, line 11.1 and 11.2
14. Other Liability, lines 17.1, 17.2 and 17.3
15. Products Liability, line 18.1 + 18.2
16. Workers' Compensation, line 16
17. Mortgage Guaranty, line 6
18. Financial Guaranty, line 10
19. Accident and Health, lines 13.1 + 13.2, 14, 15.1, 15.2, 15.3, 15.4, 15.5, 15.6, 15.7, 15.8, and 15.9
20. Warranty, line 30
21. All Other, lines 8, 12, 22, 23, 24, 26, 27, 28 and 34
22. Total All Lines, sum of all lines listed above

**2021 NET AND STATUTORY COUNTRYWIDE PROFITABILITY REPORTS**  
**SPECIFICATIONS FOR GROUPINGS OF LINES OF BUSINESS**  
**(Based on IEE, Part II)**

1. Private Passenger Auto Liability, lines 19.1 and 19.2
2. Private Passenger Auto Physical Damage, line 21.1
3. Private Passenger Auto Total, lines 19.1, 19.2 and 21.1
4. Commercial Auto Liability, lines 19.3 and 19.4
5. Commercial Auto Physical Damage, line 21.2
6. Commercial Auto Total, lines 19.3, 19.4 and 21.2
7. Homeowners, line 4
8. Farmowners, line 3
9. Commercial Multiple Peril, lines 5.1 and 5.2
10. Fire, line 1
11. Allied Lines, lines 2.1, 2.2, 2.3, 2.4 and 2.5
12. Inland Marine, line 9
13. Medical Professional Liability, line 11.1 and 11.2
14. Other Liability, lines 17, 17.2 and 17.3
15. Products Liability, line 18.1 and 18.2
16. Workers' Compensation, line 16
17. Mortgage Guaranty, line 6
18. Financial Guaranty, line 10
19. Accident and Health, lines 13.1 13.2, 14, 15.1, 15.2, 15.3, 15.4, 15.5, 15.6 15.7, 15.8, and 15.9
20. Warranty, line 30
21. All Other, lines 8, 12, 22, 23, 24, 26, 27, 28, 29, 31, 32, 33 and 34
22. Total All Lines, sum of all lines listed above

# Countrywide Profitability Results By Line

**2022 Profitability Report  
Countrywide - IEE**

(1)	(2)	(3)	Percent of Net Premiums Earned						Percent of Net Worth						
			(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
			Net Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth
Line Of Business															
Private Passenger Auto Liability	152,980,778	77.4	11.7	4.7	15.0	2.1	0.4	(11.2)	4.8	(1.6)	(4.8)	74.3	3.905	0.640	(0.3)
Private Passenger Auto Physical	110,122,846	83.1	8.4	4.7	15.0	2.1	0.4	(13.6)	1.4	(2.6)	(9.6)	115.4	3.927	0.643	(7.8)
Private Passenger Auto Total	263,103,624	79.8	10.3	4.7	15.0	2.1	0.4	(12.2)	3.4	(2.0)	(6.8)	87.3	3.912	0.641	(2.7)
Commercial Auto Liability	37,925,639	70.3	11.7	6.8	16.0	2.5	0.1	(7.3)	6.9	(0.4)	(0.0)	56.9	3.905	0.640	3.2
Commercial Auto Physical	11,839,854	65.8	7.5	6.9	17.6	2.3	0.0	(0.1)	1.5	0.2	1.2	99.8	3.929	0.644	4.5
Commercial Auto Total	49,765,493	69.2	10.7	6.8	16.4	2.5	0.1	(5.6)	5.6	(0.3)	0.3	63.4	3.908	0.640	3.4
Homeowners Multiple Peril	111,487,296	68.8	9.6	4.8	19.3	2.6	0.4	(5.3)	3.0	(0.6)	(1.7)	82.3	3.928	0.644	1.9
Farmowners Multiple Peril	5,411,730	75.6	6.8	5.4	19.0	1.8	0.1	(8.6)	2.7	(1.4)	(4.5)	88.6	3.927	0.643	(0.7)
Commercial Multiple Peril	46,854,774	60.6	11.6	7.6	22.8	2.5	0.3	(5.4)	5.6	(0.2)	0.5	60.9	3.922	0.643	3.6
Fire	15,688,469	58.5	6.4	7.6	20.2	2.4	0.1	4.9	(2.4)	0.6	1.8	70.4	3.926	0.643	4.6
Allied Lines	27,802,596	77.4	7.0	6.8	13.1	1.8	0.1	(6.1)	3.1	(0.8)	(2.2)	88.2	3.922	0.643	1.3
Inland Marine	20,118,157	49.2	4.5	8.3	20.7	3.5	0.1	13.7	2.4	3.3	12.8	90.6	3.929	0.644	14.9
Medical Professional Liability	10,423,776	53.1	24.1	8.7	13.5	1.9	1.3	(2.5)	14.6	1.9	10.2	37.2	3.899	0.639	7.1
Other Liability	90,359,893	58.2	11.5	6.9	18.3	1.9	0.1	3.1	10.0	2.3	10.8	45.9	3.904	0.640	8.2
Products Liability	4,087,342	40.4	21.5	7.5	18.6	1.8	0.0	10.3	16.8	4.9	22.2	33.4	3.913	0.641	10.7
Workers Compensation	49,528,270	45.7	13.1	9.0	14.3	3.1	3.0	11.9	13.8	4.8	21.0	37.1	3.898	0.639	11.0
Mortgage Guaranty	4,371,910	(24.7)	0.8	25.9	(3.1)	3.6	0.0	97.5	(14.2)	18.1	65.1	77.7	3.916	0.642	53.8
Financial Guaranty	400,678	(64.4)	25.5	118.8	10.7	3.4	0.0	6.0	122.8	21.4	107.4	8.4	3.962	0.649	12.3
Accident and Health	6,422,301	65.8	3.3	6.0	23.2	2.2	0.0	(0.4)	(2.4)	(0.5)	(2.4)	42.4	3.930	0.644	2.3
Warranty	1,181,959	57.5	3.1	12.0	12.5	3.3	0.0	11.6	9.8	4.0	17.4	38.4	3.936	0.645	10.0
All Other	47,639,349	52.0	4.9	6.0	24.1	1.4	0.1	11.5	7.3	3.6	15.2	54.9	3.919	0.642	11.6
Earthquake	3,085,850	3.7	0.9	7.3	17.0	2.2	0.2	68.7	2.0	14.8	55.9	92.5	3.930	0.644	55.0
Total All Lines	757,733,467	66.7	10.0	6.2	17.3	2.3	0.5	(2.8)	5.3	0.3	2.2	65.1	3.913	0.641	4.7

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

**December 2023**  
**Comparison of Rates of Return on Net Worth**  
(In Percent)

Year	PC Ins	Fortune All
2013	8	16.6
2014	6.6	14.3
2015	6.6	12.7
2016	4.8	13.1
2017	3.2	13.9
2018	7.3	15.4
2019	7.2	15.3
2020	6.4	10.3
2021	6.1	20
2022	4.8	17.1
2013 - 2022 Averages	6.1	14.9

(1) Returns are calculated using mean and net worth.

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

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

**2022 Profitability Report  
Countrywide - IEE - Mutual + Reciprocal**

	Percent of Net Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Net Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Gain Return On Net Worth
Private Passenger Auto Liability	3,288,184	69.4	9.8	7.7	17.6	3.0	0.0	(7.3)	6.1	(0.7)	(0.5)	51.9	2.514	0.353	1.9
Private Passenger Auto Physical	2,880,648	82.1	8.6	7.1	19.5	2.2	0.1	(19.3)	3.4	(3.6)	(12.3)	79.5	2.554	0.359	(7.6)
Private Passenger Auto Total	6,168,832	75.4	9.3	7.4	18.5	2.6	0.1	(12.9)	4.9	(2.0)	(6.0)	61.9	2.529	0.355	(1.6)
Commercial Auto Liability	2,337,922	62.6	11.6	5.7	21.5	2.0	0.8	(3.9)	4.8	(0.1)	1.1	46.0	2.513	0.353	2.7
Commercial Auto Physical	1,097,696	70.2	7.9	6.7	21.2	1.8	0.3	(7.8)	1.3	(1.5)	(5.1)	78.5	2.553	0.359	(1.8)
Commercial Auto Total	3,435,618	65.0	10.4	6.0	21.4	1.9	0.7	(5.1)	3.7	(0.6)	(0.9)	53.0	2.522	0.354	1.7
Homeowners Multiple Peril	6,281,288	79.1	10.1	7.7	23.4	3.0	0.0	(23.0)	4.6	(4.2)	(14.3)	60.0	2.552	0.358	(6.4)
Farmowners Multiple Peril	1,915,104	78.3	6.0	4.9	21.7	2.1	0.3	(13.1)	2.3	(2.4)	(8.4)	63.3	2.551	0.358	(3.1)
Commercial Multiple Peril	4,448,032	60.8	11.4	7.2	24.8	2.0	0.7	(6.6)	3.4	(0.9)	(2.3)	52.2	2.548	0.358	1.0
Fire	934,150	51.4	5.7	10.7	20.6	2.7	0.1	9.2	3.4	2.4	10.3	63.3	2.552	0.358	8.7
Allied Lines	934,916	77.9	7.2	8.5	21.6	2.3	0.1	(17.2)	4.6	(3.0)	(9.6)	60.1	2.551	0.358	(3.6)
Inland Marine	604,550	47.2	5.3	5.7	22.4	2.4	0.0	17.3	3.1	4.1	16.4	72.4	2.553	0.358	14.1
Medical Professional Liability	1,143,204	44.5	36.5	16.1	6.3	2.7	5.5	(11.2)	13.4	(0.5)	2.7	19.7	2.506	0.352	2.7
Other Liability	2,655,408	51.5	16.4	12.4	15.0	2.7	1.0	1.3	7.0	1.3	7.1	34.9	2.509	0.352	4.6
Products Liability	100,799	43.3	18.9	6.5	23.3	1.2	0.0	7.0	8.2	2.6	12.5	29.1	2.541	0.357	5.8
Workers Compensation	7,513,430	42.6	10.6	10.4	16.7	2.3	15.1	2.5	6.8	1.5	7.8	34.3	2.509	0.352	4.8
Mortgage Guaranty	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Financial Guaranty	3,786	0.0	0.0	481.8	224.6	10.6	0.0	(616.7)	(87.7)	(141.8)	(562.6)	1.6	2.592	0.364	(6.7)
Accident and Health	2,093	42.5	8.7	13.9	7.0	3.0	0.0	25.1	53.5	12.8	65.8	74.1	2.550	0.358	51.0
Warranty	53,752	0.1	0.8	5.4	27.4	2.2	0.0	64.4	1.2	13.7	51.9	69.9	2.555	0.359	38.5
All Other	767,908	57.7	7.6	7.2	16.3	2.8	0.6	8.1	3.7	2.2	9.6	52.3	2.544	0.357	7.2
Earthquake	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Total All Lines	36,962,870	62.5	11.0	8.5	19.7	2.5	3.5	(7.5)	5.1	(0.8)	(1.5)	46.3	2.527	0.355	1.5

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



## 2022 Profitability Report Countrywide - IEE - Stock

	Percent of Net Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Net Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Private Passenger Auto Liability	3,596,789	76.8	12.8	6.3	15.7	2.7	0.0	(14.4)	23.2	0.9	8.0	85.2	4.187	0.702	10.3
Private Passenger Auto Physical	2,482,017	74.0	10.3	6.9	16.6	2.3	0.0	(10.1)	19.7	1.2	8.5	123.1	4.261	0.714	14.0
Private Passenger Auto Total	6,078,806	75.6	11.8	6.5	16.1	2.5	0.0	(12.6)	21.8	1.0	8.2	97.4	4.211	0.706	11.5
Commercial Auto Liability	1,523,563	69.2	17.0	8.4	14.8	3.4	0.0	(12.9)	19.1	0.5	5.7	62.2	4.155	0.697	7.0
Commercial Auto Physical	515,798	50.9	5.8	8.5	21.2	2.2	0.0	11.3	13.7	4.7	20.3	103.5	4.247	0.712	24.6
Commercial Auto Total	2,039,361	64.6	14.2	8.5	16.4	3.1	0.0	(6.8)	17.7	1.5	9.4	69.2	4.171	0.699	10.0
Homeowners Multiple Peril	5,817,663	81.9	22.3	8.0	14.3	3.4	0.0	(30.0)	13.1	(4.1)	(12.8)	79.2	4.200	0.704	(6.6)
Farmowners Multiple Peril	130,240	63.4	5.2	10.3	20.9	3.1	0.0	(2.8)	15.0	1.9	10.3	66.9	4.198	0.704	10.4
Commercial Multiple Peril	1,614,118	56.5	11.1	11.3	22.5	2.0	9.4	(12.8)	22.1	1.0	8.3	66.0	4.182	0.701	8.9
Fire	582,316	72.2	9.0	9.7	14.5	4.9	0.0	(10.4)	26.9	2.3	14.2	69.4	4.186	0.702	13.4
Allied Lines	2,054,038	93.5	15.9	9.8	8.9	2.5	0.0	(30.6)	14.0	(4.1)	(12.5)	87.5	4.196	0.703	(7.4)
Inland Marine	2,356,703	48.7	4.7	7.4	24.5	3.8	0.0	10.8	9.1	3.8	16.1	117.6	4.259	0.714	22.5
Medical Professional Liability	843,895	45.7	26.4	10.0	12.6	2.0	3.4	(0.2)	13.0	2.1	10.6	49.1	4.132	0.693	8.7
Other Liability	3,839,815	55.6	10.1	7.6	20.2	1.5	0.1	5.0	27.4	5.6	26.7	44.6	4.142	0.694	15.4
Products Liability	327,846	43.5	38.6	8.9	16.7	0.4	0.0	(8.1)	20.1	1.7	10.3	45.5	4.117	0.690	8.1
Workers Compensation	4,940,212	57.6	19.2	10.6	13.1	2.4	7.1	(10.0)	28.8	2.7	16.1	27.8	4.081	0.684	7.9
Mortgage Guaranty	395,168	(0.8)	(0.1)	28.1	(24.4)	3.3	0.0	93.9	(65.5)	8.7	19.7	155.4	4.262	0.714	34.1
Financial Guaranty	150,805	(123.0)	24.3	331.0	(1.3)	5.0	0.0	(135.9)	277.2	17.9	123.3	6.3	4.257	0.714	11.3
Accident and Health	509,240	51.6	1.4	14.3	11.6	2.4	0.0	18.8	11.6	5.9	24.4	77.6	4.197	0.704	22.5
Warranty	179,195	72.0	0.7	26.0	(4.4)	1.2	0.0	4.5	29.9	6.0	28.4	34.3	4.130	0.692	13.2
All Other	3,900,813	55.2	3.8	10.5	19.6	2.4	0.0	8.5	9.4	3.4	14.5	72.3	4.180	0.701	14.0
Earthquake	56,193	31.7	2.3	22.9	(0.6)	4.4	0.0	39.3	39.7	14.9	64.1	81.4	4.201	0.704	55.7
Total All Lines	35,816,427	64.4	13.6	10.4	15.9	2.6	1.5	(8.4)	19.0	1.4	9.2	57.3	4.156	0.697	8.7

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

**2022 Profitability Report  
Countrywide - Statutory Net**

	Percent of Net Premiums Earned								Return on Surplus						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Net Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under-Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Surplus	Inv Gain On Surplus	Tax On Inv Gain Surplus	Statutory Return On Surplus
Private Passenger Auto Liability	152,980,778	77.4	11.7	4.8	15.2	2.2	0.4	(11.7)	4.8	(1.7)	(5.2)	80.5	4.228	0.693	(0.6)
Private Passenger Auto Physical	110,122,846	83.1	8.4	4.8	15.5	2.1	0.4	(14.3)	1.4	(2.8)	(10.2)	128.1	4.356	0.714	(9.4)
Private Passenger Auto Total	263,103,624	79.8	10.3	4.8	15.3	2.2	0.4	(12.8)	3.4	(2.1)	(7.3)	95.3	4.268	0.699	(3.4)
Commercial Auto Liability	37,925,639	70.3	11.7	7.0	16.8	2.7	0.1	(8.5)	6.8	(0.7)	(1.0)	62.8	4.289	0.703	3.0
Commercial Auto Physical	11,839,854	65.8	7.5	7.1	18.5	2.5	0.0	(1.4)	1.5	(0.0)	0.2	114.5	4.500	0.737	4.0
Commercial Auto Total	49,765,493	69.2	10.7	7.0	17.2	2.6	0.1	(6.8)	5.6	(0.5)	(0.7)	70.3	4.320	0.708	3.1
Homeowners Multiple Peril	111,487,296	68.8	9.6	4.9	20.4	2.7	0.4	(6.9)	2.9	(1.0)	(3.0)	95.5	4.539	0.744	1.0
Farmowners Multiple Peril	5,411,730	75.6	6.8	5.5	20.0	1.9	0.1	(9.9)	2.5	(1.7)	(5.7)	103.4	4.478	0.734	(2.1)
Commercial Multiple Peril	46,854,774	60.6	11.6	7.8	24.0	2.6	0.3	(7.0)	5.6	(0.5)	(0.8)	68.9	4.433	0.726	3.1
Fire	15,688,469	58.5	6.4	7.8	21.5	2.5	0.1	3.1	(2.5)	0.2	0.4	82.0	4.516	0.740	4.1
Allied Lines	27,802,596	77.4	7.0	7.0	14.0	1.9	0.1	(7.4)	3.0	(1.0)	(3.3)	97.3	4.299	0.704	0.4
Inland Marine	20,118,157	49.2	4.5	8.6	22.1	3.7	0.1	11.8	2.4	2.9	11.3	105.5	4.571	0.749	15.8
Medical Professional Liability	10,423,776	53.1	24.1	8.8	13.8	1.9	1.3	(3.0)	14.4	1.7	9.7	40.2	4.180	0.685	7.4
Other Liability	90,359,893	58.2	11.5	7.1	19.3	2.0	0.1	1.7	9.9	2.0	9.6	51.1	4.305	0.705	8.5
Products Liability	4,087,342	40.4	21.5	7.7	19.6	1.9	0.0	9.0	16.7	4.6	21.0	35.9	4.193	0.687	11.1
Workers Compensation	49,528,270	45.7	13.1	9.1	14.5	3.2	3.0	11.4	13.8	4.7	20.6	39.5	4.150	0.680	11.6
Mortgage Guaranty	4,371,910	(24.7)	0.8	25.6	(3.0)	3.5	0.0	97.7	(14.3)	18.2	65.3	82.5	4.142	0.679	57.3
Financial Guaranty	400,678	(64.4)	25.5	107.7	8.9	2.8	0.0	19.5	122.8	24.2	118.0	15.5	7.331	1.201	24.4
Accident and Health	6,422,301	65.8	3.3	6.0	23.2	2.2	0.0	(0.6)	(2.5)	(0.5)	(2.5)	52.6	4.865	0.797	2.8
Warranty	1,181,959	57.5	3.1	12.3	13.0	3.5	0.0	10.5	9.7	3.8	16.4	50.5	5.133	0.841	12.6
All Other	47,639,349	52.0	4.9	6.2	25.6	1.5	0.1	9.7	7.2	3.2	13.7	61.3	4.338	0.711	12.0
Earthquake	3,085,850	3.7	0.9	7.5	17.6	2.3	0.2	67.9	1.9	14.6	55.2	109.0	4.608	0.755	64.0
Total All Lines	757,733,467	66.7	10.0	6.3	18.1	2.4	0.5	(3.8)	5.3	0.1	1.4	72.4	4.335	0.710	4.6

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

**2022 Profitability Report  
Countrywide Statutory Net  
Mutual + Reciprocal**

Line Of Business	Percent of Net Premiums Earned											Return on Surplus			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Net Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Surplus	Inv Gain On Surplus	Tax On Inv Gain On Surplus	Statutory Return On Surplus
Private Passenger Auto Liability	3,288,184	69.4	9.8	7.8	18.4	3.1	0.0	(8.7)	6.3	(0.9)	(1.4)	54.1	2.747	0.386	1.6
Private Passenger Auto Physical	2,880,648	82.1	8.6	7.4	21.0	2.4	0.1	(21.6)	3.5	(4.0)	(14.1)	86.7	2.848	0.400	(9.7)
Private Passenger Auto Total	6,168,832	75.4	9.3	7.6	19.6	2.8	0.1	(14.7)	5.0	(2.4)	(7.3)	65.6	2.783	0.391	(2.4)
Commercial Auto Liability	2,337,922	62.6	11.6	5.8	22.3	2.1	0.8	(5.1)	5.2	(0.3)	0.5	47.3	2.755	0.387	2.6
Commercial Auto Physical	1,097,696	70.2	7.9	6.7	21.6	1.8	0.3	(8.6)	1.3	(1.6)	(5.7)	85.2	2.848	0.400	(2.4)
Commercial Auto Total	3,435,618	65.0	10.4	6.1	22.1	2.0	0.7	(6.2)	4.0	(0.7)	(1.5)	55.1	2.774	0.390	1.6
Homeowners Multiple Peril	6,281,288	79.1	10.1	8.0	25.5	3.3	0.0	(26.0)	4.6	(4.8)	(16.6)	68.2	2.914	0.409	(8.9)
Farmowners Multiple Peril	1,915,104	78.3	6.0	5.1	23.0	2.2	0.3	(14.9)	2.3	(2.8)	(9.8)	70.0	2.875	0.404	(4.4)
Commercial Multiple Peril	4,448,032	60.8	11.4	7.4	26.6	2.2	0.7	(9.1)	3.8	(1.4)	(4.0)	54.6	2.836	0.398	0.3
Fire	934,150	51.4	5.7	10.9	21.5	2.8	0.1	7.6	3.4	2.1	8.9	72.7	2.910	0.409	9.0
Allied Lines	934,916	77.9	7.2	8.8	23.4	2.5	0.1	(19.9)	4.6	(3.5)	(11.8)	68.0	2.870	0.403	(5.5)
Inland Marine	604,550	47.2	5.3	6.0	24.6	2.7	0.0	14.3	3.1	3.5	14.0	81.4	2.869	0.403	13.9
Medical Professional Liability	1,143,204	44.5	36.5	16.1	6.3	2.7	5.5	(11.6)	13.4	(0.6)	2.3	21.0	2.664	0.374	2.8
Other Liability	2,655,408	51.5	16.4	12.7	15.8	2.9	1.0	(0.2)	7.2	1.0	6.1	36.5	2.696	0.379	4.5
Products Liability	100,799	43.3	18.9	6.7	24.6	1.3	0.0	5.1	8.2	2.2	11.1	30.9	2.708	0.380	5.7
Workers Compensation	7,513,430	42.6	10.6	10.5	16.8	2.3	15.1	2.0	6.9	1.4	7.5	36.2	2.699	0.379	5.0
Mortgage Guaranty	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Financial Guaranty	3,786	0.0	0.0	689.7	565.4	26.6	0.0	-1181.7	(87.7)	(260.5)	-1008.9	8.7	14.21	1.995	-75.1
Accident and Health	2,093	42.5	8.7	14.0	7.0	3.1	0.0	24.7	53.5	12.7	65.5	79.3	2.727	0.383	54.3
Warranty	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
All Other	767,908	57.7	7.6	7.2	16.5	2.9	0.6	7.4	3.9	2.1	9.2	52.7	2.643	0.371	7.1
Earthquake	53,752	0.1	0.8	6.2	36.6	2.9	0.0	53.4	5.6	12.0	47.0	81.7	2.987	0.419	40.9
Total All Lines	36,962,870	62.5	11.0	8.7	20.9	2.6	3.5	(9.3)	5.3	(1.2)	(2.8)	49.6	2.775	0.390	1.0

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

**2022 Profitability  
Report Countrywide  
Statutory Net - Stock**

Line Of Business	Percent of Net Premiums Earned											Return on Surplus			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Net Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Surplus	Inv Gain On Surplus	Tax On Inv Gain On Surplus	Statutory Return On Surplus
Private Passenger Auto Liability	3,596,789	76.8	12.8	6.4	16.1	2.8	0.0	(14.9)	23.6	0.8	7.8	92.6	4.736	0.794	11.2
Private Passenger Auto Physical	2,482,017	74.0	10.3	7.0	17.3	2.4	0.0	(11.0)	19.8	1.0	7.8	141.2	4.967	0.833	15.1
Private Passenger Auto Total	6,078,806	75.6	11.8	6.6	16.6	2.6	0.0	(13.3)	22.0	0.9	7.8	107.8	4.808	0.806	12.4
Commercial Auto Liability	1,523,563	69.2	17.0	8.6	15.3	3.5	0.0	(13.7)	19.0	0.3	5.0	71.9	4.761	0.798	7.6
Commercial Auto Physical	515,798	50.9	5.8	8.7	21.9	2.3	0.0	10.3	13.8	4.5	19.7	124.2	5.139	0.861	28.7
Commercial Auto Total	2,039,361	64.6	14.2	8.6	17.0	3.2	0.0	(7.6)	17.7	1.4	8.7	80.5	4.823	0.808	11.0
Homeowners Multiple Peril	5,817,663	81.9	22.3	8.6	16.6	4.0	0.0	(33.5)	13.0	(4.9)	(15.6)	95.5	5.019	0.841	-10.8
Farmowners Multiple Peril	130,240	63.4	5.2	10.5	21.9	3.2	0.0	(4.2)	12.9	1.3	7.5	107.5	5.235	0.878	12.4
Commercial Multiple Peril	1,614,118	56.5	11.1	11.7	24.4	2.2	9.4	(15.3)	22.1	0.5	6.3	79.1	5.044	0.846	9.2
Fire	582,316	72.2	9.0	10.5	16.9	5.7	0.0	(14.3)	27.0	1.5	11.2	82.5	5.027	0.843	13.4
Allied Lines	2,054,038	93.5	15.9	10.7	10.6	3.0	0.0	(33.7)	14.4	(4.7)	(14.7)	96.5	4.789	0.803	-10.2
Inland Marine	2,356,703	48.7	4.7	7.7	26.7	4.1	0.0	8.0	9.2	3.2	14.0	136.2	5.047	0.846	23.3
Medical Professional Liability	843,895	45.7	26.4	10.3	13.3	2.2	3.4	(1.3)	12.7	1.9	9.6	57.0	4.714	0.790	9.4
Other Liability	3,839,815	55.6	10.1	8.0	22.5	1.6	0.1	2.0	28.2	5.1	25.0	50.9	4.916	0.824	16.8
Products Liability	327,846	43.5	38.6	8.7	15.6	0.4	0.0	(6.8)	20.5	2.0	11.7	49.6	4.603	0.772	9.6
Workers Compensation	4,940,212	57.6	19.2	10.7	13.5	2.5	7.1	(10.6)	29.0	2.6	15.7	30.4	4.490	0.753	8.5
Mortgage Guaranty	395,168	(0.8)	(0.1)	27.6	(23.5)	3.2	0.0	93.7	(64.3)	8.9	20.5	132.2	4.332	0.726	30.7
Financial Guaranty	150,805	(123.0)	24.3	150.6	(0.4)	1.5	0.0	47.0	277.2	56.3	267.9	13.7	9.287	1.557	44.5
Accident and Health	509,240	51.6	1.4	14.0	11.2	2.3	0.0	19.6	11.7	6.1	25.2	91.6	5.009	0.840	27.3
Warranty	179,195	72.0	0.7	30.5	(6.2)	1.7	0.0	1.3	29.9	5.3	25.9	41.4	4.997	0.838	14.9
All Other	3,900,813	55.2	3.8	10.6	20.2	2.5	0.0	7.6	9.8	3.3	14.2	80.8	4.889	0.820	15.6
Earthquake	56,193	31.7	2.3	23.6	(0.6)	4.7	0.0	38.3	40.3	14.8	63.8	90.5	5.003	0.839	61.9
Total All Lines	35,816,427	64.4	13.6	10.0	17.1	2.9	1.5	(9.4)	19.2	1.2	8.5	66.1	4.866	0.816	9.7

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

## 2022 Profitability Report Countrywide - Direct

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Private Passenger Auto Liability	157,119,720	78.4	11.2	4.8	14.5	2.2	0.4	(11.5)	4.9	(1.6)	(4.9)	75.6	3.495	0.573	(0.8)
Private Passenger Auto Physical	114,092,362	82.5	8.4	4.6	14.8	2.1	0.4	(12.9)	1.0	(2.5)	(9.3)	127.8	3.505	0.574	(9.0)
Private Passenger Auto Total	271,212,083	80.1	10.1	4.7	14.6	2.2	0.4	(12.1)	3.3	(2.0)	(6.8)	91.2	3.498	0.573	(3.3)
Commercial Auto Liability	44,062,268	71.9	11.8	5.7	16.1	2.3	0.1	(7.7)	6.4	(0.6)	(0.8)	62.9	3.496	0.573	2.4
Commercial Auto Physical	13,190,413	64.3	6.9	5.9	18.2	2.1	0.0	2.7	1.0	0.7	2.9	109.7	3.508	0.575	6.2
Commercial Auto Total	57,252,682	70.2	10.7	5.7	16.6	2.2	0.0	(5.3)	5.1	(0.3)	0.1	69.8	3.498	0.573	3.0
Homeowners Multiple Peril	125,535,372	70.8	9.9	4.2	18.7	2.3	0.3	(6.2)	2.9	(0.8)	(2.4)	90.4	3.506	0.574	0.7
Farmowners Multiple Peril	5,169,737	76.7	6.4	5.5	20.7	1.9	0.1	(11.2)	2.7	(1.9)	(6.6)	91.2	3.506	0.574	(3.1)
Commercial Multiple Peril	52,772,343	59.4	10.8	6.8	22.2	2.2	0.0	(1.4)	5.0	0.5	3.1	68.3	3.501	0.574	5.0
Fire	19,408,059	62.4	5.3	5.7	17.8	1.5	0.1	7.1	3.7	2.1	8.8	85.1	3.504	0.574	10.4
Allied Lines	43,823,150	86.2	5.0	3.9	13.2	1.0	0.1	(9.3)	2.9	(1.5)	(4.9)	101.7	3.498	0.573	(2.1)
Inland Marine	31,715,897	47.1	4.1	5.3	22.3	2.2	0.1	19.0	1.8	4.3	16.5	113.5	3.506	0.575	21.6
Medical Professional Liability	11,652,985	53.8	25.0	6.9	12.7	1.7	1.2	(1.2)	15.0	2.2	11.6	36.6	3.381	0.554	7.1
Other Liability	106,727,716	61.0	11.9	5.5	18.3	1.5	0.1	1.7	9.3	1.9	9.1	49.9	3.496	0.573	7.5
Products Liability	4,697,537	46.0	25.8	5.7	18.9	1.2	0.0	2.3	15.5	3.0	14.8	34.4	3.382	0.554	7.9
Workers Compensation	57,006,955	45.0	14.0	7.7	14.0	2.8	2.5	14.1	13.1	5.1	22.1	39.8	3.490	0.572	11.7
Mortgage Guaranty	5,824,599	(22.4)	(0.1)	19.1	(0.4)	2.0	0.0	101.9	(12.6)	19.3	69.9	98.2	3.494	0.572	71.6
Financial Guaranty	393,362	(71.2)	27.0	101.1	13.9	3.3	0.0	26.0	114.1	24.1	115.9	9.0	3.551	0.582	13.4
Accident and Health	7,409,742	71.0	3.7	6.4	16.4	2.3	0.0	0.3	(3.7)	(0.5)	(2.8)	64.1	3.497	0.573	1.1
Warranty	3,123,825	60.0	0.7	6.1	11.0	2.0	0.0	20.3	9.4	5.8	23.9	40.2	3.471	0.569	12.5
All Other	23,192,673	35.2	4.5	7.5	26.5	2.3	0.2	23.9	5.3	5.9	23.3	77.8	3.511	0.575	21.1
Earthquake	4,000,013	1.9	0.9	5.3	18.0	1.5	0.1	72.4	1.7	15.5	58.6	112.0	3.513	0.576	68.6
Total All Lines	830,918,729	67.3	9.9	5.4	16.9	2.0	0.4	(2.0)	5.0	0.4	2.6	71.6	3.494	0.572	4.8

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

**2022 Profitability Report  
Countrywide - Direct  
Mutual + Reciprocal**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	47,890,655	88.1	12.2	3.6	16.6	2.0	1.1	(23.2)	3.5	(5.2)	(14.5)	45.8	2.408	(0.237)	(4.0)
Private Passenger Auto Physical	38,675,857	85.8	8.4	3.6	16.6	1.9	1.1	(17.2)	0.7	(3.7)	(12.8)	80.3	2.411	(0.238)	(7.7)
Private Passenger Auto Total	86,566,512	87.0	10.5	3.6	16.6	2.0	1.1	(20.5)	2.2	(4.5)	(13.7)	56.7	2.409	(0.237)	(5.1)
Commercial Auto Liability	6,671,652	72.1	12.0	4.7	16.6	2.2	0.2	(7.5)	3.2	(1.9)	(2.5)	44.1	2.409	(0.237)	1.6
Commercial Auto Physical	2,493,271	72.6	7.4	5.3	18.6	1.9	0.1	(5.7)	0.3	(1.2)	(4.1)	74.0	2.413	(0.238)	(0.4)
Commercial Auto Total	9,164,923	72.2	10.8	4.8	17.2	2.1	0.2	(7.0)	2.4	(1.7)	(2.9)	49.5	2.409	(0.238)	1.2
Homeowners Multiple Peril	23,314,498	73.7	8.1	4.6	19.7	2.1	1.8	(9.7)	1.7	(2.2)	(5.8)	60.7	2.412	(0.238)	(0.9)
Farmowners Multiple Peril	2,651,411	78.2	5.9	4.6	19.4	1.7	0.2	(9.7)	2.2	(2.3)	(5.2)	60.1	2.412	(0.238)	(0.5)
Commercial Multiple Peril	8,148,980	62.3	10.8	6.1	23.3	2.0	0.1	(4.3)	2.4	(1.1)	(0.7)	47.8	2.411	(0.238)	2.3
Fire	3,395,413	59.3	4.5	7.2	17.4	1.8	0.5	9.5	2.2	1.8	9.9	58.0	2.415	(0.238)	8.4
Allied Lines	4,947,490	65.4	4.4	7.7	14.7	1.7	0.6	5.8	1.2	1.1	5.9	68.2	2.413	(0.238)	6.7
Inland Marine	1,959,630	57.1	3.3	8.0	17.5	2.3	0.8	11.4	2.0	2.2	11.2	59.4	2.415	(0.238)	9.3
Medical Professional Liability	2,835,272	50.4	27.2	9.8	9.9	2.1	3.6	(2.6)	10.3	(1.6)	9.3	22.8	2.346	(0.231)	4.7
Other Liability	5,278,347	59.3	10.5	7.2	18.4	2.1	1.0	1.8	5.5	(0.2)	7.5	34.2	2.408	(0.237)	5.2
Products Liability	282,389	31.0	17.1	6.9	22.6	1.9	0.1	20.7	6.1	3.7	23.1	31.9	2.348	(0.231)	9.9
Workers Compensation	6,285,235	41.9	11.0	11.0	16.1	2.1	10.4	7.8	7.0	1.0	13.9	30.9	2.407	(0.237)	6.9
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	16,880	0.0	0.0	97.7	54.9	2.4	0.0	(54.7)	11.0	(12.6)	(31.1)	3.4	2.444	(0.241)	1.6
Accident and Health	1,117,459	80.9	4.8	3.0	11.8	1.8	0.0	(2.0)	(53.6)	4.9	(60.5)	53.0	2.407	(0.237)	(29.4)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	1,465,559	44.6	4.4	9.3	24.4	2.8	0.3	14.4	2.0	2.8	13.6	58.4	2.422	(0.239)	10.6
Earthquake	564,265	0.1	(0.1)	10.8	11.2	2.5	1.0	74.8	1.6	15.6	60.8	76.1	2.414	(0.238)	48.9
Total All Lines	157,994,265	76.9	9.9	4.9	17.4	2.0	1.4	(12.2)	2.2	(2.8)	(7.2)	52.2	2.407	(0.237)	(1.1)

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

**2022 Profitability Report  
Countrywide - Direct  
Stock**

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	108,619,173	74.3	10.8	5.3	13.5	2.3	0.1	(6.3)	5.3	(0.5)	(0.5)	86.7	3.827	0.600	2.8
Private Passenger Auto Physical	75,033,348	80.9	8.4	5.1	13.9	2.2	0.1	(10.6)	1.2	(2.0)	(7.3)	144.6	3.838	0.601	(7.4)
Private Passenger Auto Total	183,652,521	77.0	9.8	5.2	13.7	2.2	0.1	(8.1)	3.6	(1.1)	(3.3)	103.7	3.830	0.600	(0.2)
Commercial Auto Liability	37,036,648	72.1	11.8	5.9	16.0	2.3	0.0	(8.0)	7.3	(0.5)	(0.2)	69.3	3.827	0.600	3.1
Commercial Auto Physical	10,659,126	62.4	6.7	6.1	18.1	2.1	0.0	4.5	1.2	1.1	4.6	121.1	3.841	0.602	8.8
Commercial Auto Total	47,695,773	69.9	10.6	5.9	16.4	2.2	0.0	(5.2)	5.9	(0.2)	0.9	76.6	3.829	0.600	3.9
Homeowners Multiple Peril	97,983,375	70.9	10.4	4.1	18.4	2.3	0.0	(6.2)	3.3	(0.8)	(2.1)	99.8	3.839	0.601	1.1
Farmowners Multiple Peril	2,474,794	75.3	7.0	6.6	22.1	2.1	0.0	(13.1)	2.6	(2.3)	(8.2)	100.0	3.841	0.602	(5.0)
Commercial Multiple Peril	44,134,540	59.0	10.8	7.0	22.0	2.2	0.0	(1.0)	5.7	0.7	4.0	75.1	3.833	0.601	6.3
Fire	15,805,885	63.3	5.5	5.4	17.9	1.4	0.0	6.5	4.2	2.0	8.7	94.1	3.835	0.601	11.4
Allied Lines	38,475,940	89.4	5.1	3.3	12.9	0.9	0.0	(11.7)	3.3	(1.9)	(6.4)	113.5	3.829	0.600	(4.1)
Inland Marine	29,237,885	46.4	4.2	5.1	22.5	2.2	0.0	19.5	1.9	4.4	17.0	128.8	3.839	0.601	25.1
Medical Professional Liability	6,619,629	53.5	24.8	6.2	16.9	1.3	0.5	(3.2)	13.0	1.4	8.4	49.5	3.705	0.580	7.3
Other Liability	99,445,630	61.4	12.0	5.5	18.4	1.4	0.0	1.3	10.2	1.9	9.6	55.6	3.827	0.600	8.6
Products Liability	4,393,011	46.5	26.1	5.7	18.7	1.2	0.0	1.8	17.4	3.1	16.1	37.8	3.703	0.580	9.2
Workers Compensation	49,925,257	45.3	14.3	7.3	13.7	2.9	1.4	15.1	14.7	5.5	24.3	43.9	3.820	0.598	13.9
Mortgage Guaranty	5,824,599	(22.4)	(0.1)	19.0	(0.4)	2.0	0.0	101.8	(12.3)	19.5	70.1	110.3	3.825	0.599	80.5
Financial Guaranty*	373,693	(76.0)	28.4	106.7	6.0	3.4	0.0	31.5	121.0	25.6	126.9	10.1	3.892	0.610	16.1
Accident and Health	6,292,249	69.3	3.5	6.9	17.2	2.4	0.0	0.7	4.7	0.9	4.5	67.8	3.831	0.600	6.3
Warranty	3,122,756	60.0	0.7	6.1	11.0	2.0	0.0	20.2	10.3	5.8	24.6	44.2	3.798	0.595	14.1
All Other	21,630,422	34.5	4.5	7.4	26.6	2.3	0.2	24.6	5.8	6.1	24.3	85.5	3.843	0.602	24.0
Earthquake	3,414,858	2.8	1.0	4.4	19.0	1.3	0.0	71.5	1.8	15.3	58.0	123.9	3.848	0.603	75.1
Total All Lines	660,502,819	65.3	9.9	5.6	16.7	2.1	0.2	0.2	5.8	1.0	5.1	78.3	3.826	0.599	7.2

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

\*See technical notes

# Profitability Results By State By Line - All Company Types



## 2022 Profitability Report Alabama

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,166,340	70.4	8.9	4.8	14.3	3.1	0.4	(1.8)	3.4	0.2	1.4	90.8	3.504	0.574	4.2
Private Passenger Auto Physical	1,836,439	75.5	7.6	4.6	14.3	3.0	0.4	(5.3)	0.9	(1.0)	(3.4)	132.5	3.509	0.575	(1.6)
Private Passenger Auto Total	4,002,779	72.8	8.3	4.7	14.3	3.0	0.4	(3.4)	2.3	(0.3)	(0.8)	106.1	3.506	0.574	2.1
Commercial Auto Liability	598,244	62.4	10.9	5.7	21.3	3.6	0.0	(3.8)	5.8	0.2	1.9	65.7	3.567	0.584	4.2
Commercial Auto Physical	212,240	61.6	6.4	5.9	17.5	3.4	0.0	5.2	0.9	1.2	4.8	111.5	3.519	0.577	8.3
Commercial Auto Total	810,484	62.2	9.7	5.7	20.3	3.6	0.0	(1.4)	4.5	0.4	2.6	73.6	3.559	0.583	4.9
Homeowners Multiple Peril	2,222,581	53.9	6.9	4.2	16.9	3.1	0.5	14.6	2.3	3.5	13.5	98.1	3.490	0.572	16.2
Farmowners Multiple Peril	91,919	65.8	5.4	5.5	15.1	2.6	0.0	5.7	2.1	1.5	6.3	99.7	3.425	0.561	9.1
Commercial Multiple Peril	780,121	47.2	10.3	6.8	21.3	3.4	0.2	10.9	4.0	2.9	11.9	75.7	3.506	0.575	12.0
Fire	307,004	52.1	4.3	5.7	17.5	2.4	0.1	17.9	3.8	4.4	17.2	85.5	3.511	0.575	17.7
Allied Lines	481,371	44.2	3.5	3.9	14.2	2.0	0.2	32.1	3.7	7.3	28.4	90.6	3.520	0.577	28.7
Inland Marine	451,806	50.7	4.0	5.3	23.1	3.7	0.1	13.2	2.0	3.1	12.1	109.4	3.532	0.579	16.2
Medical Professional Liability	165,993	63.1	46.4	6.9	10.3	1.8	0.7	(29.0)	11.8	(4.2)	(13.1)	44.1	3.366	0.551	(3.0)
Other Liability	1,013,671	63.4	16.4	5.5	19.6	2.6	0.1	(7.5)	9.1	(0.1)	1.7	50.9	3.517	0.576	3.8
Products Liability	49,619	61.7	35.8	5.7	18.7	2.3	0.0	(24.2)	10.9	(3.3)	(10.1)	44.8	3.390	0.555	(1.7)
Workers Compensation	440,211	38.9	13.1	7.7	14.3	4.4	0.3	21.3	16.6	7.2	30.8	33.5	3.495	0.573	13.2
Mortgage Guaranty	71,492	(14.4)	(0.0)	19.1	(0.4)	2.6	0.0	93.2	(12.9)	17.5	62.8	101.0	3.501	0.574	66.4
Financial Guaranty*	3,204	13.7	5.3	101.1	13.9	4.5	0.0	(38.4)	113.6	10.5	64.6	4.3	3.601	0.590	5.8
Accident and Health*	111,846	76.5	3.5	6.4	18.5	2.3	0.0	(7.1)	(5.9)	(2.5)	(10.6)	91.2	3.409	0.559	(6.8)
Warranty	14,166	57.2	0.9	6.1	9.4	3.3	0.0	23.2	8.0	6.2	25.0	46.4	3.460	0.567	14.5
All Other	313,361	26.8	4.8	7.5	28.5	3.4	0.0	29.1	5.7	7.0	27.7	74.3	3.552	0.582	23.6
Earthquake	11,122	3.2	1.4	5.3	14.7	2.5	0.4	72.6	1.8	15.5	58.9	111.3	3.471	0.569	68.4
Total All Lines	11,342,750	59.6	9.1	5.3	16.9	3.1	0.3	5.8	3.9	1.9	7.8	80.5	3.505	0.574	9.2

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

\*See technical notes

## 2022 Profitability Report Alaska

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	294,976	72.0	9.6	4.8	13.2	2.8	0.7	(3.0)	3.6	(0.0)	0.7	87.2	3.382	0.554	3.4
Private Passenger Auto Physical	237,688	73.3	7.5	4.6	13.4	2.8	0.8	(2.3)	1.1	(0.3)	(0.9)	129.9	3.494	0.572	1.7
Private Passenger Auto Total	532,665	72.6	8.7	4.7	13.3	2.8	0.7	(2.7)	2.5	(0.2)	(0.0)	102.2	3.421	0.561	2.8
Commercial Auto Liability	71,245	20.5	5.0	5.7	17.8	2.9	0.0	48.2	5.2	11.0	42.4	69.9	3.411	0.559	32.5
Commercial Auto Physical	22,659	61.3	6.9	5.9	17.9	2.9	0.0	5.2	0.9	1.2	4.9	110.7	3.515	0.576	8.3
Commercial Auto Total	93,904	30.3	5.4	5.7	17.8	2.9	0.0	37.8	4.1	8.6	33.3	76.7	3.428	0.562	28.4
Homeowners Multiple Peril	198,426	65.2	8.3	4.2	16.6	2.7	0.9	2.1	2.5	0.9	3.8	95.0	3.477	0.570	6.5
Farmowners Multiple Peril	797	88.5	2.9	5.5	19.4	2.8	0.0	(19.0)	4.9	(3.2)	(10.9)	71.0	3.496	0.573	(4.8)
Commercial Multiple Peril	110,769	49.5	7.3	6.8	21.0	2.5	0.0	13.0	4.4	3.4	13.9	73.0	3.491	0.572	13.1
Fire	63,593	36.9	2.2	5.7	16.6	1.9	0.6	36.1	4.1	8.3	32.0	80.6	3.492	0.572	28.7
Allied Lines	45,274	105.0	5.4	3.9	13.0	2.1	0.5	(29.8)	3.5	(5.7)	(20.6)	88.8	3.517	0.576	(15.4)
Inland Marine	89,466	32.3	2.5	5.3	25.8	2.6	0.1	31.5	1.4	6.8	26.0	123.9	3.551	0.582	35.2
Medical Professional Liability	24,610	0.9	9.7	6.9	12.1	1.9	4.7	63.9	0.7	13.5	51.1	45.3	NR	NR	23.1
Other Liability	187,415	37.1	9.1	5.5	19.6	1.6	0.2	26.9	8.5	7.0	28.3	53.8	3.507	0.575	18.2
Products Liability	6,429	16.9	9.6	5.7	20.2	2.1	0.0	45.5	0.1	9.6	36.1	51.7	NR	NR	18.7
Workers Compensation	189,251	36.9	12.6	7.7	12.7	3.5	1.4	25.2	16.0	7.9	33.3	34.1	3.486	0.571	14.3
Mortgage Guaranty	18,208	(16.4)	(0.1)	19.1	(0.4)	2.6	0.0	95.3	(13.8)	17.7	63.7	118.6	3.501	0.574	78.5
Financial Guaranty*	412	0.0	0.0	101.1	13.9	29.4	0.0	(44.4)	92.4	5.8	42.2	8.0	4.316	0.707	7.0
Accident and Health	12,168	60.7	2.7	6.4	19.1	2.4	0.0	8.8	(8.9)	0.4	(0.5)	73.1	NR	NR	(0.3)
Warranty	682	67.6	0.7	6.1	4.2	4.0	0.0	17.5	5.6	4.6	18.5	63.1	3.305	0.542	14.4
All Other	162,462	20.0	4.7	7.5	23.9	2.3	0.0	41.7	6.0	9.7	38.0	72.0	3.366	0.551	30.2
Earthquake	51,976	3.3	1.1	5.3	12.5	1.8	0.7	75.3	1.9	16.1	61.1	106.3	3.403	0.558	67.8
Total All Lines	1,788,504	49.2	7.5	5.8	16.5	2.6	0.6	17.9	4.8	4.5	18.1	71.8	3.347	0.548	15.8

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\*See technical notes

## 2022 Profitability Report Arizona

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,699,967	78.2	9.9	4.8	14.1	2.1	0.3	(9.3)	3.6	(1.4)	(4.3)	88.3	3.493	0.572	(0.9)
Private Passenger Auto Physical	2,564,735	80.2	8.2	4.6	14.2	2.1	0.3	(9.6)	1.0	(1.8)	(6.7)	128.1	3.496	0.573	(5.7)
Private Passenger Auto Total	6,264,702	79.0	9.2	4.7	14.2	2.1	0.3	(9.4)	2.5	(1.6)	(5.3)	101.1	3.494	0.572	(2.5)
Commercial Auto Liability	837,312	67.6	10.7	5.7	15.9	2.1	0.0	(1.9)	5.7	0.5	3.2	67.2	3.494	0.572	5.1
Commercial Auto Physical	207,018	64.8	7.0	5.9	17.5	2.1	0.0	2.7	1.1	0.7	3.0	108.0	3.496	0.573	6.2
Commercial Auto Total	1,044,330	67.0	10.0	5.7	16.2	2.1	0.0	(1.0)	4.7	0.6	3.2	72.7	3.494	0.572	5.2
Homeowners Multiple Peril	2,189,920	77.7	9.9	4.2	18.2	2.3	0.4	(12.6)	2.6	(2.2)	(7.8)	94.8	3.498	0.573	(4.5)
Farmowners Multiple Peril	19,218	90.1	12.7	5.5	21.1	1.9	0.0	(31.3)	3.4	(6.0)	(21.9)	83.6	3.511	0.575	(15.4)
Commercial Multiple Peril	802,013	68.6	11.5	6.8	21.5	1.9	0.0	(10.2)	4.8	(1.4)	(4.1)	70.0	3.489	0.572	0.1
Fire	222,446	56.0	5.3	5.7	15.9	1.8	0.1	15.2	3.3	3.7	14.7	89.3	3.478	0.570	16.1
Allied Lines	384,186	79.0	5.5	3.9	13.4	1.3	0.2	(3.2)	2.6	(0.2)	(0.4)	104.0	3.508	0.575	2.5
Inland Marine	566,557	46.6	3.8	5.3	23.1	1.9	0.1	19.2	1.3	4.3	16.3	124.5	3.512	0.576	23.2
Medical Professional Liability	234,074	52.3	23.1	6.9	13.1	1.2	7.1	(3.6)	12.2	1.2	7.3	41.3	3.384	0.554	5.9
Other Liability	1,597,553	55.5	10.0	5.5	18.8	1.3	0.1	8.9	8.1	3.2	13.7	54.1	3.500	0.574	10.4
Products Liability	76,776	48.1	23.0	5.7	19.8	0.9	0.0	2.5	9.5	2.1	10.0	48.8	3.390	0.555	7.7
Workers Compensation	880,748	33.5	12.5	7.7	13.9	2.2	0.2	30.2	18.9	9.4	39.6	30.1	3.485	0.571	14.9
Mortgage Guaranty	154,644	(18.0)	(0.0)	19.1	(0.4)	1.7	0.0	97.8	(13.2)	18.4	66.2	106.9	3.493	0.572	73.7
Financial Guaranty*	2,130	(131.0)	0.3	101.1	13.9	3.1	0.0	112.6	106.9	41.2	178.3	7.7	3.559	0.583	16.7
Accident and Health	125,977	62.5	2.7	6.4	15.2	2.1	0.0	11.3	(2.9)	1.9	6.4	58.1	3.467	0.568	6.6
Warranty	31,627	73.0	0.9	6.1	3.4	2.0	0.0	14.6	6.7	4.2	17.1	57.4	3.211	0.526	12.5
All Other	349,835	24.7	4.5	7.5	26.9	2.1	0.0	34.3	5.9	8.2	32.0	71.6	3.513	0.576	25.9
Earthquake	19,383	6.4	2.6	5.3	12.2	1.2	0.3	72.1	1.6	15.4	58.3	116.6	3.401	0.557	70.9
Total All Lines	14,966,118	67.6	9.4	5.4	16.3	2.0	0.3	(0.8)	4.4	0.5	3.0	75.8	3.490	0.572	5.2

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

\*See technical notes

## 2022 Profitability Report Arkansas

Line Of Business	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Private Passenger Auto Liability	1,190,068	72.8	8.5	4.8	15.7	3.0	0.2	(4.9)	2.9	(0.6)	(1.5)	96.3	3.519	0.577	1.5
Private Passenger Auto Physical	1,109,749	93.6	9.4	4.6	15.3	3.0	0.2	(26.1)	1.0	(5.3)	(19.8)	129.5	3.524	0.577	(22.6)
Private Passenger Auto Total	2,299,817	82.8	8.9	4.7	15.5	3.0	0.2	(15.1)	2.0	(2.9)	(10.3)	109.9	3.521	0.577	(8.4)
Commercial Auto Liability	357,486	65.5	9.8	5.7	15.8	3.0	0.1	0.2	6.2	1.1	5.3	63.7	3.501	0.574	6.3
Commercial Auto Physical	157,818	78.6	8.1	5.9	16.7	3.1	0.1	(12.4)	0.9	(2.5)	(9.1)	112.1	3.500	0.573	(7.2)
Commercial Auto Total	515,304	69.5	9.3	5.7	16.1	3.0	0.1	(3.7)	4.6	(0.0)	0.9	73.4	3.501	0.574	3.6
Homeowners Multiple Peril	1,162,346	119.6	14.0	4.2	18.1	3.2	0.3	(59.3)	2.4	(12.1)	(44.8)	96.4	3.513	0.576	(40.3)
Farmowners Multiple Peril	84,761	113.6	9.0	5.5	17.8	3.0	0.0	(48.9)	2.4	(9.9)	(36.6)	96.6	3.479	0.570	(32.5)
Commercial Multiple Peril	434,118	96.9	12.1	6.8	21.1	3.1	0.0	(40.0)	3.8	(7.8)	(28.4)	77.0	3.502	0.574	(19.0)
Fire	206,066	132.6	9.6	5.7	16.7	2.4	0.1	(67.1)	4.4	(13.4)	(49.3)	78.5	3.498	0.573	(35.8)
Allied Lines	477,550	129.9	6.4	3.9	12.7	1.2	0.0	(54.0)	2.7	(10.9)	(40.4)	107.3	3.494	0.573	(40.4)
Inland Marine	287,891	46.4	4.0	5.3	21.4	2.9	0.0	20.1	1.9	4.5	17.4	110.9	3.503	0.574	22.2
Medical Professional Liability	79,595	52.2	27.1	6.9	14.0	2.3	1.2	(3.7)	11.3	1.1	6.5	45.6	3.396	0.556	5.8
Other Liability	630,610	65.5	6.9	5.5	14.9	2.1	0.0	5.2	9.7	2.7	12.2	48.4	3.465	0.568	8.8
Products Liability	24,388	42.1	22.4	5.7	18.1	1.9	(0.0)	9.9	11.4	3.9	17.3	43.0	3.383	0.554	10.3
Workers Compensation	266,951	41.3	11.7	7.7	12.9	6.2	0.2	20.1	12.5	6.3	26.3	41.2	3.501	0.574	13.8
Mortgage Guaranty	38,347	(12.7)	0.0	19.1	(0.3)	2.4	0.0	91.7	(13.7)	17.0	61.0	114.8	3.500	0.573	72.9
Financial Guaranty*	1,149	464.2	(8.0)	101.1	13.9	5.9	0.0	(477.2)	114.5	(81.5)	(281.3)	9.9	3.601	0.590	(24.9)
Accident and Health	61,723	58.3	3.3	6.4	14.9	2.4	0.0	14.7	(5.1)	2.3	7.4	79.0	3.476	0.569	8.7
Warranty	8,796	60.1	0.7	6.1	1.1	2.9	0.0	29.2	7.8	7.4	29.6	50.4	3.122	0.511	17.6
All Other	174,668	79.0	8.4	7.5	26.0	2.8	0.0	(23.6)	5.4	(4.1)	(14.1)	79.0	3.508	0.575	(8.2)
Earthquake	48,494	(0.4)	(0.2)	5.3	13.3	2.5	0.6	78.9	1.6	16.8	63.7	113.3	3.441	0.564	75.1
Total All Lines	6,802,573	87.5	9.7	5.3	16.4	2.9	0.2	(21.8)	3.7	(4.0)	(14.1)	82.9	3.498	0.573	(8.8)

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

\*See technical notes

## 2022 Profitability Report California

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	17,810,646	79.4	12.2	4.8	14.5	2.4	1.1	(14.2)	4.1	(2.3)	(7.8)	82.4	3.498	0.573	(3.5)
Private Passenger Auto Physical	14,590,181	83.3	8.5	4.6	14.6	2.4	1.2	(14.6)	1.0	(2.9)	(10.7)	129.0	3.507	0.575	(10.9)
Private Passenger Auto Total	32,400,827	81.1	10.5	4.7	14.6	2.4	1.2	(14.4)	2.7	(2.6)	(9.1)	98.4	3.501	0.574	(6.0)
Commercial Auto Liability	5,291,414	86.4	14.9	5.7	15.6	1.8	0.0	(24.3)	6.8	(4.0)	(13.5)	60.7	3.487	0.571	(5.3)
Commercial Auto Physical	1,334,585	60.1	6.2	5.9	19.4	2.0	0.0	6.4	1.1	1.5	6.0	107.7	3.526	0.578	9.4
Commercial Auto Total	6,626,000	81.1	13.1	5.7	16.4	1.9	0.0	(18.1)	5.6	(2.9)	(9.6)	66.6	3.492	0.572	(3.5)
Homeowners Multiple Peril	11,825,323	53.7	8.2	4.2	18.5	2.3	0.2	12.9	3.1	3.2	12.8	88.3	3.503	0.574	14.3
Farmowners Multiple Peril	225,856	37.3	4.9	5.5	22.7	2.5	0.0	27.2	4.6	6.5	25.3	73.5	3.533	0.579	21.6
Commercial Multiple Peril	6,297,780	55.6	11.7	6.8	21.9	2.2	0.0	1.9	5.0	1.2	5.7	68.0	3.497	0.573	6.8
Fire	2,309,621	40.1	4.2	5.7	18.8	1.4	0.0	29.9	3.4	6.8	26.5	86.7	3.519	0.577	25.9
Allied Lines	2,305,527	93.1	5.3	3.9	13.9	1.2	0.1	(17.5)	3.3	(3.1)	(11.1)	94.3	3.512	0.576	(7.5)
Inland Marine	4,026,770	50.2	4.4	5.3	20.9	2.0	0.0	17.2	1.8	3.9	15.1	114.8	3.486	0.571	20.2
Medical Professional Liability	950,150	27.1	21.5	6.9	14.8	1.6	0.6	27.6	11.7	7.7	31.6	44.0	3.398	0.557	16.7
Other Liability	15,792,735	59.4	13.9	5.5	19.8	1.3	0.0	0.1	9.3	1.5	7.9	49.7	3.508	0.575	6.8
Products Liability	702,555	34.6	24.4	5.7	20.8	0.9	0.0	13.7	13.6	5.1	22.2	37.8	3.393	0.556	11.2
Workers Compensation	11,585,843	45.0	16.8	7.7	16.3	2.6	0.8	10.8	13.9	4.5	20.1	38.2	3.498	0.573	10.6
Mortgage Guaranty	529,749	(27.4)	(0.0)	19.1	(0.4)	1.9	0.0	106.9	(12.4)	20.4	74.1	95.1	3.493	0.572	73.4
Financial Guaranty*	47,224	22.7	0.5	101.1	13.9	2.9	0.0	(41.1)	101.6	8.0	52.5	8.4	3.557	0.583	7.4
Accident and Health	731,431	76.7	3.9	6.4	14.7	2.3	0.0	(4.0)	(3.2)	(1.4)	(5.9)	60.8	3.464	0.568	(0.7)
Warranty	225,903	46.9	0.5	6.1	29.3	1.9	0.0	15.4	5.1	4.1	16.4	56.2	4.143	0.679	12.7
All Other	2,431,779	33.1	4.5	7.5	27.6	2.5	0.0	24.8	5.1	6.0	23.9	79.1	3.531	0.579	21.8
Earthquake	1,896,255	1.6	0.6	5.3	21.2	1.4	0.0	69.9	1.5	14.9	56.5	114.5	3.576	0.586	67.6
Total All Lines	100,911,330	62.6	11.0	5.6	17.4	2.1	0.5	0.9	5.5	1.1	5.4	68.2	3.502	0.574	6.6

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

\*See technical notes

## 2022 Profitability Report Colorado

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,276,817	69.5	9.6	4.8	14.7	1.7	0.4	(0.6)	4.2	0.6	3.0	82.2	3.494	0.572	5.4
Private Passenger Auto Physical	2,602,755	66.8	6.7	4.6	14.4	1.8	0.6	5.2	1.0	1.3	4.9	128.8	3.494	0.572	9.3
Private Passenger Auto Total	5,879,572	68.3	8.3	4.7	14.6	1.7	0.5	2.0	2.8	0.9	3.9	97.9	3.494	0.572	6.7
Commercial Auto Liability	704,111	64.7	10.2	5.7	16.3	1.8	0.0	1.5	5.8	1.3	6.0	66.1	3.493	0.572	6.9
Commercial Auto Physical	257,750	58.1	6.8	5.9	17.9	1.9	0.0	9.4	0.9	2.1	8.2	111.5	3.500	0.573	12.1
Commercial Auto Total	961,862	62.9	9.3	5.7	16.7	1.8	0.0	3.6	4.5	1.5	6.6	74.2	3.494	0.573	7.8
Homeowners Multiple Peril	3,513,859	54.0	6.6	4.2	17.5	1.7	0.5	15.6	3.4	3.8	15.2	84.9	3.475	0.569	15.8
Farmowners Multiple Peril	108,368	68.0	5.8	5.5	23.1	1.8	0.0	(4.2)	2.3	(0.5)	(1.4)	94.9	3.547	0.581	1.6
Commercial Multiple Peril	1,118,033	47.3	8.8	6.8	21.1	1.7	0.0	14.2	4.5	3.7	15.0	72.0	3.482	0.571	13.7
Fire	300,055	19.6	2.4	5.7	20.2	1.0	0.1	50.9	3.8	11.3	43.4	84.0	3.532	0.579	39.4
Allied Lines	711,431	102.1	5.2	3.9	11.3	0.8	0.2	(23.5)	2.6	(4.5)	(16.3)	104.1	3.468	0.568	(14.1)
Inland Marine	632,317	55.6	4.7	5.3	22.5	1.9	0.1	10.0	1.6	2.4	9.2	115.9	3.506	0.574	13.6
Medical Professional Liability	188,688	43.6	14.7	6.9	12.6	1.1	7.1	14.1	9.8	4.6	19.4	49.9	3.377	0.553	12.5
Other Liability	2,099,534	47.4	8.5	5.5	19.3	1.1	0.1	18.1	8.4	5.2	21.3	52.9	3.503	0.574	14.2
Products Liability	97,834	146.5	42.0	5.7	19.8	1.0	0.0	(115.1)	11.9	(22.2)	(81.0)	42.0	3.388	0.555	(31.1)
Workers Compensation*	1,037,980	53.9	13.5	7.7	15.8	2.6	1.2	5.3	8.7	2.5	11.4	53.7	3.499	0.573	9.1
Mortgage Guaranty	145,284	(16.7)	(0.0)	19.1	(0.4)	1.9	0.0	96.2	(13.9)	17.9	64.4	117.8	3.496	0.573	78.8
Financial Guaranty*	6,275	0.0	1.6	101.1	14.1	2.5	0.0	(19.3)	105.7	13.3	73.2	6.0	3.551	0.582	7.4
Accident and Health	104,922	95.3	4.4	6.4	14.1	2.1	0.0	(22.3)	(2.5)	(5.1)	(19.7)	56.6	3.446	0.565	(8.3)
Warranty	26,681	57.1	0.6	6.1	3.0	2.1	0.0	31.2	8.9	8.0	32.1	45.1	3.148	0.516	17.1
All Other	447,246	35.5	3.4	7.5	25.6	1.9	0.0	26.1	5.3	6.3	25.0	78.3	3.492	0.572	22.5
Earthquake	16,915	(19.6)	(6.7)	5.3	13.2	1.0	0.4	106.4	2.5	22.7	86.1	100.5	3.419	0.560	89.4
Total All Lines	17,396,856	59.1	8.0	5.4	16.8	1.7	0.4	8.7	4.2	2.5	10.3	78.1	3.488	0.571	11.0

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\*See technical notes

## 2022 Profitability Report Connecticut

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,995,686	80.1	11.9	4.8	14.6	1.9	0.5	(13.6)	5.4	(2.0)	(6.2)	71.4	3.493	0.572	(1.5)
Private Passenger Auto Physical	1,229,504	79.7	8.5	4.6	14.7	1.8	0.5	(9.8)	1.1	(1.9)	(6.8)	125.5	3.499	0.573	(5.6)
Private Passenger Auto Total	3,225,190	79.9	10.6	4.7	14.7	1.8	0.5	(12.2)	3.8	(1.9)	(6.5)	85.4	3.495	0.573	(2.6)
Commercial Auto Liability	457,892	66.4	9.5	5.7	16.9	2.1	0.0	(0.5)	6.8	1.0	5.3	60.2	3.502	0.574	6.1
Commercial Auto Physical	120,797	64.3	6.9	5.9	17.8	2.1	0.0	3.0	1.0	0.8	3.2	108.5	3.501	0.574	6.4
Commercial Auto Total	578,690	65.9	9.0	5.7	17.1	2.1	0.0	0.2	5.6	1.0	4.9	66.4	3.502	0.574	6.2
Homeowners Multiple Peril	1,780,754	48.2	6.7	4.2	20.1	2.2	0.8	18.0	2.7	4.2	16.5	92.1	3.529	0.578	18.2
Farmowners Multiple Peril	7,881	56.6	7.2	5.5	22.2	3.5	0.0	5.0	3.0	1.6	6.5	85.1	3.558	0.583	8.5
Commercial Multiple Peril	773,345	46.3	8.9	6.8	22.9	2.3	0.0	12.9	6.0	3.7	15.1	62.3	3.508	0.575	12.4
Fire	180,930	28.5	2.5	5.7	17.9	1.5	0.1	43.8	2.9	9.7	37.1	94.1	3.507	0.575	37.8
Allied Lines	253,613	24.1	1.9	3.9	14.4	1.8	0.2	53.8	2.7	11.7	44.7	99.8	3.538	0.580	47.6
Inland Marine	435,646	37.5	2.3	5.3	21.3	2.0	0.1	31.5	1.5	6.9	26.2	120.2	3.492	0.572	34.4
Medical Professional Liability	251,023	89.6	25.1	6.9	9.5	2.9	0.1	(33.9)	15.1	(4.7)	(14.2)	37.2	3.373	0.553	(2.5)
Other Liability	1,578,883	74.4	8.7	5.5	18.7	1.5	0.1	(8.9)	11.0	(0.1)	2.1	44.6	3.498	0.573	3.9
Products Liability	62,630	48.4	14.3	5.7	17.2	1.5	0.0	12.9	16.4	5.4	23.9	33.0	3.375	0.553	10.7
Workers Compensation	762,609	46.8	13.7	7.7	13.5	2.8	0.6	14.9	14.1	5.4	23.5	37.6	3.488	0.571	11.8
Mortgage Guaranty	75,975	(25.7)	(0.1)	19.1	(0.4)	1.6	0.0	105.7	(12.4)	20.2	73.1	95.7	3.491	0.572	72.9
Financial Guaranty*	4,034	(46.5)	0.3	101.1	13.9	2.2	0.0	29.1	94.8	21.6	102.2	19.0	3.535	0.579	22.4
Accident and Health	70,411	85.9	4.8	6.4	15.4	1.8	0.0	(14.2)	(1.3)	(3.2)	(12.3)	48.6	3.463	0.567	(3.1)
Warranty	9,840	44.1	0.6	6.1	1.6	2.2	0.0	45.4	12.5	11.6	46.4	34.3	3.073	0.503	18.5
All Other	301,216	25.5	3.6	7.5	24.9	2.0	0.0	36.6	7.2	8.9	34.9	66.0	3.483	0.571	25.9
Earthquake	12,654	9.7	3.9	5.3	12.4	1.3	0.5	67.0	1.7	14.3	54.3	117.0	3.415	0.559	66.4
Total All Lines	10,365,326	61.4	9.0	5.5	17.3	2.0	0.4	4.6	5.9	1.9	8.5	65.5	3.493	0.572	8.5

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\*See technical notes

## 2022 Profitability Report Delaware

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Private Passenger Auto Liability	656,831	78.4	11.0	4.8	13.9	2.5	0.3	(10.8)	4.0	(1.6)	(5.2)	84.3	3.494	0.572	(1.5)
Private Passenger Auto Physical	327,736	91.2	9.2	4.6	13.5	2.0	0.4	(20.8)	1.1	(4.2)	(15.5)	127.9	3.483	0.571	(16.9)
Private Passenger Auto Total	984,566	82.6	10.4	4.7	13.8	2.3	0.3	(14.1)	3.0	(2.5)	(8.6)	95.1	3.491	0.572	(5.3)
Commercial Auto Liability	161,805	64.6	11.0	5.7	14.7	2.3	0.0	1.8	7.0	1.5	7.2	59.8	3.483	0.571	7.2
Commercial Auto Physical	34,871	63.2	6.4	5.9	17.3	2.5	0.0	4.7	1.1	1.2	4.6	107.6	3.500	0.573	7.9
Commercial Auto Total	196,676	64.3	10.2	5.7	15.2	2.4	0.0	2.3	5.9	1.5	6.8	65.0	3.485	0.571	7.3
Homeowners Multiple Peril	361,672	48.9	6.4	4.2	18.3	2.4	0.4	19.5	2.3	4.5	17.4	97.4	3.503	0.574	19.9
Farmowners Multiple Peril	8,656	69.1	5.1	5.5	23.8	2.7	0.0	(6.2)	1.7	(1.0)	(3.5)	102.7	3.582	0.587	(0.6)
Commercial Multiple Peril	334,288	14.9	2.5	6.8	13.3	1.2	0.0	61.4	4.5	13.6	52.3	74.3	3.393	0.556	41.7
Fire	41,439	27.9	2.3	5.7	15.1	1.7	0.1	47.2	2.6	10.3	39.5	100.4	3.465	0.568	42.5
Allied Lines	72,111	10.8	1.2	3.9	13.7	1.9	0.1	68.5	1.2	14.6	55.1	129.4	3.533	0.579	74.3
Inland Marine	169,206	60.5	5.1	5.3	18.0	2.0	0.0	9.2	1.1	2.1	8.1	137.8	3.462	0.567	14.1
Medical Professional Liability	38,604	111.6	41.0	6.9	15.5	1.9	0.1	(77.0)	13.3	(14.0)	(49.7)	39.4	3.407	0.558	(16.8)
Other Liability	730,755	124.6	8.9	5.5	16.6	1.5	0.0	(57.1)	10.5	(10.3)	(36.4)	46.5	3.480	0.570	(14.0)
Products Liability	14,843	35.9	50.8	5.7	16.2	1.8	0.0	(10.4)	28.0	2.4	15.2	21.4	3.373	0.553	6.1
Workers Compensation	197,126	26.2	10.7	7.7	13.7	5.9	0.9	34.9	13.9	9.6	39.2	37.9	3.504	0.574	17.8
Mortgage Guaranty	22,786	(20.3)	0.0	19.1	(0.4)	2.4	0.0	99.4	(12.2)	18.9	68.3	91.1	3.498	0.573	65.2
Financial Guaranty*	11,942	(849.7)	423.7	101.1	13.9	2.3	0.0	408.7	119.8	105.5	423.1	12.6	3.512	0.575	56.4
Accident and Health	121,470	39.9	2.0	6.4	14.1	2.3	0.0	35.3	(6.0)	6.4	22.9	96.3	3.476	0.570	25.0
Warranty	26,150	69.1	0.8	6.1	(2.6)	3.1	0.0	23.7	9.0	6.4	26.2	46.5	2.974	0.487	14.7
All Other	99,708	21.5	2.3	7.5	25.9	3.5	0.0	39.4	4.8	9.1	35.1	82.2	3.522	0.577	31.8
Earthquake	1,766	0.5	0.2	5.3	12.6	3.9	0.4	77.1	1.6	16.4	62.2	115.7	3.458	0.567	74.9
Total All Lines	3,433,763	66.6	9.6	5.9	15.3	2.3	0.2	0.2	5.6	1.0	4.9	67.7	3.472	0.569	6.2

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\*See technical notes



**2022 Profitability Report  
District of Columbia**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	208,975	83.0	11.2	4.8	11.2	2.5	0.5	(13.0)	4.0	(2.1)	(6.9)	84.2	3.469	0.568	(2.9)
Private Passenger Auto Physical	179,302	93.4	9.4	4.6	11.2	2.3	0.5	(21.4)	1.2	(4.3)	(15.9)	127.1	3.457	0.566	(17.3)
Private Passenger Auto Total	388,277	87.8	10.4	4.7	11.2	2.4	0.5	(16.9)	2.7	(3.1)	(11.1)	99.8	3.465	0.568	(8.1)
Commercial Auto Liability	58,738	83.7	12.8	5.7	11.0	2.4	1.6	(17.1)	6.3	(2.6)	(8.2)	63.5	3.446	0.565	(2.3)
Commercial Auto Physical	10,594	80.5	8.1	5.9	14.5	2.5	1.1	(12.4)	1.0	(2.4)	(9.0)	111.2	3.452	0.566	(7.1)
Commercial Auto Total	69,332	83.2	12.1	5.7	11.6	2.4	1.5	(16.4)	5.5	(2.5)	(8.4)	67.9	3.446	0.565	(2.8)
Homeowners Multiple Peril	193,240	55.6	7.3	4.2	18.5	2.3	0.5	11.6	2.7	2.9	11.4	93.2	3.505	0.574	13.5
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	197,401	48.9	7.4	6.8	22.2	2.5	0.0	12.2	4.3	3.3	13.2	73.0	3.506	0.574	12.6
Fire	66,393	33.6	2.6	5.7	14.1	1.6	0.1	42.5	3.5	9.5	36.5	90.0	3.455	0.566	35.7
Allied Lines	64,755	40.0	2.6	3.9	12.0	1.5	0.2	40.0	3.1	8.9	34.2	95.9	3.488	0.572	35.7
Inland Marine	157,647	37.4	4.0	5.3	15.7	2.0	0.1	35.6	3.0	8.0	30.6	100.0	3.451	0.565	33.5
Medical Professional Liability	33,157	23.8	12.5	6.9	15.8	4.2	0.1	36.9	12.2	9.7	39.3	43.0	3.416	0.560	19.8
Other Liability	731,343	59.8	11.8	5.5	19.9	1.4	0.1	1.6	7.2	1.5	7.3	59.1	3.511	0.575	7.3
Products Liability	10,248	75.6	106.3	5.7	15.3	1.2	(0.0)	(104.1)	13.1	(19.7)	(71.3)	38.9	3.360	0.551	(24.9)
Workers Compensation	163,783	28.6	10.3	7.7	13.0	7.3	0.5	32.7	12.1	8.8	36.0	41.6	3.512	0.576	17.9
Mortgage Guaranty	24,155	(71.3)	(0.1)	19.1	(0.4)	2.0	0.0	150.9	(1.5)	31.4	118.0	38.3	3.488	0.571	48.1
Financial Guaranty*	1,730	0.0	0.0	101.1	13.9	2.4	0.0	(17.4)	101.1	12.9	70.7	8.9	3.544	0.581	9.3
Accident and Health	92,716	35.3	2.9	6.4	21.3	2.5	0.0	31.6	(5.2)	5.8	20.7	76.9	3.587	0.588	18.9
Warranty	41	162.8	1.7	6.1	4.5	4.1	0.0	(79.2)	8.8	(15.2)	(55.1)	50.6	3.377	0.553	(25.1)
All Other	262,690	16.2	1.9	7.5	29.9	2.0	0.0	42.5	6.1	9.9	38.7	59.2	3.594	0.589	25.9
Earthquake	5,102	13.7	5.9	5.3	14.0	1.0	0.3	59.9	1.5	12.8	48.6	119.4	3.436	0.563	61.0
Total All Lines	2,462,010	51.5	8.6	6.0	18.1	2.3	0.2	13.3	5.2	3.6	14.8	67.4	3.509	0.575	12.9

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\*See technical notes

## 2022 Profitability Report Florida

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Private Passenger Auto Liability	17,306,303	80.5	13.9	4.8	13.4	1.2	0.3	(14.0)	3.8	(2.3)	(7.8)	86.1	3.477	0.570	(3.8)
Private Passenger Auto Physical	7,094,491	112.0	12.0	4.6	13.4	1.2	0.3	(43.4)	1.2	(8.9)	(33.3)	126.1	3.472	0.569	(39.1)
Private Passenger Auto Total	24,400,793	89.7	13.4	4.7	13.4	1.2	0.3	(22.5)	3.1	(4.2)	(15.2)	94.9	3.476	0.570	(11.6)
Commercial Auto Liability	4,094,265	84.2	13.6	5.7	15.6	1.5	0.0	(20.5)	6.1	(3.3)	(11.1)	64.5	3.484	0.571	(4.2)
Commercial Auto Physical	631,389	75.9	8.5	5.9	17.6	1.4	0.0	(9.3)	1.2	(1.8)	(6.3)	106.0	3.486	0.571	(3.8)
Commercial Auto Total	4,725,654	83.1	12.9	5.7	15.9	1.5	0.0	(19.0)	5.5	(3.1)	(10.5)	68.1	3.484	0.571	(4.2)
Homeowners Multiple Peril	12,983,690	125.4	23.1	4.2	18.1	1.7	0.2	(72.6)	4.2	(14.6)	(53.9)	77.5	3.485	0.571	(38.8)
Farmowners Multiple Peril	24,998	52.2	11.1	5.5	25.8	1.5	0.0	3.9	3.5	1.4	6.1	80.7	3.574	0.586	7.9
Commercial Multiple Peril	2,700,999	93.5	16.5	6.8	23.2	1.5	0.0	(41.5)	5.7	(7.8)	(28.0)	64.4	3.502	0.574	(15.1)
Fire	1,777,464	77.9	8.2	5.7	20.0	0.9	0.0	(12.7)	3.9	(2.0)	(6.8)	83.3	3.524	0.577	(2.7)
Allied Lines	5,505,827	186.4	13.6	3.9	16.5	1.2	0.0	(121.5)	4.8	(24.7)	(92.0)	77.7	3.543	0.581	(68.6)
Inland Marine	2,085,887	68.4	6.0	5.3	20.7	1.6	0.0	(1.9)	1.9	(0.1)	0.1	111.2	3.477	0.570	3.0
Medical Professional Liability	879,598	44.5	16.8	6.9	14.1	1.5	1.0	15.3	10.5	4.9	20.8	47.8	3.393	0.556	12.8
Other Liability	8,645,898	66.1	12.0	5.5	17.0	1.0	0.0	(1.6)	6.3	0.7	4.0	65.3	3.480	0.570	5.5
Products Liability	304,594	70.8	35.7	5.7	20.5	0.7	0.0	(33.4)	12.9	(4.9)	(15.5)	39.3	3.390	0.556	(3.3)
Workers Compensation	3,237,203	45.0	14.4	7.7	15.3	2.6	3.2	11.8	9.7	4.1	17.4	49.5	3.497	0.573	11.5
Mortgage Guaranty	456,796	(33.8)	(0.1)	19.1	(0.4)	1.5	0.0	113.9	(11.6)	22.0	80.3	86.9	3.490	0.572	72.7
Financial Guaranty*	10,275	(37.1)	(0.5)	101.1	13.9	11.0	0.0	11.6	96.3	18.2	89.7	9.1	3.795	0.622	11.3
Accident and Health	364,274	73.3	3.8	6.4	17.9	1.8	0.0	(3.1)	(1.0)	(0.8)	(3.3)	47.9	3.520	0.577	1.4
Warranty	638,045	65.8	0.9	6.1	6.6	2.4	0.0	18.3	11.1	5.7	23.8	36.1	3.297	0.540	11.3
All Other	1,906,543	48.9	6.9	7.5	28.0	1.9	0.0	6.8	4.9	2.2	9.5	81.3	3.529	0.578	10.7
Earthquake	42,817	14.4	5.8	5.3	17.1	0.8	0.1	56.6	1.9	12.2	46.3	112.8	3.485	0.571	55.2
Total All Lines	70,691,355	94.7	14.5	5.2	16.3	1.4	0.3	(32.3)	4.5	(6.0)	(21.8)	76.3	3.484	0.571	(13.7)

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

\*See technical notes

## 2022 Profitability Report Georgia

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	7,136,343	88.7	12.0	4.8	14.4	3.5	0.3	(23.7)	3.6	(4.4)	(15.7)	88.0	3.508	0.575	(10.9)
Private Passenger Auto Physical	3,826,081	79.8	8.1	4.6	15.1	3.3	0.4	(11.3)	1.0	(2.2)	(8.0)	129.3	3.525	0.578	(7.5)
Private Passenger Auto Total	10,962,423	85.6	10.7	4.7	14.6	3.5	0.4	(19.4)	2.7	(3.6)	(13.0)	99.0	3.513	0.576	(10.0)
Commercial Auto Liability	1,951,141	84.1	12.2	5.7	14.6	4.1	0.0	(20.5)	5.7	(3.4)	(11.4)	66.5	3.501	0.574	(4.7)
Commercial Auto Physical	418,142	65.4	7.1	5.9	17.3	3.9	0.0	0.5	1.0	0.3	1.2	108.6	3.522	0.577	4.3
Commercial Auto Total	2,369,282	80.8	11.3	5.7	15.1	4.0	0.0	(16.8)	4.9	(2.7)	(9.2)	71.4	3.503	0.574	(3.6)
Homeowners Multiple Peril	4,330,029	76.7	9.5	4.2	17.6	4.0	0.5	(12.4)	2.5	(2.2)	(7.7)	95.0	3.519	0.577	(4.3)
Farmowners Multiple Peril	162,459	54.5	5.5	5.5	17.0	3.4	0.0	14.1	2.4	3.4	13.2	94.2	3.471	0.569	15.3
Commercial Multiple Peril	1,417,594	66.6	12.0	6.8	21.8	4.1	0.0	(11.3)	4.4	(1.7)	(5.3)	72.1	3.520	0.577	(0.8)
Fire	520,005	51.9	4.7	5.7	17.5	3.0	0.1	17.1	3.3	4.1	16.3	89.3	3.521	0.577	17.5
Allied Lines	834,721	51.3	2.7	3.9	12.4	1.7	0.3	27.8	2.7	6.3	24.2	104.6	3.499	0.573	28.2
Inland Marine	976,078	51.0	4.2	5.3	24.2	3.6	0.1	11.7	1.6	2.7	10.6	116.1	3.547	0.581	15.3
Medical Professional Liability	386,945	72.2	16.9	6.9	13.5	2.2	1.6	(13.4)	15.2	(0.3)	2.1	35.8	3.391	0.556	3.6
Other Liability	2,864,547	73.7	11.7	5.5	18.0	2.4	0.1	(11.3)	8.9	(0.9)	(1.5)	51.4	3.502	0.574	2.2
Products Liability	128,474	78.7	30.4	5.7	17.9	2.4	(0.0)	(35.1)	15.7	(4.8)	(14.6)	34.1	3.383	0.554	(2.2)
Workers Compensation	1,849,888	42.0	11.9	7.7	14.0	4.7	0.3	19.5	8.3	5.4	22.3	54.4	3.504	0.574	15.1
Mortgage Guaranty	209,387	(29.5)	(0.1)	19.1	(0.4)	3.2	0.0	107.8	(12.8)	20.5	74.5	101.2	3.501	0.574	78.3
Financial Guaranty*	4,028	0.0	0.1	101.1	13.9	5.1	0.0	(20.1)	97.8	11.8	65.9	11.8	3.616	0.593	10.8
Accident and Health	211,409	84.4	4.4	6.4	15.8	3.9	0.0	(15.0)	(4.9)	(3.9)	(15.9)	77.4	3.511	0.575	(9.4)
Warranty	49,316	63.3	0.8	6.1	29.6	4.1	0.0	(3.8)	7.3	0.4	3.1	40.4	4.326	0.709	4.9
All Other	594,581	39.9	5.7	7.5	23.8	4.0	0.0	19.2	5.7	5.0	19.9	75.0	3.495	0.573	17.9
Earthquake	23,630	7.6	3.4	5.3	14.1	2.5	0.3	66.9	2.0	14.4	54.5	107.7	3.457	0.566	61.5
Total All Lines	27,894,799	73.5	10.1	5.4	16.2	3.5	0.3	(9.0)	4.1	(1.2)	(3.7)	79.3	3.508	0.575	0.0

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

\*See technical notes

## 2022 Profitability Report Hawaii

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	445,094	65.5	8.6	4.8	12.1	3.2	0.5	5.5	3.6	1.7	7.4	88.2	3.484	0.571	9.4
Private Passenger Auto Physical	386,402	68.8	7.1	4.6	11.8	3.0	0.7	4.1	1.1	1.0	4.1	129.9	3.475	0.569	8.2
Private Passenger Auto Total	831,496	67.0	7.9	4.7	12.0	3.1	0.6	4.8	2.4	1.4	5.8	103.6	3.481	0.570	9.0
Commercial Auto Liability	102,403	37.5	6.1	5.7	17.9	3.6	(0.0)	29.2	5.3	7.0	27.6	69.3	3.531	0.579	22.1
Commercial Auto Physical	30,965	59.9	8.3	5.9	17.1	3.8	(0.0)	5.0	1.2	1.2	5.0	104.6	3.517	0.576	8.1
Commercial Auto Total	133,368	42.7	6.6	5.7	17.7	3.7	(0.0)	23.6	4.4	5.7	22.3	75.2	3.529	0.578	19.7
Homeowners Multiple Peril	442,087	38.7	5.9	4.2	18.9	3.1	0.5	28.8	2.3	6.4	24.7	98.1	3.527	0.578	27.2
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	227,617	31.4	8.0	6.8	22.4	3.2	0.0	28.3	3.5	6.5	25.3	79.2	3.520	0.577	23.0
Fire	135,119	23.6	2.7	5.7	21.4	2.5	0.1	44.0	2.5	9.7	36.9	96.8	3.593	0.589	38.7
Allied Lines	225,077	15.1	1.1	3.9	20.6	2.7	0.1	56.6	2.0	12.2	46.4	107.3	3.683	0.603	52.8
Inland Marine	137,615	34.2	2.9	5.3	22.8	3.5	0.1	31.3	1.8	6.9	26.2	112.5	3.528	0.578	32.5
Medical Professional Liability	38,804	80.8	26.5	6.9	11.8	2.2	4.6	(32.8)	12.3	(4.9)	(15.7)	42.5	3.380	0.554	(3.8)
Other Liability	390,008	58.8	13.1	5.5	20.1	2.0	0.1	0.4	10.3	1.8	8.9	46.5	3.515	0.576	7.1
Products Liability	13,064	17.7	2.3	5.7	21.9	1.3	0.0	51.1	14.6	13.1	52.6	35.4	3.406	0.558	21.5
Workers Compensation	321,204	47.6	13.6	7.7	13.2	5.5	0.9	11.6	10.4	4.1	17.8	46.7	3.503	0.574	11.2
Mortgage Guaranty	20,246	(44.3)	(0.1)	19.1	(0.4)	2.7	0.0	123.1	(10.3)	24.2	88.6	73.7	3.498	0.573	68.2
Financial Guaranty*	3,759	0.0	0.0	101.1	13.9	4.6	0.0	(19.5)	92.4	11.0	61.9	56.1	3.577	0.586	37.7
Accident and Health	11,052	58.8	2.1	6.4	11.8	4.3	0.0	16.7	11.8	5.5	23.1	21.8	3.424	0.561	7.9
Warranty	3,381	59.0	1.1	6.1	1.2	3.2	0.0	29.5	10.8	8.0	32.4	39.8	3.145	0.515	15.5
All Other	107,351	17.2	4.3	7.5	27.7	3.1	0.0	40.3	5.7	9.4	36.6	72.3	3.542	0.580	29.4
Earthquake	24,204	2.7	1.2	5.3	14.2	1.9	0.2	74.5	1.7	15.9	60.3	111.2	3.448	0.565	70.0
Total All Lines	3,065,451	45.8	7.8	5.6	17.2	3.2	0.4	20.0	4.7	5.0	19.8	74.6	3.515	0.576	17.7

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\*See technical notes

## 2022 Profitability Report Idaho

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	707,445	66.1	8.6	4.8	15.6	1.8	0.2	3.0	3.4	1.2	5.3	88.9	3.506	0.574	7.6
Private Passenger Auto Physical	597,297	72.9	7.4	4.6	15.9	1.7	0.3	(2.9)	1.1	(0.4)	(1.3)	124.3	3.517	0.576	1.3
Private Passenger Auto Total	1,304,743	69.2	8.1	4.7	15.8	1.7	0.2	0.3	2.4	0.5	2.2	102.2	3.510	0.575	5.2
Commercial Auto Liability	198,721	58.1	7.9	5.7	16.7	1.7	0.0	9.9	5.6	3.0	12.5	67.2	3.499	0.573	11.3
Commercial Auto Physical	100,734	58.2	6.0	5.9	17.6	1.7	0.0	10.6	0.8	2.4	9.1	111.6	3.491	0.572	13.1
Commercial Auto Total	299,455	58.2	7.2	5.7	17.0	1.7	0.0	10.1	4.0	2.8	11.4	77.5	3.497	0.573	11.7
Homeowners Multiple Peril	554,263	69.2	8.4	4.2	18.2	1.8	0.4	(2.0)	2.5	(0.0)	0.5	95.1	3.490	0.572	3.4
Farmowners Multiple Peril	80,397	59.4	5.5	5.5	26.3	1.8	0.0	1.5	2.8	0.8	3.5	88.9	3.591	0.588	6.2
Commercial Multiple Peril	300,066	53.4	11.6	6.8	20.4	1.5	0.1	6.2	5.0	2.1	9.1	68.1	3.471	0.569	9.1
Fire	62,265	71.2	5.3	5.7	17.3	1.5	0.1	(1.1)	5.4	0.6	3.6	69.2	3.494	0.573	5.4
Allied Lines	220,558	99.2	4.1	3.9	12.1	0.7	0.0	(20.0)	2.6	(3.8)	(13.6)	103.5	3.479	0.570	(11.2)
Inland Marine	166,966	35.3	2.8	5.3	22.9	1.8	0.0	31.9	1.3	6.9	26.3	121.8	3.511	0.575	34.9
Medical Professional Liability	40,659	43.3	22.1	6.9	15.5	1.8	2.4	8.1	12.7	3.8	17.0	41.6	3.401	0.557	9.9
Other Liability	371,500	45.0	10.2	5.5	17.9	1.3	0.0	20.1	7.1	5.4	21.8	58.8	3.492	0.572	15.7
Products Liability	23,396	24.7	16.7	5.7	19.9	1.1	0.0	31.9	8.9	8.2	32.6	51.0	3.393	0.556	19.5
Workers Compensation	535,869	52.5	11.2	7.7	13.2	3.4	0.2	11.9	8.2	3.8	16.3	55.3	3.490	0.572	11.9
Mortgage Guaranty	36,769	(14.1)	(0.1)	19.1	(0.4)	1.9	0.0	93.7	(14.3)	17.3	62.1	128.1	3.496	0.573	82.4
Financial Guaranty*	77	0.0	0.0	101.1	13.9	105.4	0.0	(120.4)	55.9	(16.1)	(48.3)	6.0	6.527	1.069	2.6
Accident and Health	23,603	68.4	3.2	6.4	11.4	2.6	0.0	8.1	(3.7)	1.1	3.3	63.2	3.398	0.557	4.9
Warranty	3,076	64.0	0.8	6.1	1.2	2.0	0.0	26.0	11.6	7.4	30.2	36.7	3.049	0.500	13.7
All Other	95,583	40.1	6.6	7.5	26.5	2.3	0.0	17.0	5.0	4.4	17.7	79.6	3.512	0.575	17.0
Earthquake	9,196	4.3	1.7	5.3	11.1	1.7	0.5	75.4	1.8	16.1	61.1	110.3	3.376	0.553	70.2
Total All Lines	4,128,440	60.9	8.4	5.6	16.8	1.9	0.2	6.3	3.9	2.0	8.3	79.9	3.493	0.572	9.5

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\*See technical notes

## 2022 Profitability Report Illinois

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	4,334,920	77.9	10.7	4.8	16.7	0.9	0.1	(11.1)	4.1	(1.7)	(5.4)	82.9	3.505	0.574	(1.5)
Private Passenger Auto Physical	3,875,866	81.5	8.3	4.6	16.5	0.9	0.1	(11.8)	1.0	(2.3)	(8.5)	128.9	3.511	0.575	(8.0)
Private Passenger Auto Total	8,210,786	79.6	9.6	4.7	16.6	0.9	0.1	(11.4)	2.6	(2.0)	(6.8)	99.7	3.507	0.575	(3.9)
Commercial Auto Liability	1,842,002	62.4	9.7	5.7	15.8	1.4	0.0	5.1	6.3	2.1	9.3	63.7	3.485	0.571	8.8
Commercial Auto Physical	650,867	64.5	7.1	5.9	18.4	1.3	0.0	2.8	0.8	0.7	2.9	114.4	3.498	0.573	6.2
Commercial Auto Total	2,492,869	62.9	9.0	5.7	16.5	1.4	0.0	4.5	4.9	1.7	7.6	72.0	3.487	0.571	8.4
Homeowners Multiple Peril	4,651,975	66.3	8.2	4.2	18.4	1.5	0.2	1.3	2.7	0.7	3.3	93.0	3.489	0.572	6.0
Farmowners Multiple Peril	228,593	54.4	4.3	5.5	21.5	1.2	0.3	12.8	2.3	3.1	12.0	98.3	3.509	0.575	14.8
Commercial Multiple Peril	2,131,859	60.1	10.7	6.8	21.2	1.5	0.0	(0.4)	4.9	0.7	3.8	68.9	3.481	0.570	5.5
Fire	739,527	63.3	5.1	5.7	14.2	1.5	0.0	10.2	3.4	2.7	10.9	90.9	3.453	0.566	12.8
Allied Lines	1,927,332	31.8	1.8	3.9	11.4	0.6	0.0	50.6	1.6	10.9	41.3	130.3	3.481	0.570	56.7
Inland Marine	1,102,094	51.5	5.8	5.3	21.1	1.6	0.0	14.9	1.7	3.4	13.2	115.9	3.483	0.571	18.2
Medical Professional Liability	534,607	41.1	25.0	6.9	14.8	0.9	0.3	11.0	17.4	5.2	23.2	32.4	3.387	0.555	10.4
Other Liability	5,345,048	66.1	8.3	5.5	16.0	1.2	0.0	2.8	10.1	2.3	10.7	45.3	3.463	0.567	7.7
Products Liability	211,656	57.3	33.1	5.7	18.4	1.1	0.0	(15.6)	20.5	0.1	4.8	27.5	3.378	0.554	4.2
Workers Compensation	2,448,899	40.6	12.8	7.7	13.7	1.9	0.3	23.0	11.7	6.7	27.9	43.1	3.484	0.571	14.9
Mortgage Guaranty	254,102	(21.9)	(0.1)	19.1	(0.4)	2.3	0.0	101.2	(11.8)	19.3	70.0	89.2	3.493	0.572	65.4
Financial Guaranty*	8,821	(1,213.7)	17.9	101.1	14.7	2.6	0.0	1,177.3	63.1	257.6	982.9	9.1	3.623	0.594	92.9
Accident and Health	386,276	70.8	4.2	6.4	16.9	1.9	0.0	(0.0)	(3.7)	(0.6)	(3.1)	65.5	3.498	0.573	0.9
Warranty	265,680	59.5	0.8	6.1	11.1	1.5	0.0	21.1	8.9	5.9	24.1	42.4	3.457	0.566	13.1
All Other	908,141	26.4	2.4	7.5	25.6	2.6	0.0	35.6	5.1	8.3	32.4	83.4	3.501	0.574	29.9
Earthquake	109,810	8.8	3.6	5.3	15.2	1.0	0.1	66.0	1.9	14.2	53.7	108.9	3.450	0.565	61.3
Total All Lines	31,958,075	61.4	8.7	5.5	16.7	1.3	0.1	6.3	5.1	2.2	9.3	69.5	3.478	0.570	9.4

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

\*See technical notes

## 2022 Profitability Report Indiana

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,334,850	69.0	9.2	4.8	15.7	1.2	0.1	0.2	3.6	0.6	3.1	87.9	3.499	0.573	5.7
Private Passenger Auto Physical	1,966,215	81.7	8.3	4.6	15.6	1.2	0.1	(11.5)	1.1	(2.2)	(8.2)	127.2	3.503	0.574	(7.5)
Private Passenger Auto Total	4,301,065	74.8	8.8	4.7	15.7	1.2	0.1	(5.1)	2.4	(0.7)	(2.0)	102.3	3.501	0.574	0.8
Commercial Auto Liability	781,610	63.5	10.1	5.7	16.5	1.5	0.0	2.8	6.0	1.6	7.2	65.2	3.493	0.572	7.6
Commercial Auto Physical	336,078	66.7	6.8	5.9	18.0	1.4	0.0	1.3	1.0	0.4	1.9	109.4	3.491	0.572	4.9
Commercial Auto Total	1,117,688	64.5	9.1	5.7	16.9	1.5	0.0	2.3	4.5	1.2	5.6	74.3	3.493	0.572	7.1
Homeowners Multiple Peril	2,406,408	64.2	8.1	4.2	18.8	1.2	0.1	3.5	2.6	1.1	4.9	94.4	3.490	0.572	7.5
Farmowners Multiple Peril	219,034	61.2	4.8	5.5	20.6	0.6	0.0	7.3	2.3	1.9	7.7	95.5	3.484	0.571	10.3
Commercial Multiple Peril	1,030,926	54.9	9.8	6.8	21.0	1.4	0.0	6.1	4.9	2.1	8.9	69.4	3.478	0.570	9.1
Fire	376,464	82.5	5.7	5.7	16.9	1.4	0.0	(12.2)	2.9	(2.1)	(7.2)	96.1	3.488	0.572	(4.0)
Allied Lines	986,037	27.3	1.5	3.9	11.6	0.5	0.0	55.1	1.5	11.8	44.8	133.7	3.482	0.571	62.8
Inland Marine	502,053	32.7	3.4	5.3	29.0	1.7	0.0	27.9	1.5	6.1	23.3	120.3	3.577	0.586	31.0
Medical Professional Liability	157,338	40.0	40.1	6.9	10.6	1.6	0.2	0.7	15.2	2.6	13.2	36.3	3.368	0.552	7.6
Other Liability	1,400,575	57.5	11.8	5.5	18.1	1.1	0.0	6.0	9.3	2.8	12.5	50.0	3.490	0.572	9.2
Products Liability	116,705	33.0	16.8	5.7	13.6	1.0	0.0	30.0	11.1	8.1	33.0	44.2	3.348	0.549	17.4
Workers Compensation	846,030	48.8	12.0	7.7	13.4	1.9	0.2	16.0	8.4	4.7	19.7	53.6	3.483	0.571	13.5
Mortgage Guaranty	116,721	(7.6)	0.0	19.1	(0.4)	1.6	0.0	87.5	(13.6)	16.1	57.7	113.9	3.492	0.572	68.7
Financial Guaranty*	1,475	0.0	0.0	101.1	13.9	3.8	0.0	(18.7)	103.9	13.1	72.0	6.6	3.582	0.587	7.8
Accident and Health	387,986	62.8	3.3	6.4	32.7	1.3	0.0	(6.3)	(5.9)	(2.3)	(9.9)	82.0	3.766	0.617	(5.0)
Warranty	42,113	49.3	0.5	6.1	2.2	1.4	0.0	40.6	10.9	10.3	41.2	39.0	3.084	0.505	18.6
All Other	325,085	27.0	3.7	7.5	25.7	1.8	0.0	34.4	4.8	8.0	31.2	82.2	3.493	0.572	28.5
Earthquake	52,814	0.7	0.3	5.3	16.0	1.2	0.1	76.5	1.6	16.3	61.8	114.5	3.469	0.568	73.6
Total All Lines	14,386,517	59.7	8.4	5.4	17.5	1.3	0.1	7.7	3.7	2.2	9.1	81.1	3.493	0.572	10.3

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\*See technical notes

## 2022 Profitability Report Iowa

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	930,429	68.0	8.6	4.8	16.6	1.2	0.1	0.8	3.3	0.7	3.4	90.9	3.510	0.575	6.0
Private Passenger Auto Physical	1,117,721	82.3	8.2	4.6	16.7	1.2	0.1	(13.1)	1.0	(2.6)	(9.5)	127.5	3.520	0.577	(9.2)
Private Passenger Auto Total	2,048,150	75.8	8.4	4.7	16.7	1.2	0.1	(6.8)	2.1	(1.1)	(3.6)	107.8	3.515	0.576	(1.0)
Commercial Auto Liability	363,637	65.5	8.7	5.7	15.7	1.4	0.2	2.9	6.1	1.6	7.4	64.9	3.484	0.571	7.7
Commercial Auto Physical	231,347	63.9	6.6	5.9	18.2	1.3	0.0	4.1	0.8	1.0	3.9	113.4	3.495	0.573	7.4
Commercial Auto Total	594,984	64.9	7.9	5.8	16.7	1.4	0.1	3.4	4.0	1.4	6.0	77.8	3.487	0.571	7.6
Homeowners Multiple Peril	1,030,723	88.1	10.5	4.2	18.7	1.2	0.1	(22.8)	3.1	(4.3)	(15.4)	88.6	3.488	0.572	(10.8)
Farmowners Multiple Peril	261,737	79.4	6.0	5.5	19.5	1.2	0.0	(11.5)	3.1	(1.9)	(6.5)	87.4	3.477	0.570	(2.8)
Commercial Multiple Peril	562,895	78.9	10.1	6.8	21.9	1.4	0.0	(19.1)	4.8	(3.2)	(11.1)	70.7	3.489	0.572	(4.9)
Fire	208,354	106.9	6.9	5.7	15.5	1.1	0.4	(36.5)	3.4	(7.1)	(26.1)	90.4	3.465	0.568	(20.7)
Allied Lines	1,824,043	29.3	1.2	3.9	11.5	0.3	0.0	53.9	1.4	11.6	43.8	139.0	3.487	0.571	63.8
Inland Marine	291,608	36.7	2.8	5.3	20.9	1.5	0.0	32.8	1.5	7.1	27.2	119.3	3.479	0.570	35.3
Medical Professional Liability	77,292	80.5	27.8	6.9	13.9	1.2	0.2	(30.5)	14.8	(4.0)	(11.8)	37.2	3.385	0.555	(1.5)
Other Liability	838,367	40.2	6.7	5.5	17.8	1.1	0.1	28.7	7.6	7.3	29.0	57.3	3.487	0.571	19.5
Products Liability	50,598	39.7	15.8	5.7	17.5	1.1	0.0	20.2	11.2	6.1	25.3	44.2	3.374	0.553	14.0
Workers Compensation	696,492	50.1	13.0	7.7	12.7	2.3	2.1	12.1	10.7	4.3	18.5	45.7	3.480	0.570	11.4
Mortgage Guaranty	54,241	(8.6)	(0.1)	19.1	(0.4)	1.7	0.0	88.5	(14.0)	16.3	58.2	122.1	3.494	0.572	74.0
Financial Guaranty*	471	0.0	0.0	101.1	13.9	2.6	0.0	(17.6)	103.7	13.3	72.8	7.0	3.548	0.581	8.1
Accident and Health	80,768	49.9	2.9	6.4	18.6	1.3	0.0	20.9	(3.9)	3.8	13.3	66.0	3.519	0.577	11.7
Warranty	6,790	59.4	0.7	6.1	3.3	1.6	0.0	29.0	9.9	7.7	31.2	41.2	3.134	0.514	15.5
All Other	171,102	23.1	2.9	7.5	29.4	1.7	0.0	35.4	4.5	8.2	31.7	86.8	3.546	0.581	30.5
Earthquake	7,193	5.6	2.3	5.3	16.6	1.0	0.1	69.3	1.7	14.8	56.2	112.2	3.477	0.570	65.9
Total All Lines	8,805,808	59.2	7.1	5.3	16.3	1.1	0.2	10.9	3.7	2.9	11.6	84.5	3.488	0.572	12.8

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

\*See technical notes



## 2022 Profitability Report Kansas

Line Of Business	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,064,665	76.4	9.6	4.8	15.9	1.5	0.2	(8.3)	3.1	(1.2)	(3.9)	93.0	3.506	0.574	(0.7)
Private Passenger Auto Physical	1,074,134	68.7	6.8	4.6	15.9	1.4	0.3	2.2	1.0	0.6	2.5	128.7	3.512	0.575	6.2
Private Passenger Auto Total	2,138,799	72.5	8.2	4.7	15.9	1.5	0.3	(3.1)	2.1	(0.3)	(0.7)	108.0	3.508	0.575	2.2
Commercial Auto Liability	297,821	65.4	9.2	5.7	16.0	2.0	0.5	1.3	5.6	1.2	5.7	67.8	3.493	0.572	6.8
Commercial Auto Physical	170,650	58.6	5.7	5.9	16.8	2.0	0.0	11.1	0.8	2.5	9.4	114.4	3.482	0.571	13.7
Commercial Auto Total	468,471	62.9	7.9	5.8	16.3	2.0	0.3	4.9	3.9	1.7	7.1	79.6	3.491	0.572	8.6
Homeowners Multiple Peril	1,442,913	48.6	5.8	4.2	18.3	2.1	0.3	20.7	2.3	4.7	18.3	97.5	3.498	0.573	20.8
Farmowners Multiple Peril	280,111	50.8	4.4	5.5	20.5	1.8	0.0	17.0	2.6	4.0	15.6	92.7	3.503	0.574	17.4
Commercial Multiple Peril	491,084	68.2	10.2	6.8	20.9	2.3	0.1	(8.4)	3.5	(1.2)	(3.7)	79.8	3.489	0.572	(0.0)
Fire	154,655	68.9	5.1	5.7	16.5	2.2	2.5	(0.8)	3.2	0.4	2.1	92.3	3.494	0.573	4.8
Allied Lines	1,531,582	137.1	5.7	3.9	10.0	0.3	0.0	(56.9)	2.0	(11.6)	(43.3)	120.8	3.458	0.567	(49.4)
Inland Marine	255,137	42.7	3.3	5.3	21.4	1.9	0.2	25.2	1.6	5.6	21.2	117.5	3.491	0.572	27.9
Medical Professional Liability	95,894	49.6	24.8	6.9	14.3	1.5	0.5	2.6	12.6	2.6	12.5	42.4	3.388	0.555	8.1
Other Liability	678,174	56.1	9.3	5.5	18.1	1.4	0.1	9.5	8.3	3.4	14.5	53.8	3.493	0.572	10.7
Products Liability	40,314	40.4	19.8	5.7	18.1	1.5	0.0	14.5	15.3	5.6	24.2	34.8	3.379	0.554	11.3
Workers Compensation	417,333	42.0	12.4	7.7	13.0	4.5	0.7	19.7	12.4	6.2	25.9	41.3	3.494	0.572	13.6
Mortgage Guaranty	47,634	(15.6)	(0.1)	19.1	(0.4)	1.6	0.0	95.6	(13.9)	17.8	63.9	119.6	3.493	0.572	79.3
Financial Guaranty*	1,209	0.0	0.0	101.1	13.9	2.3	0.0	(17.3)	99.1	12.6	69.2	11.0	3.540	0.580	10.5
Accident and Health	71,642	76.3	4.0	6.4	17.4	1.7	0.0	(5.8)	(1.3)	(1.4)	(5.6)	52.2	3.502	0.574	(0.0)
Warranty	188,166	42.7	0.5	6.1	24.7	0.3	0.0	25.7	7.2	6.6	26.4	44.0	3.972	0.651	14.9
All Other	174,510	39.0	4.5	7.5	26.3	2.6	0.0	20.2	5.0	5.1	20.1	81.8	3.511	0.575	19.4
Earthquake	12,939	3.1	1.6	5.3	15.3	1.5	0.2	73.0	1.2	15.5	58.7	130.8	3.472	0.569	79.6
Total All Lines	8,490,568	72.5	7.3	5.2	16.2	1.6	0.2	(3.0)	3.6	(0.1)	0.6	84.3	3.510	0.575	3.4

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\*See technical notes

## 2022 Profitability Report Kentucky

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,069,784	73.9	10.0	4.8	15.4	2.1	0.2	(6.2)	3.5	(0.7)	(2.0)	89.1	3.506	0.574	1.1
Private Passenger Auto Physical	1,225,154	85.7	8.6	4.6	15.5	2.1	0.3	(16.7)	1.0	(3.3)	(12.4)	128.4	3.514	0.576	(12.9)
Private Passenger Auto Total	3,294,938	78.3	9.5	4.7	15.4	2.1	0.2	(10.1)	2.6	(1.7)	(5.9)	100.5	3.508	0.575	(3.0)
Commercial Auto Liability	445,555	63.0	10.2	5.7	17.2	3.0	0.0	1.0	6.0	1.2	5.8	64.7	3.516	0.576	6.7
Commercial Auto Physical	152,707	74.3	7.7	5.9	18.3	3.1	0.0	(9.3)	1.1	(1.8)	(6.4)	107.6	3.525	0.578	(4.0)
Commercial Auto Total	598,262	65.9	9.6	5.7	17.5	3.0	0.0	(1.6)	4.7	0.4	2.7	72.0	3.518	0.576	4.9
Homeowners Multiple Peril	1,408,917	67.3	8.8	4.2	19.0	2.2	0.3	(1.7)	2.9	0.1	1.0	90.9	3.511	0.575	3.9
Farmowners Multiple Peril	173,805	60.9	6.4	5.5	21.0	0.9	0.0	5.2	2.9	1.6	6.6	88.3	3.496	0.573	8.7
Commercial Multiple Peril	625,936	90.0	12.8	6.8	27.2	3.3	0.0	(40.1)	4.8	(7.6)	(27.6)	68.9	3.573	0.585	(16.1)
Fire	188,554	54.1	4.6	5.7	15.1	3.7	0.1	16.6	3.7	4.1	16.2	86.5	3.496	0.573	17.0
Allied Lines	455,431	48.2	1.7	3.9	10.7	1.7	0.1	33.8	4.0	7.8	30.1	88.8	3.481	0.570	29.6
Inland Marine	338,697	54.3	4.1	5.3	22.5	4.4	0.0	9.5	2.0	2.3	9.2	111.2	3.530	0.578	13.2
Medical Professional Liability	133,320	52.1	27.0	6.9	14.9	1.8	0.7	(3.3)	15.6	1.9	10.4	35.4	3.392	0.556	6.5
Other Liability	728,543	49.3	9.3	5.5	19.4	3.2	0.0	13.3	8.5	4.2	17.6	53.0	3.523	0.577	12.3
Products Liability	34,598	32.4	13.2	5.7	18.5	2.2	0.0	28.0	10.9	7.7	31.2	44.6	3.388	0.555	16.8
Workers Compensation	559,866	47.8	13.7	7.7	14.0	0.5	1.5	14.9	22.0	6.7	30.2	26.6	3.480	0.570	10.9
Mortgage Guaranty	50,159	(9.3)	0.0	19.1	(0.4)	2.0	0.0	88.8	(13.5)	16.4	58.8	112.3	3.496	0.573	69.0
Financial Guaranty*	2,119	0.0	0.0	101.1	13.9	4.1	0.0	(19.0)	110.4	14.1	77.3	4.4	3.592	0.588	6.4
Accident and Health	82,290	73.5	4.1	6.4	16.0	4.4	0.0	(4.2)	(4.8)	(1.7)	(7.4)	77.4	3.520	0.577	(2.8)
Warranty	12,158	51.4	0.8	6.1	4.5	8.1	0.0	29.2	8.3	7.5	30.0	44.6	3.456	0.566	16.3
All Other	236,211	30.4	4.5	7.5	31.7	3.0	0.0	22.9	5.4	5.7	22.6	75.3	3.601	0.590	20.0
Earthquake	56,755	(35.2)	(12.6)	5.3	15.4	2.9	0.2	124.1	2.3	26.4	100.0	101.4	3.489	0.572	104.3
Total All Lines	8,980,560	65.9	9.0	5.4	17.6	2.4	0.2	(0.4)	4.9	0.7	3.7	72.8	3.508	0.575	5.6

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\*See technical notes

**2022 Profitability Report  
Louisiana**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Loss Incurred	Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,089,903	74.6	9.9	4.8	14.3	3.2	0.2	(7.0)	3.7	(0.9)	(2.5)	88.1	3.504	0.574	0.8
Private Passenger Auto Physical	1,810,047	75.6	7.6	4.6	14.6	3.3	0.2	(6.0)	1.0	(1.1)	(3.9)	130.7	3.517	0.576	(2.1)
Private Passenger Auto Total	4,899,950	75.0	9.1	4.7	14.4	3.3	0.2	(6.6)	2.7	(0.9)	(3.0)	100.2	3.507	0.575	(0.1)
Commercial Auto Liability	868,460	82.4	14.8	5.7	16.9	3.7	0.0	(23.4)	7.1	(3.7)	(12.5)	59.0	3.516	0.576	(4.5)
Commercial Auto Physical	155,384	51.3	6.0	5.9	17.8	3.5	0.0	15.6	1.2	3.5	13.4	107.2	3.520	0.577	17.3
Commercial Auto Total	1,023,845	77.6	13.5	5.7	17.1	3.7	0.0	(17.5)	6.2	(2.7)	(8.6)	63.3	3.517	0.576	(2.5)
Homeowners Multiple Peril*	2,116,580	40.0	7.5	4.2	19.2	4.3	0.3	24.5	6.5	6.2	24.9	61.4	3.529	0.578	18.2
Farmowners Multiple Peril	15,539	19.6	3.6	5.5	20.4	5.4	0.0	45.6	4.9	10.4	40.2	70.9	3.539	0.580	31.4
Commercial Multiple Peril Fire*	650,302	63.7	13.3	6.8	22.3	4.1	0.0	(10.2)	9.0	(0.7)	(0.5)	49.3	3.512	0.575	2.7
Allied Lines*	475,582	123.8	11.2	5.7	17.1	2.5	0.0	(60.5)	8.0	(11.4)	(41.1)	56.5	3.499	0.573	(20.3)
Inland Marine	1,048,849	27.0	4.2	3.9	15.9	2.0	0.1	47.1	7.9	11.2	43.8	58.5	3.525	0.578	28.6
Medical Professional Liability	545,750	40.8	3.1	5.3	23.9	4.1	0.0	22.9	2.0	5.1	19.7	108.6	3.548	0.581	24.4
Other Liability	115,472	26.2	21.5	6.9	14.4	2.0	0.1	28.9	11.8	8.0	32.7	44.2	3.395	0.556	17.3
Products Liability	1,261,366	53.7	11.3	5.5	19.9	2.7	0.0	6.9	9.8	3.1	13.6	48.7	3.518	0.576	9.6
Workers Compensation	50,711	92.4	24.6	5.7	20.3	2.3	(0.0)	(45.3)	16.9	(6.7)	(21.7)	32.0	3.395	0.556	(4.1)
Mortgage Guaranty	918,283	36.3	12.7	7.7	14.4	6.8	12.8	9.3	10.9	3.7	16.5	45.1	3.516	0.576	10.4
Financial Guaranty*	66,154	(34.6)	(0.1)	19.1	(0.4)	3.6	0.0	112.5	(12.0)	21.7	78.9	89.5	3.507	0.575	73.5
Accident and Health	4,081	0.0	0.1	101.1	13.9	(2.8)	0.0	(12.2)	103.4	14.4	76.8	8.4	3.393	0.556	9.3
Warranty	88,678	63.4	2.6	6.4	17.0	2.5	0.0	8.1	(5.4)	0.8	1.9	86.7	3.505	0.574	4.5
All Other	8,833	88.1	1.1	6.1	3.8	4.4	0.0	(3.4)	5.5	0.2	2.0	63.7	3.306	0.542	4.0
Earthquake	474,960	58.8	8.8	7.5	26.9	3.9	0.0	(5.9)	7.3	(0.0)	1.5	63.4	3.530	0.578	3.9
Total All Lines	6,829	(16.9)	(8.9)	5.3	14.5	2.7	0.1	103.3	2.3	22.1	83.5	105.6	3.473	0.569	91.1
	13,771,764	59.8	9.3	5.3	17.2	3.6	1.0	3.9	5.8	1.8	7.9	67.3	3.515	0.576	8.2

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\*See technical notes

## 2022 Profitability Report Maine

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	433,908	64.9	7.8	4.8	15.4	2.3	0.3	4.6	3.9	1.6	6.9	84.1	3.508	0.575	8.7
Private Passenger Auto Physical	426,199	76.7	7.7	4.6	15.7	2.3	0.3	(7.3)	1.1	(1.3)	(4.8)	123.6	3.522	0.577	(3.0)
Private Passenger Auto Total	860,108	70.8	7.7	4.7	15.6	2.3	0.3	(1.3)	2.5	0.1	1.1	99.9	3.514	0.576	4.0
Commercial Auto Liability	132,592	49.7	6.3	5.7	19.1	2.3	0.1	16.8	5.6	4.5	18.0	67.0	3.530	0.578	15.0
Commercial Auto Physical	66,079	55.3	5.5	5.9	19.9	2.4	0.1	11.0	0.8	2.4	9.3	112.6	3.544	0.581	13.4
Commercial Auto Total	198,670	51.5	6.0	5.7	19.4	2.3	0.1	14.9	4.0	3.8	15.1	77.4	3.533	0.579	14.7
Homeowners Multiple Peril	516,937	45.8	5.9	4.2	21.9	2.7	0.5	19.0	2.4	4.4	17.0	95.6	3.577	0.586	19.3
Farmowners Multiple Peril	6,685	21.3	2.0	5.5	25.5	2.8	0.0	42.9	1.8	9.3	35.4	100.7	3.614	0.592	38.7
Commercial Multiple Peril	306,130	42.8	7.3	6.8	25.3	2.5	0.1	15.2	3.5	3.8	15.0	79.0	3.549	0.582	14.8
Fire	64,566	41.8	3.6	5.7	17.6	2.1	0.1	29.3	2.5	6.6	25.2	99.9	3.512	0.575	28.1
Allied Lines	79,294	32.3	1.4	3.9	13.9	1.9	0.2	46.5	2.2	10.1	38.5	108.9	3.532	0.579	44.9
Inland Marine	122,421	60.4	4.4	5.3	22.8	2.5	0.0	4.7	1.7	1.3	5.2	111.7	3.519	0.577	8.7
Medical Professional Liability	52,469	51.4	6.8	6.9	9.4	1.7	10.6	13.2	12.7	4.9	21.1	40.8	3.354	0.549	11.4
Other Liability	253,390	46.2	7.3	5.5	20.2	1.7	0.1	19.0	7.4	5.2	21.1	57.9	3.520	0.577	15.2
Products Liability	12,805	18.2	8.8	5.7	19.2	0.3	(0.0)	47.9	7.7	11.3	44.2	56.2	3.381	0.554	27.7
Workers Compensation	281,483	37.5	9.0	7.7	13.9	2.0	5.8	24.0	10.9	6.8	28.1	45.0	3.486	0.571	15.6
Mortgage Guaranty	19,478	(9.7)	(0.1)	19.1	(0.4)	1.8	0.0	89.4	(12.9)	16.7	59.9	101.9	3.493	0.572	63.9
Financial Guaranty*	142	0.0	0.0	101.1	13.9	4.2	0.0	(19.2)	103.4	12.9	71.2	6.8	3.596	0.589	7.9
Accident and Health	15,278	87.7	4.8	6.4	13.4	1.9	0.0	(14.0)	2.1	(2.6)	(9.3)	36.8	3.408	0.558	(0.6)
Warranty	4,720	62.5	0.8	6.1	1.2	2.2	0.0	27.3	10.9	7.5	30.7	38.7	3.063	0.502	14.5
All Other	102,250	31.8	3.2	7.5	27.8	2.3	0.0	27.5	5.0	6.6	25.9	79.0	3.533	0.579	23.4
Earthquake	3,289	2.2	0.9	5.3	14.3	1.7	0.3	75.4	1.6	16.1	60.9	115.6	3.447	0.565	73.2
Total All Lines	2,900,116	51.9	6.6	5.6	18.8	2.3	1.0	13.9	4.1	3.6	14.4	78.0	3.516	0.576	14.2

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\*See technical notes

**2022 Profitability Report  
Maryland**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Private Passenger Auto Liability	3,211,911	79.2	10.3	4.8	13.2	2.2	0.4	(10.0)	3.6	(1.5)	(4.9)	88.6	3.484	0.571	(1.4)
Private Passenger Auto Physical	2,300,139	84.1	8.5	4.6	13.3	2.1	0.5	(13.1)	1.0	(2.6)	(9.4)	129.0	3.483	0.571	(9.3)
Private Passenger Auto Total	5,512,050	81.3	9.5	4.7	13.2	2.1	0.4	(11.2)	2.5	(2.0)	(6.8)	101.9	3.484	0.571	(4.0)
Commercial Auto Liability	728,735	58.3	7.9	5.7	15.3	2.2	0.2	10.6	5.4	3.1	12.9	68.3	3.487	0.571	11.7
Commercial Auto Physical	209,039	72.9	7.4	5.9	20.1	2.1	0.3	(8.7)	1.0	(1.7)	(6.1)	107.7	3.543	0.581	(3.6)
Commercial Auto Total	937,774	61.6	7.8	5.7	16.3	2.2	0.2	6.3	4.4	2.0	8.7	74.4	3.496	0.573	9.4
Homeowners Multiple Peril	2,334,262	79.0	9.8	4.2	18.4	2.1	0.6	(14.1)	2.6	(2.5)	(8.9)	93.7	3.499	0.573	(5.4)
Farmowners Multiple Peril	32,966	62.9	4.8	5.5	22.2	2.1	0.0	2.6	2.0	0.9	3.7	99.2	3.539	0.580	6.6
Commercial Multiple Peril	784,931	62.9	9.8	6.8	22.2	2.2	0.0	(3.9)	4.4	(0.1)	0.5	72.7	3.503	0.574	3.3
Fire	217,907	33.3	2.8	5.7	16.5	1.5	0.2	40.1	3.0	8.9	34.2	92.4	3.482	0.571	34.5
Allied Lines	287,317	48.2	3.2	3.9	12.2	1.3	0.4	30.9	2.7	6.9	26.7	101.2	3.489	0.572	29.9
Inland Marine	514,046	45.0	4.1	5.3	22.5	2.1	0.1	20.9	1.4	4.6	17.6	123.2	3.508	0.575	24.7
Medical Professional Liability	363,984	42.0	19.9	6.9	11.0	1.6	7.4	11.3	9.6	3.9	16.9	52.0	3.371	0.552	11.6
Other Liability	1,626,878	57.4	12.2	5.5	17.4	1.5	0.2	5.8	9.1	2.7	12.1	50.4	3.487	0.571	9.0
Products Liability	57,615	45.1	21.6	5.7	19.4	1.4	0.0	6.8	16.9	4.2	19.5	32.2	3.385	0.555	9.1
Workers Compensation*	932,373	34.2	14.6	7.7	14.3	4.5	1.9	22.9	15.8	7.4	31.3	34.5	3.499	0.573	13.7
Mortgage Guaranty	170,263	(25.2)	0.1	19.1	(0.4)	1.9	0.0	104.7	(11.1)	20.2	73.4	79.0	3.493	0.572	60.9
Financial Guaranty*	2,095	358.5	24.3	101.1	13.9	3.2	0.0	(401.0)	(26.9)	(88.6)	(339.3)	(10.3)	3.416	0.560	37.9
Accident and Health	82,978	98.3	4.8	6.4	14.2	1.9	0.0	(25.7)	5.5	(4.5)	(15.7)	29.0	3.426	0.561	(1.7)
Warranty	21,295	71.0	1.1	6.1	4.0	2.2	0.0	15.8	9.5	4.9	20.5	43.1	3.209	0.526	11.5
All Other	461,241	19.4	2.8	7.5	25.8	2.3	0.0	42.2	4.4	9.6	37.1	87.8	3.502	0.574	35.5
Earthquake	18,385	30.8	11.4	5.3	12.2	1.0	0.5	38.9	2.4	8.6	32.8	102.4	3.404	0.558	36.4
Total All Lines	14,358,359	65.8	9.6	5.5	15.9	2.2	0.6	0.5	4.5	0.8	4.1	75.2	3.485	0.571	6.0

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\*See technical notes

**2022 Profitability Report  
Massachusetts**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,066,360	69.3	8.3	4.8	16.7	2.7	0.1	(1.8)	4.0	0.3	2.0	80.6	3.534	0.579	4.5
Private Passenger Auto Physical	2,557,483	76.1	8.0	4.6	17.0	2.6	0.1	(8.3)	1.2	(1.5)	(5.5)	117.1	3.559	0.583	(3.5)
Private Passenger Auto Total	5,623,843	72.4	8.2	4.7	16.8	2.6	0.1	(4.7)	2.7	(0.5)	(1.4)	93.9	3.543	0.581	1.6
Commercial Auto Liability	831,844	54.2	7.2	5.7	19.4	2.8	0.0	10.8	5.8	3.2	13.4	65.3	3.539	0.580	11.7
Commercial Auto Physical	307,319	63.7	6.8	5.9	18.0	2.9	0.0	2.8	0.9	0.7	3.0	109.8	3.520	0.577	6.2
Commercial Auto Total	1,139,163	56.8	7.1	5.7	19.0	2.9	0.0	8.7	4.5	2.6	10.6	73.3	3.536	0.579	10.7
Homeowners Multiple Peril	2,902,847	41.4	5.8	4.2	22.8	3.0	0.5	22.3	2.5	5.1	19.6	94.2	3.597	0.589	21.5
Farmowners Multiple Peril	4,742	10.2	2.1	5.5	23.2	3.7	0.0	55.3	2.0	11.9	45.3	98.1	3.587	0.588	47.5
Commercial Multiple Peril	1,590,812	41.5	8.2	6.8	26.7	3.1	0.0	13.7	4.3	3.6	14.5	71.9	3.570	0.585	13.4
Fire	399,793	52.3	2.8	5.7	17.9	1.9	0.0	19.4	2.9	4.6	17.8	93.5	3.514	0.576	19.6
Allied Lines	480,601	30.5	2.8	3.9	14.5	1.9	0.1	46.3	3.5	10.3	39.5	90.1	3.535	0.579	38.5
Inland Marine	784,419	55.4	5.3	5.3	22.6	2.4	0.1	8.9	1.7	2.2	8.5	115.5	3.513	0.576	12.7
Medical Professional Liability	356,429	51.0	23.7	6.9	10.3	2.2	1.9	4.0	18.4	3.8	18.5	31.5	3.373	0.553	8.7
Other Liability	3,383,412	50.0	10.6	5.5	17.9	1.7	0.1	14.2	8.5	4.4	18.3	52.8	3.495	0.573	12.6
Products Liability	148,257	41.5	26.4	5.7	18.4	1.1	(0.0)	6.9	14.6	3.9	17.7	35.8	3.379	0.554	9.2
Workers Compensation	1,333,567	60.0	15.3	7.7	13.2	2.9	0.5	0.4	12.7	2.2	10.9	40.6	3.487	0.571	7.4
Mortgage Guaranty	120,612	(21.9)	(0.1)	19.1	(0.4)	2.1	0.0	101.3	(12.7)	19.2	69.4	98.4	3.496	0.573	71.2
Financial Guaranty*	3,354	84.6	118.8	101.1	14.2	5.2	0.0	(223.9)	73.4	(35.0)	(115.5)	11.3	3.697	0.606	(9.9)
Accident and Health	127,135	75.4	3.1	6.4	14.5	2.8	0.0	(2.0)	(2.6)	(0.9)	(3.8)	56.3	3.467	0.568	0.8
Warranty	23,345	60.8	0.8	6.1	3.5	2.7	0.0	26.2	13.0	7.6	31.6	32.6	3.174	0.520	12.9
All Other	569,873	38.2	5.3	7.5	26.5	2.3	0.0	20.2	5.6	5.2	20.6	76.2	3.509	0.575	18.7
Earthquake	40,194	12.4	4.9	5.3	13.4	1.4	0.4	62.3	1.8	13.4	50.7	112.8	3.429	0.562	60.1
Total All Lines	19,032,397	54.7	8.6	5.5	18.9	2.5	0.2	9.7	5.0	2.8	11.8	70.6	3.519	0.577	11.3

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\*See technical notes

## 2022 Profitability Report Michigan

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Private Passenger Auto Liability*	5,284,003	88.6	13.7	4.8	14.7	3.5	0.1	(25.3)	31.8	(0.1)	6.6	19.6	3.489	0.572	4.2
Private Passenger Auto Physical	3,843,030	87.8	8.9	4.6	15.9	1.6	0.2	(18.9)	1.1	(3.8)	(14.0)	125.7	3.514	0.576	(14.6)
Private Passenger Auto Total*	9,127,033	88.2	11.7	4.7	15.2	2.7	0.1	(22.6)	18.9	(1.7)	(2.1)	30.5	3.492	0.572	2.3
Commercial Auto Liability*	936,380	54.1	12.3	5.7	14.9	4.5	0.0	8.5	8.7	3.2	14.0	52.2	3.503	0.574	10.3
Commercial Auto Physical	435,871	68.9	7.1	5.9	18.4	1.8	0.0	(2.1)	0.8	(0.3)	(1.0)	112.7	3.506	0.575	1.8
Commercial Auto Total*	1,372,251	58.8	10.6	5.7	16.0	3.7	0.0	5.2	6.2	2.1	9.3	63.0	3.503	0.574	8.8
Homeowners Multiple Peril	3,318,306	65.8	8.3	4.2	18.3	1.4	0.1	2.0	2.7	0.9	3.8	93.4	3.484	0.571	6.5
Farmowners Multiple Peril	161,748	59.9	4.6	5.5	23.9	1.3	0.0	4.8	2.7	1.4	6.0	90.9	3.548	0.581	8.4
Commercial Multiple Peril	1,355,880	61.4	10.2	6.8	22.6	1.4	0.0	(2.4)	4.3	0.2	1.7	73.3	3.498	0.573	4.2
Fire	412,796	116.9	7.9	5.7	16.3	0.9	0.0	(47.7)	5.3	(9.2)	(33.3)	71.6	3.474	0.569	(20.9)
Allied Lines	607,144	41.0	2.6	3.9	12.6	0.7	0.0	39.4	2.7	8.7	33.4	104.2	3.487	0.571	37.7
Inland Marine	749,509	40.9	3.4	5.3	21.3	1.6	0.0	27.5	1.8	6.1	23.2	115.8	3.486	0.571	29.8
Medical Professional Liability	250,007	51.3	29.3	6.9	13.4	1.4	0.3	(2.6)	12.4	1.5	8.3	41.9	3.386	0.555	6.3
Other Liability	1,962,865	67.5	11.6	5.5	17.9	1.2	0.0	(3.7)	10.3	0.9	5.7	46.7	3.488	0.571	5.6
Products Liability	122,089	18.9	16.9	5.7	16.7	0.9	(0.0)	40.9	17.2	11.4	46.7	31.7	3.369	0.552	17.6
Workers Compensation	1,064,103	37.1	8.9	7.7	14.7	1.0	1.2	29.5	10.6	7.9	32.2	46.2	3.485	0.571	17.8
Mortgage Guaranty	183,450	(9.2)	0.0	19.1	(0.4)	1.6	0.0	89.0	(13.5)	16.5	59.0	112.9	3.492	0.572	69.6
Financial Guaranty*	5,382	342.2	(0.0)	101.1	13.9	1.8	0.0	(358.9)	554.2	15.4	179.9	1.3	3.489	0.572	5.3
Accident and Health	183,136	71.3	3.4	6.4	10.3	1.5	0.0	7.1	(3.5)	0.9	2.7	63.7	3.360	0.550	4.5
Warranty	588,052	57.2	0.6	6.1	5.9	1.4	0.0	28.8	10.6	7.8	31.6	38.2	3.226	0.529	14.8
All Other	538,340	23.9	2.9	7.5	25.3	1.7	0.0	38.8	5.1	9.0	34.9	80.2	3.485	0.571	30.9
Earthquake	11,001	3.5	1.4	5.3	14.0	1.1	0.1	74.7	2.3	16.1	61.0	103.1	3.434	0.563	65.8
Total All Lines	22,013,092	70.3	9.8	5.4	16.4	2.0	0.1	(4.0)	11.2	1.0	6.2	43.9	3.480	0.570	5.6

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

\*See technical notes

## 2022 Profitability Report Minnesota

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,150,373	69.5	9.7	4.8	15.7	2.1	0.1	(1.9)	3.5	0.2	1.4	88.5	3.509	0.575	4.2
Private Passenger Auto Physical	2,021,828	97.9	9.9	4.6	16.1	2.0	0.2	(30.7)	1.0	(6.3)	(23.4)	127.7	3.523	0.577	(26.9)
Private Passenger Auto Total	4,172,201	83.3	9.8	4.7	15.9	2.1	0.1	(15.8)	2.3	(2.9)	(10.6)	103.9	3.514	0.576	(8.1)
Commercial Auto Liability	550,412	62.5	8.5	5.7	16.2	2.1	0.1	5.0	6.2	2.1	9.1	64.3	3.495	0.573	8.8
Commercial Auto Physical	289,651	77.2	7.8	5.9	17.6	2.1	0.0	(10.5)	0.8	(2.1)	(7.6)	112.6	3.497	0.573	(5.7)
Commercial Auto Total	840,063	67.6	8.3	5.7	16.7	2.1	0.1	(0.4)	4.3	0.6	3.3	75.4	3.496	0.573	5.4
Homeowners Multiple Peril	2,797,289	158.4	18.4	4.2	18.7	2.0	0.2	(101.8)	3.0	(20.9)	(78.0)	89.4	3.502	0.574	(66.8)
Farmowners Multiple Peril	184,289	205.6	15.3	5.5	20.7	2.1	0.0	(149.1)	3.5	(30.7)	(114.9)	82.7	3.507	0.575	(92.1)
Commercial Multiple Peril	893,410	106.3	15.0	6.8	20.6	2.0	0.0	(50.8)	4.3	(10.0)	(36.5)	73.5	3.480	0.570	(24.0)
Fire	308,805	43.8	3.1	5.7	16.4	1.6	0.1	29.3	3.4	6.7	26.0	89.3	3.484	0.571	26.1
Allied Lines	1,737,562	81.6	3.6	3.9	12.3	0.6	0.0	(2.0)	1.4	(0.2)	(0.4)	142.1	3.493	0.572	2.3
Inland Marine	513,217	45.2	3.8	5.3	20.2	2.0	0.0	23.5	1.5	5.2	19.8	119.9	3.477	0.570	26.7
Medical Professional Liability	101,059	45.4	24.3	6.9	14.9	1.2	0.3	7.1	10.1	3.1	14.0	50.0	3.393	0.556	9.8
Other Liability	1,722,450	57.6	8.9	5.5	16.8	1.4	0.1	9.7	8.3	3.4	14.6	54.0	3.480	0.570	10.8
Products Liability	112,848	14.6	4.3	5.7	18.6	1.4	0.0	55.3	10.9	13.4	52.8	44.7	3.384	0.554	26.5
Workers Compensation	1,005,807	36.4	12.7	7.7	12.9	(1.1)	0.4	31.0	12.4	8.5	34.9	41.4	3.464	0.567	17.3
Mortgage Guaranty	157,217	(23.0)	(0.1)	19.1	(0.4)	2.0	0.0	102.5	(12.1)	19.5	70.8	91.4	3.494	0.572	67.7
Financial Guaranty*	1,002	1,038.3	23.0	101.1	13.9	4.3	0.0	(1,080.6)	206.9	(193.0)	(680.6)	4.8	3.509	0.575	(29.8)
Accident and Health	82,661	57.1	2.9	6.4	12.4	1.8	0.0	19.5	4.6	4.8	19.2	29.5	3.353	0.549	8.5
Warranty	29,902	74.6	1.0	6.1	5.7	2.1	0.0	10.6	9.8	3.8	16.6	40.8	3.253	0.533	9.5
All Other	339,698	30.3	4.3	7.5	24.5	2.1	0.0	31.4	5.3	7.5	29.2	80.1	3.480	0.570	26.3
Earthquake	6,082	12.7	4.9	5.3	8.7	1.1	0.1	67.2	2.2	14.5	55.0	106.4	3.339	0.547	61.3
Total All Lines	15,005,563	87.7	10.5	5.3	16.4	1.6	0.1	(21.6)	4.0	(3.9)	(13.7)	80.1	3.486	0.571	(8.0)

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

\*See technical notes



## 2022 Profitability Report Mississippi

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,178,560	73.9	9.3	4.8	15.1	2.8	0.3	(6.0)	3.3	(0.7)	(2.0)	92.0	3.508	0.575	1.1
Private Passenger Auto Physical	1,036,408	75.1	7.6	4.6	15.1	2.8	0.3	(5.5)	0.9	(1.0)	(3.5)	131.0	3.519	0.577	(1.7)
Private Passenger Auto Total	2,214,968	74.4	8.5	4.7	15.1	2.8	0.3	(5.7)	2.2	(0.8)	(2.7)	106.9	3.513	0.576	0.0
Commercial Auto Liability	419,590	65.2	10.9	5.7	16.6	2.7	0.0	(1.1)	6.2	0.8	4.4	63.7	3.506	0.575	5.7
Commercial Auto Physical	138,447	62.8	6.8	5.9	17.8	2.7	0.0	4.1	0.9	1.0	4.0	112.6	3.510	0.575	7.4
Commercial Auto Total	558,037	64.6	9.9	5.7	16.9	2.7	0.0	0.2	4.9	0.8	4.3	71.4	3.507	0.575	6.0
Homeowners Multiple Peril	1,243,053	60.6	7.7	4.2	19.1	3.1	0.2	5.1	2.2	1.4	5.8	99.3	3.531	0.579	8.8
Farmowners Multiple Peril	31,733	51.9	4.7	5.5	24.2	3.9	0.0	9.9	2.2	2.4	9.6	97.2	3.595	0.589	12.4
Commercial Multiple Peril	420,489	54.4	7.3	6.8	21.7	3.1	0.0	6.8	3.5	2.0	8.3	79.3	3.509	0.575	9.5
Fire	201,054	42.7	4.6	5.7	18.2	2.2	0.1	26.6	3.8	6.2	24.1	85.1	3.518	0.576	23.5
Allied Lines	463,750	59.5	2.8	3.9	13.2	1.2	0.1	19.5	2.2	4.5	17.2	114.2	3.501	0.574	22.6
Inland Marine	289,842	42.3	3.0	5.3	31.5	3.2	0.0	14.6	1.5	3.3	12.8	111.7	3.671	0.601	17.4
Medical Professional Liability*	58,893	39.5	22.7	6.9	13.1	2.0	0.9	15.0	11.5	5.0	21.4	44.9	3.387	0.555	12.5
Other Liability	465,596	52.2	8.3	5.5	19.0	2.2	0.0	12.8	9.2	4.2	17.8	50.1	3.509	0.575	11.9
Products Liability	20,975	25.8	19.9	5.7	20.2	2.1	(0.0)	26.3	16.0	8.1	34.1	33.5	3.393	0.556	14.3
Workers Compensation	359,525	48.2	12.9	7.7	13.8	4.0	0.1	13.3	11.6	4.7	20.2	43.5	3.495	0.573	11.7
Mortgage Guaranty	27,878	(13.6)	(0.1)	19.1	(0.4)	2.1	0.0	93.0	(13.0)	17.4	62.7	104.6	3.494	0.572	68.5
Financial Guaranty*	1,133	0.0	5.8	101.1	13.9	(32.8)	0.0	12.1	106.1	19.9	98.2	12.4	2.554	0.419	14.3
Accident and Health	66,675	56.6	3.0	6.4	20.1	2.6	0.0	11.3	(5.2)	1.5	4.6	85.0	3.535	0.579	6.8
Warranty	5,574	97.3	1.1	6.1	3.3	3.1	0.0	(10.9)	5.5	(1.4)	(4.0)	64.9	3.248	0.532	0.1
All Other	181,100	18.6	1.8	7.5	27.4	3.1	0.0	41.6	5.3	9.6	37.3	70.1	3.552	0.582	29.1
Earthquake	27,254	0.2	0.2	5.3	12.5	2.7	0.1	79.0	1.6	16.9	63.8	114.1	3.429	0.562	75.6
Total All Lines	6,637,527	60.4	7.7	5.2	17.6	2.8	0.2	6.1	3.6	1.9	7.9	83.8	3.514	0.576	9.5

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\*See technical notes

## 2022 Profitability Report Missouri

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,455,998	76.7	9.9	4.8	15.4	2.1	0.1	(9.0)	3.9	(1.3)	(3.9)	85.2	3.505	0.574	(0.4)
Private Passenger Auto Physical	2,157,755	76.8	7.8	4.6	15.4	2.1	0.2	(6.8)	1.0	(1.3)	(4.5)	129.9	3.512	0.575	(2.9)
Private Passenger Auto Total	4,613,752	76.7	8.9	4.7	15.4	2.1	0.2	(8.0)	2.5	(1.3)	(4.2)	101.5	3.507	0.575	(1.3)
Commercial Auto Liability	679,951	74.0	11.6	5.7	15.9	2.0	0.0	(9.1)	6.4	(0.9)	(1.8)	63.0	3.491	0.572	1.8
Commercial Auto Physical	305,804	66.9	7.1	5.9	16.9	2.0	0.0	1.2	0.9	0.4	1.7	112.9	3.484	0.571	4.9
Commercial Auto Total	985,754	71.8	10.2	5.7	16.2	2.0	0.0	(5.9)	4.7	(0.5)	(0.7)	73.0	3.490	0.572	2.4
Homeowners Multiple Peril	2,614,367	52.2	6.6	4.2	17.7	2.0	0.2	17.1	2.4	4.0	15.5	96.7	3.485	0.571	17.9
Farmowners Multiple Peril	219,510	55.2	4.7	5.5	18.0	1.9	0.0	14.8	2.7	3.5	13.9	91.8	3.462	0.567	15.7
Commercial Multiple Peril	1,017,916	59.9	10.1	6.8	21.0	1.9	0.0	0.3	4.2	0.7	3.7	74.3	3.483	0.571	5.7
Fire	325,231	59.8	5.1	5.7	17.5	1.3	0.1	10.7	3.3	2.8	11.2	89.8	3.495	0.573	13.0
Allied Lines	1,008,592	58.2	2.9	3.9	10.9	0.6	0.0	23.5	1.7	5.2	20.0	127.0	3.476	0.570	28.3
Inland Marine	532,042	44.0	3.6	5.3	22.3	2.0	0.0	22.8	1.5	5.0	19.3	120.5	3.503	0.574	26.2
Medical Professional Liability	195,975	62.5	28.8	6.9	12.3	1.1	7.7	(19.3)	11.7	(2.1)	(5.5)	44.1	3.376	0.553	0.4
Other Liability	1,640,073	71.1	11.8	5.5	17.0	1.6	0.1	(7.1)	9.3	0.0	2.2	49.6	3.484	0.571	4.0
Products Liability	73,566	52.2	39.3	5.7	18.5	1.2	0.0	(16.8)	17.6	(0.6)	1.5	31.1	3.379	0.554	3.3
Workers Compensation	1,072,261	58.0	15.7	7.7	13.6	1.9	0.8	2.4	11.5	2.4	11.5	43.6	3.483	0.571	7.9
Mortgage Guaranty	98,735	(12.0)	(0.1)	19.1	(0.4)	1.9	0.0	91.6	(13.5)	17.0	61.0	112.9	3.495	0.573	71.8
Financial Guaranty*	5,783	(2.2)	0.1	101.1	13.9	2.6	0.0	(15.6)	96.7	12.6	68.6	15.2	3.548	0.581	13.4
Accident and Health	165,638	79.3	3.5	6.4	17.6	2.3	0.0	(9.1)	(3.8)	(2.5)	(10.3)	67.8	3.514	0.576	(4.1)
Warranty	42,685	73.5	0.9	6.1	4.8	2.0	0.0	12.8	9.4	4.2	18.0	42.5	3.214	0.527	10.3
All Other	324,575	22.0	3.2	7.5	26.5	2.0	0.0	38.9	5.2	9.0	35.1	78.2	3.506	0.575	30.4
Earthquake	130,767	0.9	0.5	5.3	15.4	1.7	0.2	76.2	1.7	16.3	61.6	111.5	3.465	0.568	71.6
Total All Lines	15,067,222	63.3	8.8	5.4	16.4	1.8	0.3	4.1	4.2	1.5	6.7	78.3	3.486	0.571	8.2

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

\*See technical notes

## 2022 Profitability Report Montana

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	431,174	69.9	9.5	4.8	15.5	3.1	0.3	(3.0)	3.3	(0.1)	0.4	90.6	3.519	0.577	3.3
Private Passenger Auto Physical	486,480	76.6	7.7	4.6	15.5	3.0	0.3	(7.8)	1.1	(1.5)	(5.2)	124.6	3.531	0.578	(3.6)
Private Passenger Auto Total	917,654	73.4	8.6	4.7	15.5	3.1	0.3	(5.6)	2.1	(0.8)	(2.6)	105.9	3.524	0.577	0.2
Commercial Auto Liability	145,905	48.7	6.7	5.7	17.6	3.0	0.0	18.3	5.4	4.7	19.0	68.7	3.523	0.577	16.0
Commercial Auto Physical	91,579	65.3	6.7	5.9	18.6	3.1	0.0	0.5	0.9	0.2	1.1	112.7	3.529	0.578	4.2
Commercial Auto Total	237,485	55.1	6.7	5.8	17.9	3.1	0.0	11.5	3.6	3.0	12.1	80.9	3.524	0.577	12.7
Homeowners Multiple Peril	490,231	82.7	10.4	4.2	18.5	3.5	0.3	(19.5)	2.5	(3.7)	(13.3)	94.1	3.527	0.578	(9.5)
Farmowners Multiple Peril	98,780	65.1	5.9	5.5	21.9	3.2	0.0	(1.6)	2.5	0.1	0.9	91.8	3.548	0.581	3.8
Commercial Multiple Peril	253,083	64.0	9.7	6.8	21.5	3.2	0.0	(5.2)	4.3	(0.4)	(0.6)	73.5	3.506	0.574	2.5
Fire	53,060	35.8	2.5	5.7	19.2	2.7	0.0	34.0	2.4	7.5	28.9	98.9	3.555	0.582	31.6
Allied Lines	395,491	140.2	5.8	3.9	10.6	0.4	0.0	(60.9)	1.5	(12.6)	(46.9)	130.0	3.462	0.567	(58.1)
Inland Marine	118,266	35.0	2.8	5.3	23.0	2.9	0.0	31.0	1.4	6.7	25.7	119.7	3.529	0.578	33.6
Medical Professional Liability	40,962	35.1	24.3	6.9	16.0	2.4	0.2	15.2	10.1	4.9	20.5	50.0	3.404	0.558	13.1
Other Liability	280,905	85.8	36.8	5.5	20.4	2.0	0.1	(50.4)	7.9	(9.3)	(33.2)	55.1	3.524	0.577	(15.4)
Products Liability	15,009	60.4	17.3	5.7	20.7	2.0	0.0	(6.2)	12.7	0.8	5.7	39.8	3.400	0.557	5.1
Workers Compensation*	289,152	54.1	11.4	7.7	12.1	1.6	10.6	2.5	17.3	3.4	16.5	32.2	3.476	0.570	8.2
Mortgage Guaranty	16,710	(15.3)	(0.0)	19.1	(0.4)	2.6	0.0	94.1	(14.0)	17.5	62.6	122.2	3.502	0.574	79.4
Financial Guaranty*	64	0.0	0.0	101.1	13.9	10.9	0.0	(25.9)	110.0	12.6	71.5	3.4	3.793	0.621	5.6
Accident and Health	23,401	61.0	2.6	6.4	15.5	2.8	0.0	11.7	(5.8)	1.5	4.5	83.7	3.492	0.572	6.6
Warranty	876	61.6	0.9	6.1	1.5	2.8	0.0	27.2	6.8	6.8	27.1	56.5	3.157	0.517	18.0
All Other	84,680	19.0	1.7	7.5	27.0	3.0	0.0	41.9	4.8	9.6	37.0	83.9	3.528	0.578	34.1
Earthquake	9,439	(3.0)	(1.0)	5.3	15.1	2.3	0.5	80.8	1.7	17.2	65.2	111.3	3.473	0.569	75.5
Total All Lines	3,325,247	75.2	10.7	5.4	16.9	2.6	1.1	(11.7)	4.3	(1.7)	(5.6)	77.9	3.506	0.574	(1.5)

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

\*See technical notes

## 2022 Profitability Report Nebraska

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Private Passenger Auto Liability	728,425	76.1	9.1	4.8	16.5	1.1	0.2	(7.7)	3.5	(1.1)	(3.2)	89.4	3.507	0.575	0.1
Private Passenger Auto Physical	740,047	93.3	9.3	4.6	16.6	1.1	0.2	(25.1)	1.0	(5.1)	(19.0)	129.8	3.516	0.576	(21.7)
Private Passenger Auto Total	1,468,472	84.8	9.2	4.7	16.6	1.1	0.2	(16.5)	2.2	(3.1)	(11.2)	106.1	3.511	0.575	(8.9)
Commercial Auto Liability	232,412	53.6	7.8	5.7	16.2	1.5	0.3	15.0	6.3	4.2	17.1	63.3	3.490	0.572	13.8
Commercial Auto Physical	159,369	75.6	7.7	5.9	17.3	1.5	0.0	(8.0)	0.9	(1.5)	(5.6)	111.7	3.481	0.570	(3.3)
Commercial Auto Total	391,781	62.6	7.7	5.8	16.7	1.5	0.2	5.7	4.1	1.9	7.9	76.8	3.487	0.571	9.0
Homeowners Multiple Peril	1,008,589	117.3	13.7	4.2	18.6	1.4	0.3	(55.4)	2.6	(11.2)	(41.5)	93.5	3.489	0.572	(35.9)
Farmowners Multiple Peril	290,279	161.7	11.6	5.5	20.7	1.2	0.0	(100.7)	2.8	(20.7)	(77.2)	90.4	3.495	0.573	(66.8)
Commercial Multiple Peril	376,363	124.8	14.7	6.8	20.6	1.4	0.1	(68.4)	3.9	(13.7)	(50.8)	76.7	3.472	0.569	(36.0)
Fire	112,506	114.9	8.9	5.7	15.7	1.5	1.0	(47.7)	4.1	(9.3)	(34.2)	81.8	3.472	0.569	(25.1)
Allied Lines	1,534,696	125.0	5.2	3.9	12.5	0.6	0.0	(47.0)	1.7	(9.6)	(35.7)	131.4	3.491	0.572	(44.1)
Inland Marine	227,715	63.7	5.2	5.3	21.0	1.4	0.1	3.2	1.8	1.0	4.1	110.5	3.479	0.570	7.4
Medical Professional Liability	47,197	45.2	35.5	6.9	15.8	1.6	0.2	(5.0)	15.3	1.5	8.8	35.7	3.401	0.557	6.0
Other Liability	513,312	75.9	9.6	5.5	17.4	1.3	0.1	(9.7)	8.2	(0.7)	(0.7)	53.7	3.484	0.571	2.5
Products Liability	26,072	31.4	7.7	5.7	16.7	1.1	(0.0)	37.4	9.9	9.5	37.9	48.0	3.370	0.552	21.0
Workers Compensation	394,105	52.7	14.0	7.7	12.8	2.0	1.2	9.6	11.2	3.8	16.9	44.5	3.480	0.570	10.4
Mortgage Guaranty	34,378	(15.7)	(0.2)	19.1	(0.4)	1.7	0.0	95.6	(14.3)	17.7	63.6	129.9	3.495	0.573	85.5
Financial Guaranty*	481	0.0	0.0	101.1	13.9	(1.0)	0.0	(14.0)	100.4	13.5	72.9	10.4	3.447	0.565	10.5
Accident and Health	94,325	51.6	2.5	6.4	22.3	1.6	0.0	15.7	(5.1)	2.5	8.2	76.8	3.585	0.587	9.3
Warranty	5,122	70.3	0.9	6.1	7.8	1.7	0.0	13.2	11.7	4.7	20.2	35.2	3.329	0.545	9.9
All Other	127,993	26.6	3.0	7.5	25.4	1.7	0.0	35.8	7.1	8.7	34.2	53.7	3.483	0.571	21.3
Earthquake	2,830	6.5	2.8	5.3	14.3	1.4	0.3	69.5	1.6	14.9	56.3	113.7	3.438	0.563	66.8
Total All Lines	6,656,217	97.8	9.4	5.1	16.5	1.2	0.2	(30.1)	3.4	(5.8)	(20.9)	86.1	3.489	0.572	(15.1)

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\*See technical notes

## 2022 Profitability Report Nevada

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Private Passenger Auto Liability	2,158,075	85.1	12.5	4.8	13.9	3.6	0.3	(20.1)	4.0	(3.6)	(12.6)	84.2	3.503	0.574	(7.7)
Private Passenger Auto Physical	906,162	85.5	8.6	4.6	14.1	3.6	0.3	(16.7)	1.1	(3.3)	(12.3)	128.4	3.516	0.576	(12.8)
Private Passenger Auto Total	3,064,236	85.2	11.4	4.7	14.0	3.6	0.3	(19.1)	3.1	(3.5)	(12.5)	93.8	3.506	0.574	(8.8)
Commercial Auto Liability	588,221	94.1	14.9	5.7	13.7	3.6	0.0	(31.9)	6.4	(5.6)	(19.9)	63.4	3.485	0.571	(9.7)
Commercial Auto Physical	83,727	59.8	7.2	5.9	16.6	3.5	0.0	7.0	1.1	1.7	6.5	106.9	3.504	0.574	9.8
Commercial Auto Total	671,948	89.8	13.9	5.7	14.0	3.6	0.0	(27.0)	5.7	(4.7)	(16.6)	66.8	3.487	0.571	(8.2)
Homeowners Multiple Peril	808,804	61.2	8.1	4.2	18.4	3.6	0.3	4.3	2.5	1.3	5.5	94.6	3.526	0.578	8.1
Farmowners Multiple Peril	8,093	25.4	15.5	5.5	23.7	4.1	0.0	25.9	3.0	5.9	22.9	85.8	3.588	0.588	22.7
Commercial Multiple Peril	475,923	54.3	12.4	6.8	21.6	3.4	0.0	1.4	4.7	1.1	5.0	70.5	3.510	0.575	6.5
Fire	145,515	35.5	3.7	5.7	15.9	2.2	0.1	37.0	2.9	8.2	31.6	94.5	3.484	0.571	32.8
Allied Lines	215,957	80.9	6.6	3.9	13.3	1.9	0.1	(6.7)	3.5	(0.8)	(2.4)	89.0	3.519	0.577	0.8
Inland Marine	271,824	43.7	3.0	5.3	22.7	3.2	0.1	22.0	1.5	4.9	18.7	121.4	3.521	0.577	25.6
Medical Professional Liability	98,351	32.0	19.6	6.9	15.7	2.7	0.3	22.8	10.9	6.6	27.2	46.0	3.416	0.560	15.4
Other Liability	829,495	62.3	17.3	5.5	19.0	2.1	0.0	(6.2)	10.0	0.3	3.5	47.3	3.507	0.575	4.6
Products Liability	41,311	15.8	13.0	5.7	21.0	1.5	0.0	43.0	15.4	11.5	46.8	34.4	3.397	0.557	18.9
Workers Compensation*	481,457	53.6	16.0	7.7	13.7	5.6	0.1	3.4	16.5	3.4	16.5	33.3	3.500	0.574	8.4
Mortgage Guaranty	78,956	(38.4)	(0.0)	19.1	(0.4)	2.6	0.0	117.3	(11.8)	22.7	82.8	88.0	3.496	0.573	75.8
Financial Guaranty*	357	321.3	0.7	101.1	13.9	12.5	0.0	(349.5)	320.0	(21.0)	(8.5)	1.7	3.664	0.600	2.9
Accident and Health	33,717	56.8	3.3	6.4	15.8	3.4	0.0	14.2	(3.2)	2.5	8.6	59.8	3.510	0.575	8.1
Warranty	3,618	44.8	0.6	6.1	4.9	3.6	0.0	40.1	11.0	10.2	40.9	37.6	3.293	0.540	18.1
All Other	189,467	19.6	4.0	7.5	29.0	3.6	0.0	36.4	5.8	8.6	33.6	72.6	3.563	0.584	27.4
Earthquake	55,396	2.3	0.9	5.3	11.3	2.5	0.3	77.4	1.6	16.5	62.5	115.1	3.401	0.557	74.8
Total All Lines	7,474,424	69.0	11.4	5.5	16.1	3.4	0.2	(5.5)	5.0	(0.3)	(0.1)	71.5	3.504	0.574	2.8

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

\*See technical notes

**2022 Profitability Report  
New Hampshire**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	470,175	63.9	8.2	4.8	14.6	1.9	0.5	6.1	3.7	1.9	7.9	85.7	3.497	0.573	9.7
Private Passenger Auto Physical	484,727	74.5	7.6	4.6	15.1	1.9	0.5	(4.2)	1.2	(0.7)	(2.3)	120.6	3.507	0.575	0.2
Private Passenger Auto Total	954,902	69.3	7.9	4.7	14.9	1.9	0.5	0.9	2.4	0.6	2.7	100.4	3.501	0.574	5.7
Commercial Auto Liability	132,446	46.7	5.7	5.7	19.4	2.1	0.1	20.4	5.6	5.2	20.8	67.1	3.533	0.579	16.9
Commercial Auto Physical	55,106	57.9	6.1	5.9	19.9	2.1	0.1	8.1	0.9	1.8	7.1	110.2	3.539	0.580	10.8
Commercial Auto Total	187,552	50.0	5.8	5.7	19.6	2.1	0.1	16.8	4.2	4.2	16.8	75.8	3.535	0.579	15.7
Homeowners Multiple Peril	499,073	52.9	6.8	4.2	20.0	2.0	0.9	13.4	2.6	3.2	12.8	93.3	3.526	0.578	14.9
Farmowners Multiple Peril	3,543	54.5	4.1	5.5	24.4	2.4	0.0	9.1	2.2	2.3	9.0	95.9	3.581	0.587	11.6
Commercial Multiple Peril	304,621	47.2	8.9	6.8	24.7	2.0	0.1	10.4	4.2	2.9	11.7	73.5	3.531	0.578	11.6
Fire	51,359	58.9	4.2	5.7	16.6	2.3	0.2	12.3	2.7	3.0	12.0	96.9	3.499	0.573	14.5
Allied Lines	51,476	29.2	2.7	3.9	18.8	2.1	0.2	43.2	2.4	9.5	36.1	101.7	3.636	0.596	39.8
Inland Marine	137,981	37.0	3.9	5.3	22.3	2.3	0.1	29.1	1.2	6.3	24.1	124.8	3.509	0.575	33.0
Medical Professional Liability	56,749	77.0	29.1	6.9	14.9	1.9	1.5	(31.2)	16.7	(3.8)	(10.7)	33.2	3.396	0.556	(0.7)
Other Liability	302,356	37.3	10.5	5.5	24.5	1.8	0.2	20.2	8.0	5.5	22.6	54.3	3.568	0.585	15.3
Products Liability	16,707	20.8	23.5	5.7	18.9	1.8	(0.0)	29.3	9.4	7.7	31.0	49.8	3.389	0.555	18.2
Workers Compensation	234,939	40.9	10.8	7.7	14.1	8.1	0.7	17.6	13.1	5.9	24.9	39.5	3.519	0.577	12.8
Mortgage Guaranty	29,433	(14.5)	0.1	19.1	(0.4)	2.1	0.0	93.7	(13.7)	17.4	62.5	116.7	3.496	0.573	75.9
Financial Guaranty*	139	0.0	0.0	101.1	13.9	NR	0.0	(15.0)	99.9	13.2	71.7	10.6	3.474	0.569	10.5
Accident and Health	23,357	87.2	6.8	6.4	16.2	3.9	0.0	(20.4)	(2.0)	(4.6)	(17.8)	53.2	3.524	0.577	(6.5)
Warranty	5,766	49.5	0.7	6.1	0.8	3.9	0.0	39.0	11.1	10.0	40.1	37.6	3.118	0.511	17.7
All Other	84,814	21.6	3.1	7.5	31.0	2.6	0.0	34.2	4.8	8.0	31.1	83.0	3.577	0.586	28.8
Earthquake	2,436	(1.2)	(0.5)	5.3	9.5	3.4	1.3	82.2	2.6	17.7	67.1	92.4	3.356	0.550	64.8
Total All Lines	2,947,202	52.8	8.1	5.6	18.7	2.5	0.5	12.0	4.3	3.2	13.1	75.3	3.519	0.577	12.8

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\*See technical notes

**2022 Profitability Report  
New Jersey**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Private Passenger Auto Liability*	5,458,920	75.5	12.9	4.8	12.0	2.3	1.3	(8.7)	6.6	(0.7)	(1.4)	63.9	3.475	0.569	2.0
Private Passenger Auto Physical	2,830,378	82.5	8.5	4.6	12.1	1.8	1.4	(10.8)	1.1	(2.1)	(7.6)	126.7	3.457	0.566	(6.8)
Private Passenger Auto Total*	8,289,298	77.9	11.4	4.7	12.0	2.1	1.3	(9.4)	4.7	(1.2)	(3.5)	76.9	3.471	0.569	0.2
Commercial Auto Liability*	1,799,320	79.1	12.6	5.7	15.4	2.0	0.2	(15.0)	7.9	(1.8)	(5.2)	55.3	3.486	0.571	0.0
Commercial Auto Physical	315,212	62.3	7.2	5.9	16.7	1.6	0.3	6.1	1.3	1.5	5.9	105.3	3.473	0.569	9.1
Commercial Auto Total*	2,114,532	76.6	11.8	5.7	15.6	1.9	0.2	(11.8)	6.9	(1.3)	(3.6)	59.5	3.485	0.571	0.8
Homeowners Multiple Peril	3,264,715	53.8	7.3	4.2	18.3	1.5	0.8	14.3	3.1	3.5	13.8	88.9	3.485	0.571	15.2
Farmowners Multiple Peril	4,203	73.1	11.3	5.5	26.0	2.0	0.0	(18.0)	3.7	(3.2)	(11.1)	81.3	3.572	0.585	(6.0)
Commercial Multiple Peril	1,881,269	43.2	10.2	6.8	23.4	1.9	0.1	14.4	6.1	4.0	16.5	62.0	3.509	0.575	13.1
Fire	502,946	50.0	3.7	5.7	17.1	1.3	0.1	22.0	3.6	5.2	20.4	86.7	3.491	0.572	20.6
Allied Lines	683,973	20.8	2.4	3.9	15.5	1.4	0.1	55.9	4.5	12.5	48.0	79.2	3.536	0.579	41.0
Inland Marine	998,954	39.8	3.4	5.3	21.6	2.0	0.1	27.9	1.7	6.1	23.5	115.6	3.494	0.573	30.1
Medical Professional Liability	516,627	54.3	24.4	6.9	14.8	1.1	0.1	(1.4)	18.0	2.7	13.9	31.4	3.389	0.555	7.2
Other Liability	3,783,156	64.8	12.5	5.5	18.4	1.3	0.1	(2.6)	11.3	1.3	7.4	43.8	3.493	0.572	6.2
Products Liability	217,600	32.6	19.4	5.7	19.2	1.0	0.0	22.1	25.3	8.8	38.6	23.2	3.380	0.554	11.8
Workers Compensation	2,573,726	47.6	16.1	7.7	13.8	2.9	2.6	9.4	15.0	4.4	20.0	35.9	3.489	0.572	10.1
Mortgage Guaranty	171,803	(36.8)	(0.1)	19.1	(0.4)	2.0	0.0	116.3	(10.6)	22.7	83.0	76.7	3.492	0.572	66.6
Financial Guaranty*	11,533	(0.1)	0.0	101.1	13.9	2.7	0.0	(17.5)	101.6	13.0	71.1	8.3	3.550	0.582	8.9
Accident and Health	197,708	73.8	5.9	6.4	17.4	2.4	0.0	(5.8)	(2.0)	(1.5)	(6.3)	52.3	3.522	0.577	(0.3)
Warranty	23,650	64.4	1.2	6.1	9.2	2.3	0.0	17.0	9.1	5.0	21.0	42.7	3.411	0.559	11.8
All Other	702,364	50.4	5.5	7.5	27.3	1.9	0.0	7.5	5.5	2.5	10.5	78.1	3.513	0.576	11.2
Earthquake	46,141	15.8	7.0	5.3	10.6	0.8	0.1	60.5	1.4	12.9	48.9	129.4	3.402	0.557	66.2
Total All Lines	25,984,198	61.3	10.8	5.6	16.1	1.9	0.8	3.6	7.0	1.9	8.7	59.8	3.482	0.570	8.1

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

\*See technical notes

**2022 Profitability Report  
New Mexico**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	965,957	67.3	9.4	4.8	14.0	3.2	0.4	1.0	3.7	0.8	3.9	87.3	3.501	0.574	6.4
Private Passenger Auto Physical	670,642	76.3	7.8	4.6	13.9	3.2	0.4	(6.1)	1.0	(1.1)	(4.0)	129.6	3.506	0.574	(2.2)
Private Passenger Auto Total	1,636,600	71.0	8.7	4.7	13.9	3.2	0.4	(1.9)	2.6	0.0	0.7	100.8	3.502	0.574	3.6
Commercial Auto Liability	236,997	67.1	12.4	5.7	16.4	3.3	0.0	(4.8)	6.3	0.0	1.5	63.0	3.510	0.575	3.9
Commercial Auto Physical	70,793	60.6	10.3	5.9	17.5	3.3	0.0	2.5	1.1	0.7	2.9	106.7	3.517	0.576	6.0
Commercial Auto Total	307,790	65.6	11.9	5.7	16.7	3.3	0.0	(3.1)	5.1	0.2	1.8	69.6	3.511	0.575	4.2
Homeowners Multiple Peril	689,758	77.0	9.4	4.2	17.3	3.3	0.5	(11.6)	2.4	(2.0)	(7.1)	96.0	3.500	0.573	(3.9)
Farmowners Multiple Peril	30,007	65.0	6.3	5.5	21.8	3.3	0.0	(2.0)	2.2	(0.1)	0.3	96.6	3.551	0.582	3.2
Commercial Multiple Peril	284,183	60.7	11.7	6.8	21.7	3.1	0.0	(3.9)	4.6	(0.1)	0.8	71.3	3.506	0.574	3.5
Fire	64,356	78.1	5.9	5.7	16.5	2.2	0.1	(8.5)	3.1	(1.3)	(4.1)	91.4	3.496	0.573	(0.9)
Allied Lines	200,166	100.9	4.5	3.9	12.0	1.1	0.2	(22.5)	2.9	(4.3)	(15.4)	98.3	3.483	0.571	(12.2)
Inland Marine	148,390	44.7	4.5	5.3	22.3	3.1	0.1	20.0	1.4	4.4	17.0	124.1	3.516	0.576	24.0
Medical Professional Liability	70,498	126.4	69.9	6.9	15.3	2.1	0.1	(120.7)	17.6	(22.5)	(80.6)	32.3	3.392	0.556	(23.2)
Other Liability	347,328	78.7	16.6	5.5	20.0	2.4	0.1	(23.3)	8.7	(3.5)	(11.1)	52.2	3.521	0.577	(2.9)
Products Liability	12,977	25.6	20.9	5.7	21.5	1.8	0.0	24.5	10.7	6.9	28.4	44.6	3.409	0.559	15.5
Workers Compensation	293,246	36.5	9.4	7.7	14.0	3.4	0.1	29.0	13.3	8.3	34.1	39.6	3.491	0.572	16.4
Mortgage Guaranty	30,982	(20.0)	(0.1)	19.1	(0.4)	2.3	0.0	99.2	(13.3)	18.7	67.3	108.8	3.497	0.573	76.1
Financial Guaranty*	417	0.0	0.0	101.1	13.9	5.3	0.0	(20.3)	96.1	11.5	64.4	15.4	3.621	0.593	13.0
Accident and Health	33,679	49.7	2.3	6.4	16.8	2.7	0.0	22.1	(5.5)	3.7	12.9	82.7	3.510	0.575	13.6
Warranty	5,032	45.7	0.5	6.1	4.5	3.4	0.0	39.9	7.0	9.5	37.4	53.6	3.277	0.537	22.8
All Other	112,462	17.2	3.9	7.5	28.8	3.0	0.0	39.8	5.0	9.2	35.6	79.7	3.555	0.583	31.4
Earthquake	5,001	(0.2)	0.0	5.3	12.9	2.7	0.5	78.8	1.9	16.9	63.9	109.0	3.438	0.563	72.5
Total All Lines	4,272,871	68.1	10.3	5.4	16.3	3.0	0.3	(3.3)	4.3	0.0	1.0	77.9	3.500	0.573	3.7

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

\*See technical notes



**2022 Profitability Report  
New York**

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	9,597,064	83.5	14.0	4.8	13.6	2.8	0.1	(18.8)	5.5	(3.1)	(10.3)	71.5	3.493	0.572	(4.4)
Private Passenger Auto Physical	5,541,414	85.6	8.7	4.6	13.9	2.6	0.2	(15.5)	1.0	(3.1)	(11.4)	128.5	3.498	0.573	(11.7)
Private Passenger Auto Total	15,138,478	84.3	12.1	4.7	13.7	2.7	0.2	(17.6)	3.9	(3.1)	(10.7)	85.3	3.494	0.572	(6.2)
Commercial Auto Liability	2,760,479	78.4	14.7	5.7	16.4	3.2	0.0	(18.3)	7.8	(2.6)	(7.9)	55.9	3.505	0.574	(1.5)
Commercial Auto Physical	486,012	59.7	6.3	5.9	18.4	2.7	0.0	7.0	1.2	1.7	6.6	105.8	3.521	0.577	9.9
Commercial Auto Total	3,246,491	75.6	13.4	5.7	16.7	3.2	0.0	(14.5)	6.8	(1.9)	(5.7)	60.1	3.506	0.574	(0.5)
Homeowners Multiple Peril	6,502,616	52.6	7.3	4.2	21.3	2.3	0.3	12.2	3.0	3.0	12.1	88.5	3.551	0.582	13.7
Farmowners Multiple Peril	53,605	48.9	5.1	5.5	25.9	1.6	0.0	13.0	3.0	3.2	12.8	87.0	3.581	0.587	14.1
Commercial Multiple Peril	4,834,391	59.7	11.9	6.8	23.4	2.1	0.1	(3.9)	7.8	0.4	3.4	53.7	3.508	0.575	4.8
Fire	1,182,708	56.5	4.3	5.7	19.7	1.6	0.0	12.1	3.4	3.1	12.4	87.8	3.534	0.579	13.9
Allied Lines	1,307,038	40.0	3.8	3.9	14.5	1.5	0.0	36.3	4.0	8.3	32.0	84.6	3.525	0.578	30.0
Inland Marine	2,280,780	52.8	4.4	5.3	22.1	2.2	0.0	13.2	2.4	3.2	12.4	103.1	3.501	0.574	15.8
Medical Professional Liability	1,761,481	69.8	25.9	6.9	9.7	2.4	0.0	(14.6)	24.2	0.9	8.7	24.8	3.371	0.552	5.0
Other Liability	12,579,505	63.0	14.5	5.5	19.2	1.4	0.0	(3.7)	11.7	1.1	6.8	42.6	3.502	0.574	5.8
Products Liability	304,413	16.4	29.0	5.7	17.7	1.3	(0.0)	29.9	23.6	10.1	43.3	24.4	3.376	0.553	13.4
Workers Compensation	5,142,037	47.5	14.6	7.7	11.4	2.6	4.0	12.3	17.5	5.5	24.4	32.2	3.479	0.570	10.8
Mortgage Guaranty	206,414	(29.0)	(0.1)	19.1	(0.4)	1.5	0.0	109.0	(9.5)	21.3	78.2	68.8	3.488	0.572	56.7
Financial Guaranty*	95,357	(133.8)	39.6	101.1	13.9	3.4	0.0	75.8	113.0	34.4	154.4	8.7	3.555	0.583	16.4
Accident and Health	624,234	67.4	4.0	6.4	11.0	2.5	0.0	8.8	(3.7)	1.2	3.8	63.7	3.385	0.555	5.3
Warranty	60,658	59.2	0.7	6.1	8.9	2.3	0.0	22.9	7.6	6.1	24.5	48.5	3.400	0.557	14.7
All Other	1,851,869	39.8	4.7	7.5	26.2	1.8	0.0	20.0	5.3	5.1	20.2	76.0	3.500	0.573	18.3
Earthquake	85,178	10.4	4.2	5.3	15.1	0.9	0.1	64.0	1.8	13.7	52.1	111.7	3.450	0.565	61.0
Total All Lines	57,257,254	63.9	11.9	5.8	17.3	2.2	0.5	(1.4)	8.0	1.0	5.5	55.3	3.491	0.572	6.0

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

\*See technical notes

## 2022 Profitability Report North Carolina

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,677,712	81.9	9.1	4.8	14.8	2.4	0.3	(13.3)	3.2	(2.3)	(7.8)	93.1	3.503	0.574	(4.4)
Private Passenger Auto Physical	3,715,046	70.8	7.1	4.6	14.5	2.3	0.3	0.5	1.0	0.3	1.2	130.3	3.502	0.574	4.5
Private Passenger Auto Total	7,392,759	76.3	8.1	4.7	14.7	2.3	0.3	(6.4)	2.1	(1.0)	(3.3)	108.7	3.503	0.574	(0.7)
Commercial Auto Liability	1,072,824	63.6	8.0	5.7	16.4	2.3	0.0	4.1	5.3	1.7	7.7	69.0	3.502	0.574	8.2
Commercial Auto Physical	371,246	65.1	7.0	5.9	17.6	2.3	0.0	2.2	0.9	0.6	2.5	110.5	3.499	0.573	5.7
Commercial Auto Total	1,444,071	64.0	7.7	5.7	16.7	2.3	0.0	3.6	4.2	1.4	6.4	76.4	3.501	0.574	7.8
Homeowners Multiple Peril	3,495,702	67.2	8.4	4.2	18.4	2.8	0.4	(1.3)	2.3	0.1	0.9	98.0	3.512	0.575	3.8
Farmowners Multiple Peril	69,895	60.0	4.6	5.5	26.9	3.1	0.0	(0.1)	2.3	0.4	1.8	94.1	3.633	0.595	4.8
Commercial Multiple Peril	1,230,068	41.4	6.6	6.8	21.9	2.6	0.0	20.6	3.7	4.9	19.4	78.0	3.505	0.574	18.0
Fire	431,506	55.4	4.6	5.7	17.1	1.8	0.1	15.2	7.0	4.3	17.9	61.4	3.494	0.572	13.9
Allied Lines	959,711	41.0	2.4	3.9	13.4	1.2	0.2	37.9	2.3	8.3	31.9	110.5	3.505	0.574	38.2
Inland Marine	946,716	39.7	3.1	5.3	23.5	2.6	0.1	25.6	1.3	5.6	21.3	122.3	3.530	0.578	29.1
Medical Professional Liability	194,275	29.3	24.7	6.9	13.5	1.3	1.3	23.1	11.6	6.7	27.9	43.9	3.388	0.555	15.1
Other Liability	2,093,705	48.9	7.8	5.5	17.6	1.7	0.1	18.4	8.2	5.2	21.4	53.5	3.491	0.572	14.4
Products Liability	124,430	62.5	30.3	5.7	18.8	1.6	0.0	(18.9)	11.1	(2.1)	(5.6)	43.8	3.386	0.555	0.4
Workers Compensation	1,452,147	41.3	11.5	7.7	13.6	2.8	0.3	22.8	9.4	6.3	25.9	50.3	3.489	0.572	15.9
Mortgage Guaranty	187,366	(22.0)	(0.1)	19.1	(0.4)	1.9	0.0	101.6	(13.0)	19.2	69.3	103.8	3.494	0.573	74.9
Financial Guaranty*	3,873	0.0	0.0	101.1	13.9	2.9	0.0	(17.8)	98.1	12.3	67.9	12.2	3.554	0.582	11.2
Accident and Health	180,618	70.7	3.6	6.4	15.5	2.3	0.0	1.5	(3.9)	(0.3)	(2.0)	65.5	3.481	0.570	1.6
Warranty	48,222	88.3	1.2	6.1	8.1	2.5	0.0	(6.1)	8.8	0.2	2.5	43.9	3.373	0.553	3.9
All Other	571,051	34.9	4.1	7.5	25.2	2.3	0.0	26.1	5.2	6.3	24.9	76.6	3.493	0.572	22.0
Earthquake	22,387	5.9	2.5	5.3	13.4	1.7	0.3	70.9	2.1	15.2	57.7	109.5	3.441	0.564	66.1
Total All Lines	20,848,500	60.3	7.7	5.4	16.7	2.3	0.3	7.5	3.6	2.2	8.9	82.9	3.497	0.573	10.3

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\*See technical notes

## 2022 Profitability Report North Dakota

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	224,085	66.2	7.3	4.8	16.1	2.1	0.2	3.4	3.0	1.2	5.2	94.5	3.516	0.576	7.9
Private Passenger Auto Physical	311,037	77.4	7.8	4.6	16.8	2.0	0.2	(8.8)	1.0	(1.7)	(6.1)	127.6	3.534	0.579	(4.9)
Private Passenger Auto Total	535,122	72.7	7.6	4.7	16.5	2.1	0.2	(3.7)	1.8	(0.5)	(1.4)	111.3	3.525	0.578	1.4
Commercial Auto Liability	105,622	44.2	6.2	5.7	16.5	2.0	0.0	25.4	5.6	6.3	24.7	67.7	3.499	0.573	19.7
Commercial Auto Physical	84,385	60.9	6.0	5.9	18.0	1.9	0.0	7.5	1.2	1.8	6.9	106.5	3.499	0.573	10.3
Commercial Auto Total	190,007	51.6	6.1	5.8	17.2	1.9	0.0	17.5	3.6	4.3	16.8	80.8	3.499	0.573	16.5
Homeowners Multiple Peril	270,404	67.0	8.7	4.2	19.3	2.0	0.2	(1.3)	2.3	0.1	0.9	97.5	3.515	0.576	3.8
Farmowners Multiple Peril	144,154	57.9	4.9	5.5	20.5	1.9	0.0	9.4	2.1	2.3	9.2	98.6	3.504	0.574	12.0
Commercial Multiple Peril	170,827	59.1	8.0	6.8	21.2	2.0	0.0	2.9	3.2	1.1	5.0	82.9	3.488	0.571	7.1
Fire	56,803	32.5	2.6	5.7	15.8	1.7	0.0	41.8	2.9	9.2	35.4	93.7	3.474	0.569	36.1
Allied Lines	1,720,278	89.2	3.7	3.9	10.8	0.2	0.0	(7.7)	0.8	(1.5)	(5.5)	162.4	3.492	0.572	(6.0)
Inland Marine	103,766	63.0	5.3	5.3	19.8	2.0	0.0	4.7	2.0	1.3	5.4	109.1	3.470	0.569	8.8
Medical Professional Liability	14,106	39.9	29.6	6.9	16.4	2.0	1.8	3.6	10.0	2.4	11.2	49.7	3.410	0.559	8.4
Other Liability	225,689	47.4	8.9	5.5	18.9	1.5	0.0	17.8	8.1	5.1	20.9	54.0	3.504	0.574	14.2
Products Liability	15,399	(4.0)	(4.3)	5.7	19.1	1.8	0.0	81.8	8.6	18.6	71.8	52.5	3.391	0.556	40.6
Workers Compensation*	5,208	(23.2)	(2.0)	7.7	10.9	3.9	0.2	102.4	6.1	22.5	86.1	65.7	3.480	0.570	59.5
Mortgage Guaranty	16,512	(21.5)	(0.3)	19.1	(0.4)	1.8	0.0	101.4	(14.1)	19.0	68.4	123.9	3.494	0.573	87.6
Financial Guaranty*	495	0.0	0.0	101.1	13.9	4.1	0.0	(19.1)	105.4	13.3	73.1	5.8	3.592	0.588	7.3
Accident and Health	11,917	69.7	3.0	6.4	17.8	1.8	0.0	1.4	(1.7)	0.0	(0.3)	52.5	3.514	0.576	2.8
Warranty	835	89.7	1.6	6.1	1.2	2.8	0.0	(1.3)	11.6	1.6	8.7	36.6	3.089	0.506	5.8
All Other	67,220	31.6	3.0	7.5	25.0	2.3	0.0	30.7	4.3	7.2	27.9	87.8	3.490	0.572	27.4
Earthquake	995	12.5	5.0	5.3	16.2	1.4	0.0	59.6	1.8	12.8	48.6	111.6	3.479	0.570	57.2
Total All Lines	3,549,738	73.5	5.4	4.7	14.7	1.1	0.1	0.6	2.0	0.4	2.1	112.0	3.499	0.573	5.3

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

\*See technical notes

## 2022 Profitability Report Ohio

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,777,451	67.5	8.4	4.8	15.7	1.7	0.1	1.9	3.3	0.9	4.3	90.8	3.505	0.574	6.8
Private Passenger Auto Physical	3,368,345	85.3	8.6	4.6	15.9	1.7	0.2	(16.2)	1.1	(3.2)	(11.9)	127.0	3.515	0.576	(12.2)
Private Passenger Auto Total	7,145,796	75.9	8.5	4.7	15.8	1.7	0.1	(6.6)	2.2	(1.0)	(3.4)	104.9	3.509	0.575	(0.6)
Commercial Auto Liability	1,157,199	55.8	8.2	5.7	16.4	1.7	0.0	12.2	5.4	3.4	14.2	68.4	3.496	0.573	12.6
Commercial Auto Physical	446,399	69.9	7.4	5.9	18.2	1.6	0.0	(3.0)	1.0	(0.5)	(1.5)	109.5	3.499	0.573	1.3
Commercial Auto Total	1,603,598	59.7	8.0	5.7	16.9	1.7	0.0	8.0	4.2	2.4	9.8	76.4	3.496	0.573	10.4
Homeowners Multiple Peril	3,519,945	73.9	9.2	4.2	19.1	1.9	0.2	(8.5)	2.5	(1.4)	(4.6)	95.2	3.509	0.575	(1.5)
Farmowners Multiple Peril	191,877	71.8	6.2	5.5	21.6	1.7	0.0	(6.9)	2.3	(1.1)	(3.5)	95.5	3.522	0.577	(0.4)
Commercial Multiple Peril	1,565,867	62.0	10.1	6.8	21.4	1.8	0.0	(2.1)	3.9	0.2	1.6	76.1	3.489	0.572	4.1
Fire	511,464	69.5	5.0	5.7	16.3	1.5	0.1	2.0	3.5	1.0	4.5	86.9	3.479	0.570	6.8
Allied Lines	923,319	52.5	3.0	3.9	11.5	0.8	0.0	28.4	2.3	6.3	24.3	113.6	3.478	0.570	30.5
Inland Marine	864,699	43.1	3.7	5.3	21.6	1.8	0.0	24.6	1.7	5.5	20.9	115.9	3.492	0.572	27.1
Medical Professional Liability	263,155	50.7	25.4	6.9	14.8	1.5	0.9	(0.2)	14.3	2.3	11.8	37.6	3.395	0.556	7.3
Other Liability	2,511,968	61.8	9.7	5.5	17.6	1.3	0.1	4.0	9.6	2.4	11.2	48.7	3.487	0.571	8.4
Products Liability	140,352	31.4	24.1	5.7	17.9	1.1	0.0	19.8	19.3	7.3	31.8	28.9	3.376	0.553	12.0
Workers Compensation*	91,021	27.7	15.0	7.7	18.1	1.6	1.2	28.7	35.7	11.9	52.5	17.5	3.495	0.573	12.1
Mortgage Guaranty	183,963	(9.0)	0.0	19.1	(0.4)	1.7	0.0	88.8	(13.1)	16.5	59.2	104.7	3.493	0.572	64.9
Financial Guaranty*	5,344	3.0	16.5	101.1	13.9	2.6	0.0	(37.1)	102.1	8.9	56.0	8.1	3.547	0.581	7.5
Accident and Health	245,403	83.9	4.1	6.4	13.2	2.0	0.0	(9.6)	(4.4)	(2.7)	(11.2)	72.2	3.438	0.563	(5.2)
Warranty	78,643	59.4	0.7	6.1	14.6	1.3	0.0	18.0	6.7	4.9	19.8	51.8	3.586	0.588	13.3
All Other	631,738	21.8	2.7	7.5	24.2	1.9	0.0	42.0	5.4	9.7	37.7	78.6	3.473	0.569	32.5
Earthquake	39,106	3.5	1.5	5.3	15.9	1.3	0.2	72.4	1.7	15.5	58.6	111.9	3.469	0.568	68.5
Total All Lines	20,517,258	65.5	8.3	5.3	17.3	1.6	0.1	1.9	3.8	1.0	4.7	80.6	3.492	0.572	6.7

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

\*See technical notes

## 2022 Profitability Report Oklahoma

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,574,378	73.7	9.4	4.8	15.9	2.2	0.3	(6.3)	3.2	(0.8)	(2.3)	92.7	3.512	0.575	0.8
Private Passenger Auto Physical	1,477,623	67.4	6.9	4.6	16.1	2.1	0.3	2.7	1.0	0.7	3.0	129.5	3.522	0.577	6.8
Private Passenger Auto Total	3,052,000	70.6	8.2	4.7	16.0	2.1	0.3	(1.9)	2.1	(0.1)	0.3	107.5	3.516	0.576	3.2
Commercial Auto Liability	488,719	56.8	9.3	5.7	16.6	2.4	0.1	9.1	5.9	2.9	12.1	65.5	3.505	0.574	10.9
Commercial Auto Physical	191,578	50.4	5.3	5.9	16.7	2.4	0.1	19.2	1.0	4.2	16.0	111.2	3.488	0.571	20.7
Commercial Auto Total	680,297	55.0	8.2	5.7	16.7	2.4	0.1	11.9	4.5	3.2	13.2	74.1	3.501	0.574	12.7
Homeowners Multiple Peril	2,043,343	47.5	6.2	4.2	18.3	2.4	0.4	21.0	2.2	4.8	18.4	99.7	3.505	0.574	21.3
Farmowners Multiple Peril	191,558	54.1	4.9	5.5	21.3	2.3	0.0	12.0	2.0	2.8	11.1	99.4	3.527	0.578	14.0
Commercial Multiple Peril	681,947	59.2	8.8	6.8	21.6	2.3	0.1	1.2	3.9	0.9	4.3	76.0	3.496	0.573	6.2
Fire	247,156	130.0	9.9	5.7	17.0	1.3	0.1	(63.9)	4.5	(12.7)	(46.8)	78.3	3.488	0.572	(33.7)
Allied Lines	678,456	146.8	7.2	3.9	12.2	0.8	0.1	(70.9)	3.2	(14.4)	(53.3)	95.8	3.482	0.571	(48.1)
Inland Marine	337,155	50.3	3.4	5.3	22.4	2.4	0.1	16.1	1.6	3.7	14.1	117.2	3.510	0.575	19.4
Medical Professional Liability	116,045	52.8	23.9	6.9	14.0	1.8	0.2	0.5	13.3	2.3	11.5	40.1	3.391	0.556	7.4
Other Liability	815,205	52.2	8.5	5.5	18.4	1.6	0.2	13.6	8.9	4.3	18.2	51.2	3.498	0.573	12.2
Products Liability	42,954	21.3	10.5	5.7	20.1	1.4	(0.0)	41.2	10.0	10.3	40.9	47.2	3.394	0.556	22.1
Workers Compensation*	651,669	46.2	13.1	7.7	13.6	6.5	1.5	11.4	14.4	4.7	21.0	37.1	3.503	0.574	10.7
Mortgage Guaranty	53,964	(16.9)	0.0	19.1	(0.4)	2.0	0.0	96.3	(13.3)	18.1	65.0	107.0	3.496	0.573	72.5
Financial Guaranty*	694	0.0	0.0	101.1	13.9	18.5	0.0	(33.5)	109.1	10.8	64.7	2.3	4.020	0.659	4.9
Accident and Health	65,809	59.3	3.3	6.4	16.9	2.6	0.0	11.5	(4.9)	1.6	5.0	78.0	3.509	0.575	6.8
Warranty	15,035	79.8	0.9	6.1	15.2	3.0	0.0	(4.9)	7.8	0.2	2.6	44.8	3.683	0.603	4.2
All Other	214,627	38.3	4.5	7.5	28.1	2.6	0.0	19.0	5.4	4.9	19.5	77.5	3.536	0.579	18.1
Earthquake	19,528	(45.0)	(17.1)	5.3	12.7	2.1	1.1	140.9	1.7	29.9	112.7	114.0	3.423	0.561	131.4
Total All Lines	9,907,441	64.7	7.9	5.3	17.2	2.4	0.3	2.3	4.0	1.1	5.2	79.7	3.503	0.574	7.1

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\*See technical notes

## 2022 Profitability Report Oregon

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,115,751	70.3	9.2	4.8	14.5	0.9	0.2	0.2	3.6	0.6	3.2	88.2	3.484	0.571	5.7
Private Passenger Auto Physical	1,152,033	86.2	8.8	4.6	15.2	0.9	0.3	(15.9)	1.2	(3.1)	(11.6)	125.0	3.493	0.572	(11.6)
Private Passenger Auto Total	3,267,785	75.9	9.1	4.7	14.7	0.9	0.2	(5.5)	2.7	(0.7)	(2.0)	98.4	3.486	0.571	0.9
Commercial Auto Liability	452,500	54.6	7.4	5.7	16.5	1.2	0.1	14.7	5.8	4.0	16.4	66.1	3.490	0.572	13.8
Commercial Auto Physical	144,802	64.7	6.8	5.9	18.3	1.2	0.0	3.2	1.0	0.8	3.3	108.4	3.494	0.572	6.6
Commercial Auto Total	597,302	57.0	7.2	5.7	16.9	1.2	0.1	11.9	4.6	3.3	13.3	73.0	3.491	0.572	12.6
Homeowners Multiple Peril	1,130,476	62.5	8.0	4.2	17.7	1.2	0.3	6.2	3.4	1.9	7.8	85.1	3.470	0.569	9.5
Farmowners Multiple Peril	86,265	54.1	5.2	5.5	21.1	1.0	0.0	13.2	3.1	3.3	13.1	85.9	3.498	0.573	14.1
Commercial Multiple Peril	643,721	52.6	9.3	6.8	20.6	1.6	0.0	9.1	5.0	2.7	11.4	68.3	3.475	0.569	10.7
Fire	175,148	107.2	7.1	5.7	16.1	1.3	0.1	(37.5)	4.3	(7.2)	(26.0)	79.0	3.474	0.569	(17.6)
Allied Lines	278,438	75.3	3.5	3.9	12.8	0.9	0.1	3.6	2.8	1.2	5.2	98.3	3.493	0.572	8.0
Inland Marine	387,376	31.4	3.0	5.3	22.7	1.4	0.0	36.2	1.7	7.9	30.0	117.0	3.500	0.574	38.1
Medical Professional Liability	113,641	84.6	33.8	6.9	12.9	1.1	0.4	(39.7)	11.9	(6.4)	(21.4)	43.6	3.380	0.554	(6.5)
Other Liability	939,767	54.6	12.6	5.5	18.7	1.1	(0.0)	7.6	9.4	3.1	13.9	49.6	3.495	0.573	9.8
Products Liability	63,571	29.2	17.5	5.7	20.3	0.4	0.0	27.0	10.6	7.4	30.2	45.2	3.389	0.555	16.5
Workers Compensation	745,333	54.0	11.8	7.7	11.7	0.5	10.5	3.8	17.6	3.7	17.7	31.8	3.468	0.568	8.5
Mortgage Guaranty	87,142	(17.1)	(0.0)	19.1	(0.4)	2.6	0.0	96.0	(13.7)	17.9	64.4	115.7	3.501	0.574	77.4
Financial Guaranty*	1,296	0.0	0.0	101.1	13.9	(6.3)	0.0	(8.7)	106.3	15.6	82.0	7.4	3.293	0.540	8.8
Accident and Health	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Warranty	5,633	62.7	0.7	6.1	1.9	2.8	0.0	25.9	9.9	7.1	28.7	41.7	3.129	0.513	14.6
All Other	253,039	22.7	3.1	7.5	25.4	1.9	0.0	39.5	5.3	9.1	35.6	78.7	3.490	0.572	30.9
Earthquake	154,074	1.1	0.5	5.3	16.0	1.0	0.2	76.0	1.6	16.2	61.4	112.8	3.463	0.567	72.2
Total All Lines	8,929,625	62.2	8.9	5.5	16.4	1.1	1.0	5.0	5.2	1.9	8.3	70.3	3.478	0.570	8.7

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\*See technical notes

## 2022 Profitability Report Pennsylvania

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	4,891,058	72.4	10.3	4.8	15.4	2.3	0.2	(5.3)	4.9	(0.3)	(0.1)	75.5	3.505	0.574	2.8
Private Passenger Auto Physical	4,530,859	83.4	8.4	4.6	15.7	2.2	0.2	(14.5)	1.1	(2.9)	(10.5)	125.4	3.521	0.577	(10.2)
Private Passenger Auto Total	9,421,917	77.7	9.4	4.7	15.6	2.2	0.2	(9.7)	3.1	(1.5)	(5.1)	93.4	3.511	0.575	(1.9)
Commercial Auto Liability	1,540,150	60.7	10.3	5.7	15.7	2.2	0.1	5.4	6.3	2.2	9.6	63.3	3.491	0.572	9.0
Commercial Auto Physical	578,747	68.5	7.1	5.9	18.5	2.2	0.1	(2.2)	1.0	(0.3)	(0.9)	108.9	3.514	0.576	1.9
Commercial Auto Total	2,118,896	62.8	9.5	5.7	16.4	2.2	0.1	3.3	4.9	1.5	6.7	71.5	3.495	0.573	7.7
Homeowners Multiple Peril	4,047,641	57.8	8.2	4.2	19.2	2.4	0.2	8.0	2.7	2.1	8.6	92.2	3.519	0.577	10.9
Farmowners Multiple Peril	114,912	47.5	4.3	5.5	24.3	2.4	0.0	16.0	2.3	3.7	14.6	94.2	3.579	0.586	16.7
Commercial Multiple Peril	2,178,542	55.2	12.0	6.8	22.5	2.3	0.1	1.0	5.2	1.1	5.1	67.2	3.505	0.574	6.4
Fire	597,244	72.2	6.0	5.7	16.7	1.8	0.3	(2.7)	4.1	0.1	1.3	81.1	3.491	0.572	4.0
Allied Lines	632,585	42.5	3.0	3.9	12.9	1.7	0.1	36.0	3.7	8.2	31.6	88.2	3.505	0.574	30.8
Inland Marine	1,091,483	39.7	3.4	5.3	21.5	2.2	0.1	27.9	1.5	6.1	23.3	120.1	3.496	0.573	30.9
Medical Professional Liability	876,575	64.6	30.3	6.9	8.8	1.4	0.1	(12.0)	14.7	(0.1)	2.9	37.5	3.361	0.551	3.9
Other Liability	4,213,390	62.1	14.0	5.5	17.6	1.6	0.1	(0.9)	9.6	1.4	7.3	49.6	3.489	0.572	6.6
Products Liability	160,188	83.8	46.2	5.7	18.3	1.4	0.1	(55.5)	30.2	(6.7)	(18.6)	19.8	3.378	0.553	(0.9)
Workers Compensation*	2,606,792	50.1	15.3	7.7	12.8	1.7	0.5	11.9	11.9	4.4	19.3	42.8	3.478	0.570	11.2
Mortgage Guaranty	203,190	(10.5)	0.0	19.1	(0.4)	1.9	0.0	90.0	(12.9)	16.8	60.3	102.2	3.494	0.572	64.5
Financial Guaranty*	11,343	(8.8)	0.2	101.1	13.9	4.0	0.0	(10.3)	101.0	14.4	76.3	7.7	3.589	0.588	8.9
Accident and Health	342,828	75.1	4.4	6.4	13.7	2.0	0.0	(1.5)	(3.2)	(0.8)	(3.8)	59.9	3.435	0.563	0.6
Warranty	69,283	65.2	0.7	6.1	3.7	2.3	0.0	22.1	9.4	6.2	25.3	43.0	3.185	0.522	13.5
All Other	702,172	26.2	3.9	7.5	26.4	2.2	0.0	33.9	5.1	7.9	31.0	79.5	3.508	0.575	27.6
Earthquake	26,410	2.4	1.0	5.3	12.8	1.6	0.2	76.7	1.7	16.4	62.1	113.6	3.419	0.560	73.4
Total All Lines	29,415,392	62.8	10.7	5.6	16.8	2.1	0.2	1.9	5.4	1.3	6.0	68.6	3.488	0.571	7.1

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\*See technical notes

## 2022 Profitability Report Rhode Island

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	665,992	69.1	8.2	4.8	12.6	2.7	0.9	1.7	4.2	1.0	4.9	82.2	3.484	0.571	6.9
Private Passenger Auto Physical	371,524	79.4	8.2	4.6	12.5	2.6	1.2	(8.3)	1.0	(1.6)	(5.7)	129.9	3.477	0.570	(4.5)
Private Passenger Auto Total	1,037,516	72.8	8.2	4.7	12.6	2.7	1.0	(1.9)	3.0	0.1	1.1	94.7	3.482	0.570	3.9
Commercial Auto Liability	118,453	51.7	6.6	5.7	18.0	3.1	0.0	15.0	6.0	4.1	16.8	64.6	3.527	0.578	13.8
Commercial Auto Physical	36,858	58.4	5.6	5.9	18.7	2.3	0.0	9.1	0.9	2.1	8.0	108.4	3.523	0.577	11.6
Commercial Auto Total	155,311	53.3	6.4	5.7	18.2	2.9	0.0	13.6	4.8	3.6	14.7	71.5	3.526	0.578	13.5
Homeowners Multiple Peril	516,033	50.8	6.8	4.2	17.6	2.4	2.0	16.2	2.5	3.8	14.9	94.8	3.491	0.572	17.0
Farmowners Multiple Peril	520	55.7	4.8	5.5	22.1	2.9	0.0	9.0	1.7	2.2	8.5	102.7	3.556	0.583	11.7
Commercial Multiple Peril	205,753	47.6	9.7	6.8	22.9	2.2	0.1	10.7	5.1	3.1	12.7	67.5	3.509	0.575	11.5
Fire	56,017	34.8	3.0	5.7	18.1	1.7	0.1	36.5	3.2	8.2	31.5	90.0	3.515	0.576	31.3
Allied Lines	83,410	24.8	1.9	3.9	15.2	1.8	0.4	52.1	2.5	11.4	43.3	101.1	3.556	0.583	46.7
Inland Marine	111,608	27.8	2.0	5.3	25.1	2.3	0.1	37.4	1.7	8.1	31.0	114.7	3.541	0.580	38.5
Medical Professional Liability	37,314	30.7	26.7	6.9	14.8	1.3	0.1	19.6	22.9	7.9	34.6	25.7	3.386	0.555	11.7
Other Liability	368,526	40.2	11.0	5.5	17.2	1.7	0.2	24.1	10.5	6.8	27.9	46.1	3.487	0.571	15.8
Products Liability	12,781	(16.1)	5.9	5.7	21.5	1.6	(0.0)	81.5	16.2	19.8	77.9	32.8	3.401	0.557	28.4
Workers Compensation	223,541	38.8	11.2	7.7	15.5	8.4	2.6	15.8	8.5	4.7	19.6	52.6	3.548	0.581	13.3
Mortgage Guaranty	17,970	(25.0)	(0.2)	19.1	(0.4)	2.1	0.0	104.6	(12.5)	19.9	72.1	97.3	3.494	0.573	73.1
Financial Guaranty*	484	0.0	0.0	101.1	13.9	NR	0.0	(15.0)	105.4	14.1	76.3	6.6	3.473	0.569	8.0
Accident and Health	48,814	31.9	1.7	6.4	9.1	2.5	0.0	48.5	(7.3)	9.0	32.2	116.5	3.416	0.560	40.4
Warranty	2,754	66.6	0.7	6.1	2.5	2.1	0.0	21.9	9.2	6.1	25.0	44.1	3.131	0.513	13.7
All Other	105,068	86.3	9.7	7.5	24.5	2.4	0.1	(30.3)	6.2	(5.3)	(18.7)	70.7	3.483	0.571	(10.3)
Earthquake	3,152	17.0	6.8	5.3	10.8	1.3	1.8	57.2	2.6	12.4	47.3	97.4	3.365	0.551	48.9
Total All Lines	2,986,571	54.2	8.1	5.4	16.2	2.8	1.0	12.3	4.6	3.3	13.6	73.9	3.494	0.572	13.0

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\*See technical notes



**2022 Profitability Report  
South Carolina**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,218,975	83.9	10.1	4.8	14.5	2.8	0.4	(16.3)	3.5	(2.9)	(10.0)	89.0	3.503	0.574	(5.9)
Private Passenger Auto Physical	1,871,012	77.0	7.8	4.6	14.5	2.8	0.5	(7.1)	1.0	(1.3)	(4.8)	130.1	3.510	0.575	(3.3)
Private Passenger Auto Total	5,089,987	81.4	9.2	4.7	14.5	2.8	0.4	(12.9)	2.6	(2.3)	(8.1)	100.7	3.505	0.574	(5.2)
Commercial Auto Liability	600,391	69.8	9.3	5.7	16.8	3.1	0.0	(4.6)	5.7	(0.0)	1.2	66.2	3.514	0.576	3.7
Commercial Auto Physical	170,566	62.3	6.8	5.9	17.9	3.2	0.0	3.9	1.1	1.0	4.0	107.0	3.521	0.577	7.2
Commercial Auto Total	770,957	68.2	8.7	5.7	17.0	3.1	0.0	(2.7)	4.7	0.2	1.8	72.3	3.515	0.576	4.2
Homeowners Multiple Peril	2,185,809	55.8	7.4	4.2	19.5	4.0	0.5	8.5	2.3	2.2	8.6	97.5	3.558	0.583	11.4
Farmowners Multiple Peril	20,243	71.8	6.7	5.5	23.5	4.6	0.0	(12.0)	2.5	(2.1)	(7.4)	91.5	3.599	0.590	(3.8)
Commercial Multiple Peril	674,694	58.3	12.5	6.8	21.6	3.2	0.0	(2.4)	4.6	0.3	2.0	71.2	3.506	0.574	4.3
Fire	429,200	41.0	4.9	5.7	25.3	1.9	0.1	21.1	2.2	4.8	18.5	108.7	3.603	0.590	23.1
Allied Lines	552,373	51.6	3.1	3.9	15.1	1.4	0.1	24.8	2.1	5.6	21.4	111.5	3.537	0.580	26.8
Inland Marine	511,310	42.5	5.6	5.3	27.5	3.4	0.1	15.7	1.4	3.5	13.6	116.9	3.600	0.590	18.9
Medical Professional Liability	90,536	56.1	32.3	6.9	14.6	3.0	1.4	(14.4)	16.7	(0.3)	2.7	33.3	3.400	0.557	3.7
Other Liability	958,502	76.2	17.0	5.5	19.8	2.2	0.1	(20.7)	8.3	(3.0)	(9.4)	53.6	3.518	0.576	(2.1)
Products Liability	66,025	61.0	45.8	5.7	19.5	2.6	0.0	(34.5)	13.9	(5.0)	(15.6)	37.4	3.393	0.556	(3.0)
Workers Compensation*	873,813	49.3	13.6	7.7	13.1	3.1	0.3	12.9	10.4	4.4	18.9	47.0	3.488	0.571	11.8
Mortgage Guaranty	95,212	(19.5)	0.1	19.1	(0.4)	2.4	0.0	98.5	(13.0)	18.5	66.9	103.8	3.498	0.573	72.4
Financial Guaranty*	1,593	0.0	0.0	101.1	13.9	1.5	0.0	(16.4)	105.2	13.8	75.0	6.5	3.516	0.576	7.8
Accident and Health	82,216	63.8	3.6	6.4	16.3	3.2	0.0	6.8	(4.0)	0.8	2.0	65.6	3.515	0.576	4.3
Warranty	10,589	61.5	0.9	6.1	4.3	3.3	0.0	24.0	11.1	6.8	28.2	36.8	3.238	0.531	13.1
All Other	257,250	26.0	3.4	7.5	27.1	3.2	0.0	32.8	4.8	7.7	29.9	81.9	3.535	0.579	27.5
Earthquake	57,274	2.2	0.9	5.3	15.7	2.2	0.5	73.2	1.5	15.6	59.1	117.7	3.484	0.571	72.5
Total All Lines	12,727,583	65.5	9.5	5.3	17.3	3.0	0.3	(0.8)	3.7	0.4	2.5	82.7	3.516	0.576	5.0

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

\*See technical notes

**2022 Profitability Report  
South Dakota**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	273,320	70.3	8.8	4.8	16.6	2.8	0.2	(3.4)	3.5	(0.2)	0.2	89.0	3.525	0.578	3.1
Private Passenger Auto Physical	400,159	82.8	8.3	4.6	16.6	2.7	0.3	(15.2)	1.1	(3.0)	(11.1)	126.9	3.539	0.580	(11.2)
Private Passenger Auto Total	673,479	77.8	8.5	4.7	16.6	2.7	0.2	(10.4)	2.0	(1.9)	(6.5)	108.2	3.532	0.579	(4.1)
Commercial Auto Liability	99,752	60.9	8.3	5.7	16.7	2.9	0.0	5.5	5.8	2.1	9.2	66.0	3.510	0.575	9.0
Commercial Auto Physical	85,487	75.2	7.6	5.9	18.2	2.9	0.0	(9.8)	0.8	(1.9)	(7.0)	113.2	3.521	0.577	(5.0)
Commercial Auto Total	185,239	67.5	8.0	5.8	17.4	2.9	0.0	(1.5)	3.5	0.3	1.7	81.7	3.514	0.576	4.3
Homeowners Multiple Peril	349,780	159.9	18.9	4.2	19.0	2.8	0.2	(104.9)	2.7	(21.6)	(80.6)	92.1	3.521	0.577	(71.3)
Farmowners Multiple Peril	154,082	250.8	18.2	5.5	20.7	2.4	0.0	(197.6)	3.1	(41.0)	(153.5)	86.3	3.513	0.576	(129.5)
Commercial Multiple Peril	187,807	129.1	15.1	6.8	20.4	2.9	0.0	(74.4)	3.6	(15.0)	(55.7)	79.2	3.490	0.572	(41.2)
Fire	52,929	121.9	8.4	5.7	17.3	2.4	0.1	(55.8)	4.0	(11.1)	(40.7)	82.6	3.508	0.575	(30.7)
Allied Lines	1,320,032	108.3	4.5	3.9	10.4	0.2	0.0	(27.3)	1.3	(5.5)	(20.5)	142.9	3.480	0.570	(26.4)
Inland Marine	93,252	63.5	5.1	5.3	21.7	2.7	0.0	1.8	1.4	0.6	2.6	123.6	3.504	0.574	6.1
Medical Professional Liability	17,644	53.2	40.4	6.9	15.3	2.3	0.2	(18.2)	12.5	(1.8)	(3.9)	42.3	3.399	0.557	1.2
Other Liability	190,191	30.8	7.5	5.5	18.9	2.3	0.1	35.1	6.4	8.4	33.1	63.0	3.513	0.576	23.8
Products Liability	16,720	43.6	10.2	5.7	18.4	2.3	0.0	19.7	7.6	5.4	22.0	57.2	3.390	0.556	15.4
Workers Compensation	180,194	50.3	12.1	7.7	12.6	2.2	0.8	14.4	12.0	5.0	21.4	42.3	3.479	0.570	12.0
Mortgage Guaranty	14,101	(10.9)	(0.1)	19.1	(0.4)	2.3	0.0	90.2	(14.6)	16.6	59.1	136.1	3.500	0.573	83.3
Financial Guaranty*	88	0.0	0.0	101.1	13.9	7.9	0.0	(22.9)	97.0	11.1	63.0	12.2	3.697	0.606	10.8
Accident and Health	14,973	73.4	3.3	6.4	14.1	2.8	0.0	0.1	1.4	0.3	1.3	39.9	3.454	0.566	3.4
Warranty	1,922	50.9	0.6	6.1	1.4	2.9	0.0	38.1	12.5	10.1	40.6	34.7	3.110	0.510	16.7
All Other	61,904	10.8	1.6	7.5	25.5	2.8	0.0	51.9	4.3	11.6	44.7	87.8	3.504	0.574	42.2
Earthquake	828	98.1	33.7	5.3	16.2	2.5	0.2	(55.9)	3.1	(11.2)	(41.6)	91.1	3.496	0.573	(35.0)
Total All Lines	3,515,165	101.7	8.8	4.9	15.1	1.7	0.1	(32.3)	2.8	(6.3)	(23.1)	96.8	3.500	0.573	(19.4)

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

\*See technical notes

## 2022 Profitability Report Tennessee

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,615,073	75.1	9.8	4.8	14.6	2.2	0.2	(6.7)	3.2	(0.9)	(2.6)	92.8	3.499	0.573	0.5
Private Passenger Auto Physical	2,368,172	82.9	8.7	4.6	14.3	2.2	0.3	(12.9)	1.1	(2.5)	(9.2)	126.9	3.497	0.573	(8.8)
Private Passenger Auto Total	4,983,245	78.8	9.3	4.7	14.4	2.2	0.3	(9.6)	2.2	(1.7)	(5.8)	106.4	3.499	0.573	(3.2)
Commercial Auto Liability	735,082	57.0	8.8	5.7	15.9	2.3	0.1	10.3	5.8	3.1	12.9	66.7	3.495	0.573	11.5
Commercial Auto Physical	314,191	62.7	6.5	5.9	18.3	2.3	0.0	4.3	0.8	1.0	4.1	112.5	3.513	0.576	7.6
Commercial Auto Total	1,049,273	58.7	8.1	5.7	16.6	2.3	0.0	8.5	4.3	2.5	10.3	76.0	3.499	0.573	10.7
Homeowners Multiple Peril	2,627,724	65.4	8.2	4.2	18.1	2.6	0.4	1.2	2.4	0.6	3.0	96.5	3.503	0.574	5.8
Farmowners Multiple Peril	175,254	64.0	5.7	5.5	17.0	1.5	1.7	4.7	2.4	1.4	5.7	94.9	3.437	0.563	8.3
Commercial Multiple Peril	977,866	57.0	9.2	6.8	21.9	2.7	0.0	2.4	4.0	1.2	5.2	75.5	3.506	0.574	6.9
Fire	384,831	66.0	5.1	5.7	16.1	1.9	0.1	5.1	4.0	1.7	7.3	82.8	3.485	0.571	9.0
Allied Lines	521,066	58.6	3.8	3.9	12.1	1.4	0.1	20.2	3.7	4.9	19.1	90.4	3.489	0.572	20.1
Inland Marine	646,644	39.8	3.5	5.3	23.6	2.5	0.0	25.4	1.5	5.6	21.3	117.3	3.529	0.578	28.0
Medical Professional Liability	258,809	67.5	31.7	6.9	11.6	0.8	2.3	(20.7)	17.5	(1.5)	(1.7)	32.2	3.370	0.552	2.3
Other Liability	1,646,604	57.9	8.8	5.5	17.6	1.8	0.0	8.5	8.6	3.2	13.9	52.3	3.491	0.572	10.2
Products Liability	93,021	51.7	18.7	5.7	16.8	1.8	0.0	5.4	9.5	2.7	12.2	49.6	3.375	0.553	8.9
Workers Compensation	832,820	41.1	11.8	7.7	13.4	4.2	0.2	21.7	14.3	6.9	29.1	37.3	3.493	0.572	13.8
Mortgage Guaranty	108,826	(16.1)	(0.0)	19.1	(0.4)	2.1	0.0	95.4	(13.7)	17.8	63.9	113.9	3.498	0.573	75.7
Financial Guaranty*	858	0.0	0.0	101.1	13.9	16.5	0.0	(31.5)	99.2	9.6	58.0	5.8	3.952	0.648	6.7
Accident and Health	245,092	45.5	2.1	6.4	28.5	2.5	0.0	15.0	(6.3)	2.1	6.6	98.1	3.624	0.594	9.5
Warranty	14,602	69.5	0.9	6.1	4.5	2.6	0.0	16.5	21.5	7.0	31.0	20.9	3.199	0.524	9.2
All Other	421,927	44.6	4.7	7.5	25.5	2.5	0.0	15.2	5.2	4.0	16.3	80.8	3.499	0.573	16.1
Earthquake	125,268	2.0	0.8	5.3	12.9	2.1	0.3	76.6	1.6	16.4	61.9	115.2	3.426	0.561	74.1
Total All Lines	15,113,730	63.3	8.6	5.4	16.8	2.3	0.2	3.6	4.1	1.4	6.2	78.3	3.491	0.572	7.8

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

\*See technical notes

## 2022 Profitability Report Texas

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	13,867,630	87.0	11.6	4.8	14.7	1.8	0.3	(20.2)	3.5	(3.7)	(13.0)	89.1	3.496	0.573	(8.6)
Private Passenger Auto Physical	11,456,602	75.5	7.7	4.6	14.6	1.8	0.4	(4.5)	1.0	(0.8)	(2.8)	129.7	3.497	0.573	(0.7)
Private Passenger Auto Total	25,324,232	81.8	9.8	4.7	14.7	1.8	0.3	(13.1)	2.4	(2.4)	(8.4)	103.8	3.496	0.573	(5.8)
Commercial Auto Liability	5,071,457	78.8	14.5	5.7	16.3	1.7	0.0	(16.9)	6.4	(2.5)	(8.1)	62.7	3.493	0.572	(2.1)
Commercial Auto Physical	1,295,268	60.4	6.4	5.9	17.5	1.7	0.0	8.2	1.0	1.9	7.3	109.9	3.488	0.571	10.9
Commercial Auto Total	6,366,725	75.0	12.9	5.7	16.5	1.7	0.0	(11.8)	5.3	(1.6)	(4.9)	68.7	3.492	0.572	(0.5)
Homeowners Multiple Peril	12,482,259	56.7	7.4	4.2	18.6	2.0	0.4	10.8	2.5	2.7	10.6	95.6	3.502	0.574	13.0
Farmowners Multiple Peril	412,897	62.4	5.2	5.5	18.7	2.0	0.0	6.2	2.4	1.7	6.9	94.5	3.475	0.569	9.4
Commercial Multiple Peril	3,916,448	49.9	9.2	6.8	22.0	1.8	0.0	10.2	4.6	2.9	11.9	70.8	3.495	0.573	11.4
Fire	2,714,816	68.9	5.7	5.7	18.1	0.8	0.0	0.8	3.6	0.8	3.6	86.6	3.497	0.573	6.1
Allied Lines	5,415,713	95.3	4.7	3.9	14.2	0.9	0.1	(19.0)	3.1	(3.5)	(12.4)	96.9	3.510	0.575	(9.0)
Inland Marine	3,092,145	46.1	4.2	5.3	21.5	2.0	0.1	20.8	2.2	4.7	18.3	100.5	3.493	0.572	21.3
Medical Professional Liability	476,269	39.0	18.0	6.9	15.9	1.1	0.2	18.9	10.4	5.7	23.6	47.9	3.406	0.558	14.2
Other Liability	8,830,770	66.4	12.7	5.5	18.5	1.2	0.1	(4.4)	9.3	0.6	4.3	49.7	3.496	0.573	5.0
Products Liability	399,198	49.0	20.8	5.7	18.9	1.0	0.0	4.7	12.5	3.0	14.1	40.4	3.382	0.554	8.5
Workers Compensation	2,513,937	37.7	11.2	7.7	15.0	3.4	14.2	11.0	14.8	4.7	21.1	36.0	3.498	0.573	10.5
Mortgage Guaranty	527,495	(25.3)	(0.0)	19.1	(0.4)	1.8	0.0	105.1	(13.8)	19.8	71.5	118.5	3.494	0.573	87.6
Financial Guaranty*	20,746	10.0	0.4	101.1	13.9	2.2	0.0	(27.6)	103.7	11.2	64.9	7.5	3.536	0.579	7.8
Accident and Health	564,930	69.6	2.9	6.4	17.2	2.2	0.0	1.9	(5.0)	(0.4)	(2.7)	78.4	3.507	0.575	0.8
Warranty	294,270	59.0	0.7	6.1	13.2	2.6	0.0	18.4	10.5	5.6	23.4	36.0	3.589	0.588	11.4
All Other	2,563,821	41.1	4.8	7.5	26.8	1.8	1.7	16.3	5.2	4.3	17.3	80.2	3.507	0.575	16.8
Earthquake	56,530	17.5	7.1	5.3	14.1	0.8	0.1	55.3	2.2	12.0	45.5	106.3	3.435	0.563	51.3
Total All Lines	75,973,200	68.4	9.0	5.3	17.0	1.7	0.7	(2.1)	4.1	0.2	1.8	78.5	3.496	0.573	4.3

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

\*See technical notes

## 2022 Profitability Report Utah

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,620,623	72.4	9.9	4.8	16.0	2.3	0.2	(5.5)	3.8	(0.5)	(1.2)	85.4	3.514	0.576	1.9
Private Passenger Auto Physical	987,362	75.1	7.6	4.6	17.8	2.3	0.2	(7.6)	1.1	(1.4)	(5.1)	125.4	3.555	0.582	(3.4)
Private Passenger Auto Total	2,607,985	73.4	9.0	4.7	16.7	2.3	0.2	(6.3)	2.7	(0.9)	(2.7)	97.2	3.526	0.578	0.3
Commercial Auto Liability	365,890	79.5	14.7	5.7	16.9	2.2	0.0	(19.0)	6.6	(2.9)	(9.5)	61.3	3.504	0.574	(2.9)
Commercial Auto Physical	127,338	55.9	5.9	5.9	18.3	2.2	0.0	11.8	0.9	2.6	10.1	109.8	3.513	0.576	14.0
Commercial Auto Total	493,228	73.4	12.4	5.7	17.3	2.2	0.0	(11.1)	5.1	(1.5)	(4.4)	69.2	3.506	0.574	(0.1)
Homeowners Multiple Peril	786,085	63.6	8.1	4.2	18.7	2.3	0.3	2.9	2.5	1.0	4.3	95.5	3.508	0.575	7.1
Farmowners Multiple Peril	19,871	49.4	6.3	5.5	20.5	2.3	0.0	16.1	3.2	3.9	15.4	85.1	3.508	0.575	16.0
Commercial Multiple Peril	401,935	38.6	9.2	6.8	22.6	2.3	0.0	20.6	4.4	5.0	19.9	72.6	3.507	0.575	17.4
Fire	120,320	41.6	3.9	5.7	16.4	1.6	0.0	30.8	3.4	7.0	27.1	88.2	3.484	0.571	26.8
Allied Lines	126,790	75.9	3.9	3.9	13.0	1.5	0.1	1.9	3.9	1.0	4.7	85.9	3.504	0.574	7.0
Inland Marine	266,234	33.3	2.8	5.3	24.8	2.2	0.0	31.7	1.7	6.9	26.5	112.5	3.541	0.580	32.7
Medical Professional Liability	74,764	48.6	32.8	6.9	14.6	1.5	1.5	(5.8)	12.9	0.9	6.2	41.5	3.389	0.555	5.4
Other Liability	853,010	56.8	11.3	5.5	19.1	1.5	0.0	5.8	7.7	2.5	11.1	55.5	3.507	0.575	9.1
Products Liability	53,409	33.0	17.9	5.7	20.2	1.2	0.0	22.0	8.7	6.0	24.6	51.8	3.397	0.557	15.6
Workers Compensation	498,396	41.2	15.6	7.7	12.7	1.9	3.5	17.4	13.8	5.9	25.2	38.5	3.480	0.570	12.6
Mortgage Guaranty	79,228	(12.4)	0.0	19.1	(0.4)	2.2	0.0	91.6	(13.6)	17.0	61.0	111.2	3.499	0.573	70.8
Financial Guaranty*	790	0.0	0.0	101.1	13.9	6.8	0.0	(21.8)	101.1	12.0	67.3	7.5	3.669	0.601	8.1
Accident and Health	47,973	79.7	4.4	6.4	14.4	2.1	0.0	(7.0)	(5.5)	(2.4)	(10.1)	83.6	3.463	0.567	(5.5)
Warranty	49,938	76.9	0.8	6.1	22.1	2.5	0.0	(8.3)	7.2	(0.6)	(0.5)	44.8	3.940	0.645	3.1
All Other	193,918	32.8	1.2	7.5	26.0	2.1	0.0	30.4	4.9	7.2	28.1	82.6	3.501	0.574	26.1
Earthquake	109,823	3.6	1.1	5.3	15.2	1.9	0.3	72.6	2.1	15.6	59.2	104.5	3.468	0.568	64.7
Total All Lines	6,783,697	59.8	9.3	5.5	17.6	2.1	0.4	5.3	4.4	1.8	7.9	75.2	3.510	0.575	8.9

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

\*See technical notes

## 2022 Profitability Report Vermont

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	178,563	66.6	9.1	4.8	15.2	3.6	0.3	0.6	3.7	0.7	3.6	85.8	3.521	0.577	6.0
Private Passenger Auto Physical	221,574	73.0	7.5	4.6	15.0	3.2	0.4	(3.7)	1.1	(0.6)	(2.0)	125.2	3.526	0.578	0.4
Private Passenger Auto Total	400,136	70.2	8.2	4.7	15.1	3.4	0.3	(1.8)	2.3	(0.0)	0.5	103.9	3.523	0.577	3.4
Commercial Auto Liability	57,590	57.3	7.2	5.7	18.0	3.9	0.0	8.1	5.8	2.6	11.2	66.0	3.533	0.579	10.4
Commercial Auto Physical	33,529	58.7	8.6	5.9	19.3	3.2	0.0	4.3	0.8	1.0	4.0	112.3	3.551	0.582	7.5
Commercial Auto Total	91,119	57.8	7.7	5.8	18.5	3.6	0.0	6.7	4.0	2.1	8.6	77.8	3.537	0.580	9.6
Homeowners Multiple Peril	236,920	58.7	7.3	4.2	21.3	3.8	0.4	4.4	2.5	1.3	5.6	93.2	3.583	0.587	8.2
Farmowners Multiple Peril	16,726	85.8	6.8	5.5	24.3	2.6	0.0	(25.0)	2.2	(4.9)	(17.9)	95.1	3.583	0.587	(14.0)
Commercial Multiple Peril	160,451	47.7	8.0	6.8	24.9	2.6	0.0	10.0	3.5	2.7	10.8	78.6	3.547	0.581	11.5
Fire	29,882	2.6	(1.8)	5.7	17.4	2.6	0.1	73.5	2.4	15.8	60.1	100.7	3.519	0.577	63.4
Allied Lines	34,821	31.7	2.1	3.9	13.5	2.7	0.1	46.1	2.1	10.0	38.2	108.7	3.541	0.580	44.5
Inland Marine	67,106	40.0	2.9	5.3	25.3	2.5	0.0	24.0	1.3	5.3	20.1	124.8	3.544	0.581	28.0
Medical Professional Liability	20,657	118.7	20.2	6.9	17.0	13.4	6.3	(82.4)	15.6	(14.7)	(52.0)	34.5	3.489	0.572	(15.1)
Other Liability	148,658	42.2	8.9	5.5	22.2	3.0	0.1	18.2	8.6	5.2	21.6	52.7	3.544	0.581	14.3
Products Liability	8,497	3.4	(11.1)	5.7	19.9	1.8	0.0	80.3	10.4	18.6	72.2	44.9	3.402	0.557	35.2
Workers Compensation	175,784	53.4	12.7	7.7	13.7	3.2	0.4	8.9	11.2	3.7	16.3	44.3	3.493	0.572	10.2
Mortgage Guaranty	11,303	(11.8)	(0.1)	19.1	(0.4)	1.7	0.0	91.7	(13.8)	17.0	60.9	118.6	3.494	0.572	75.1
Financial Guaranty*	245	0.0	0.0	101.1	13.9	19.5	0.0	(34.5)	92.0	7.8	49.7	40.3	3.944	0.646	23.3
Accident and Health	18,537	74.8	4.9	6.4	12.2	2.3	0.0	(0.6)	(4.0)	(0.8)	(3.8)	65.9	3.409	0.559	0.4
Warranty	8,815	27.7	0.3	6.1	19.6	2.7	0.0	43.7	8.1	10.5	41.3	41.3	3.860	0.633	20.3
All Other	28,542	(8.5)	1.3	7.5	26.9	3.8	0.0	69.1	5.4	15.4	59.1	77.0	3.536	0.579	48.4
Earthquake	1,812	2.9	0.8	5.3	13.1	3.0	0.4	74.5	1.7	15.9	60.3	111.3	3.448	0.565	70.0
Total All Lines	1,460,010	54.5	7.8	5.7	18.7	3.4	0.3	9.8	4.4	2.8	11.4	74.9	3.533	0.579	11.5

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

\*See technical notes

## 2022 Profitability Report Virginia

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,513,566	76.0	9.5	4.8	13.2	2.6	0.7	(6.7)	3.5	(0.8)	(2.4)	89.4	3.489	0.572	0.8
Private Passenger Auto Physical	2,832,982	79.2	8.0	4.6	13.3	2.5	0.8	(8.3)	1.0	(1.6)	(5.7)	129.6	3.489	0.572	(4.5)
Private Passenger Auto Total	6,346,548	77.4	8.8	4.7	13.3	2.6	0.7	(7.4)	2.4	(1.2)	(3.9)	103.8	3.489	0.572	(1.1)
Commercial Auto Liability	820,397	59.6	8.1	5.7	15.6	2.5	0.3	8.3	5.5	2.6	11.2	68.0	3.495	0.573	10.5
Commercial Auto Physical	284,294	66.8	7.3	5.9	22.3	2.5	0.2	(5.0)	0.8	(0.9)	(3.2)	110.4	3.588	0.588	(0.5)
Commercial Auto Total	1,104,691	61.4	7.9	5.7	17.3	2.5	0.3	4.9	4.3	1.7	7.5	75.4	3.511	0.575	8.6
Homeowners Multiple Peril	2,965,731	63.6	7.9	4.2	17.6	3.0	1.0	2.8	2.4	1.0	4.2	96.8	3.501	0.574	7.0
Farmowners Multiple Peril	85,610	53.7	4.0	5.5	17.3	3.2	0.0	16.3	2.3	3.8	14.8	95.9	3.473	0.569	17.1
Commercial Multiple Peril	1,030,891	47.2	7.0	6.8	21.7	3.0	0.0	14.3	3.6	3.6	14.3	78.7	3.507	0.575	14.2
Fire	304,738	54.5	4.8	5.7	15.5	2.0	0.3	17.2	3.0	4.1	16.1	93.8	3.477	0.570	18.1
Allied Lines	468,444	31.7	2.3	3.9	12.2	1.6	0.6	47.8	2.3	10.4	39.7	108.0	3.495	0.573	45.8
Inland Marine	702,303	41.4	3.5	5.3	21.9	2.9	0.2	25.0	1.9	5.6	21.3	112.4	3.507	0.575	26.9
Medical Professional Liability	230,864	52.0	25.5	6.9	15.1	1.7	1.7	(2.9)	11.0	1.2	7.0	45.8	3.403	0.558	6.0
Other Liability	2,124,480	44.7	8.9	5.5	17.1	1.8	0.2	21.8	8.6	6.0	24.4	52.3	3.487	0.571	15.7
Products Liability*	68,140	51.2	14.8	5.7	17.3	1.7	0.0	9.3	13.1	4.1	18.3	39.0	3.377	0.553	10.0
Workers Compensation	1,042,965	44.2	12.3	7.7	13.4	2.9	0.5	19.0	12.1	6.0	25.1	42.2	3.488	0.572	13.5
Mortgage Guaranty	180,961	(28.0)	(0.1)	19.1	(0.4)	2.1	0.0	107.4	(12.3)	20.5	74.6	90.2	3.498	0.573	70.2
Financial Guaranty*	13,130	(7.0)	(2.2)	101.1	13.9	3.7	0.0	(9.4)	98.2	14.1	74.7	12.8	3.577	0.586	12.5
Accident and Health	142,769	73.6	3.4	6.4	13.6	2.6	0.0	0.4	(0.7)	(0.0)	(0.2)	46.3	3.438	0.563	2.8
Warranty	21,359	79.4	1.1	6.1	5.8	2.5	0.0	5.2	9.6	2.7	12.2	41.8	3.284	0.538	7.8
All Other	605,843	21.3	3.0	7.5	26.8	2.4	0.0	39.0	4.9	9.0	34.9	81.9	3.519	0.577	31.5
Earthquake	28,586	7.7	3.1	5.3	12.3	1.4	0.8	69.4	1.8	14.9	56.4	112.4	3.408	0.558	66.2
Total All Lines	17,468,053	59.4	8.1	5.5	16.0	2.5	0.6	8.0	4.0	2.3	9.7	79.1	3.490	0.572	10.6

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

\*See technical notes

## 2022 Profitability Report Washington

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,704,755	78.9	10.9	4.8	14.5	2.4	0.4	(11.7)	4.4	(1.7)	(5.6)	80.4	3.498	0.573	(1.6)
Private Passenger Auto Physical	2,208,366	90.7	9.2	4.6	14.3	2.1	0.4	(21.3)	1.2	(4.3)	(15.8)	124.8	3.497	0.573	(16.8)
Private Passenger Auto Total	5,913,121	83.3	10.3	4.7	14.4	2.3	0.4	(15.3)	3.2	(2.7)	(9.4)	92.7	3.498	0.573	(5.8)
Commercial Auto Liability	825,646	63.1	9.8	5.7	16.0	2.1	0.0	3.3	6.0	1.7	7.6	65.3	3.495	0.573	7.9
Commercial Auto Physical	258,502	64.5	6.8	5.9	18.0	2.1	0.0	2.7	0.9	0.7	2.9	110.1	3.505	0.574	6.2
Commercial Auto Total	1,084,148	63.5	9.1	5.7	16.5	2.1	0.0	3.1	4.8	1.4	6.5	72.3	3.496	0.573	7.6
Homeowners Multiple Peril	2,361,707	78.2	9.9	4.2	17.5	2.1	0.4	(12.2)	2.8	(2.1)	(7.3)	92.0	3.482	0.571	(3.8)
Farmowners Multiple Peril	88,095	52.2	5.4	5.5	21.8	1.9	0.0	13.3	2.7	3.2	12.8	90.7	3.523	0.577	14.5
Commercial Multiple Peril	1,119,980	67.6	11.9	6.8	20.6	2.1	0.0	(8.9)	4.9	(1.1)	(2.9)	69.2	3.481	0.570	0.9
Fire	338,562	58.5	4.3	5.7	16.3	1.5	0.1	13.7	3.8	3.5	14.0	83.5	3.480	0.570	14.6
Allied Lines	574,534	78.1	4.4	3.9	11.3	0.8	0.1	1.5	3.9	1.0	4.4	87.3	3.470	0.569	6.8
Inland Marine	849,867	37.9	3.5	5.3	27.6	2.0	0.1	23.8	1.5	5.2	20.0	118.9	3.571	0.585	26.8
Medical Professional Liability	224,149	60.8	26.6	6.9	14.3	1.4	0.3	(10.2)	10.5	(0.4)	0.7	48.3	3.391	0.556	3.2
Other Liability	2,058,867	58.5	12.1	5.5	18.6	1.3	0.1	4.0	8.5	2.2	10.3	52.3	3.497	0.573	8.3
Products Liability	97,103	37.4	16.1	5.7	20.2	0.9	0.0	19.7	11.5	6.0	25.2	42.5	3.392	0.556	13.6
Workers Compensation*	58,199	51.7	13.4	7.7	10.2	2.5	0.1	14.4	26.6	7.4	33.6	22.7	3.474	0.569	10.5
Mortgage Guaranty	175,851	(19.1)	(0.0)	19.1	(0.4)	1.9	0.0	98.6	(13.3)	18.5	66.8	107.6	3.495	0.573	74.8
Financial Guaranty*	1,525	0.0	0.0	101.1	13.9	4.0	0.0	(18.9)	106.6	13.5	74.2	5.4	3.588	0.588	7.0
Accident and Health	88,961	76.1	3.1	6.4	14.2	2.4	0.0	(2.2)	(0.1)	(0.5)	(1.9)	46.1	3.455	0.566	2.0
Warranty	66,191	66.6	0.8	6.1	11.5	2.0	0.0	13.0	12.5	4.8	20.8	31.6	3.492	0.572	9.5
All Other	557,501	42.3	6.3	7.5	23.8	2.0	0.0	18.3	6.1	4.8	19.5	71.3	3.467	0.568	16.8
Earthquake	344,523	2.5	1.1	5.3	16.5	1.6	0.2	72.9	1.6	15.6	59.0	112.0	3.487	0.571	69.0
Total All Lines	16,002,885	68.5	9.5	5.3	16.9	2.0	0.2	(2.3)	4.1	0.2	1.6	78.0	3.490	0.572	4.2

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

\*See technical notes



## 2022 Profitability Report West Virginia

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	672,483	65.6	8.9	4.8	15.6	4.2	0.2	0.9	3.4	0.7	3.6	89.2	3.531	0.579	6.1
Private Passenger Auto Physical	630,773	80.6	8.1	4.6	15.5	4.1	0.2	(13.1)	1.1	(2.6)	(9.4)	125.4	3.547	0.581	(8.9)
Private Passenger Auto Total	1,303,256	72.8	8.5	4.7	15.5	4.2	0.2	(5.9)	2.3	(0.9)	(2.7)	103.7	3.537	0.580	0.1
Commercial Auto Liability	152,023	53.6	6.4	5.7	17.0	4.3	0.0	13.2	5.7	3.7	15.2	66.5	3.529	0.578	13.0
Commercial Auto Physical	59,971	63.7	6.7	5.9	18.1	4.1	0.0	1.6	0.8	0.5	1.9	111.5	3.544	0.581	5.1
Commercial Auto Total	211,993	56.4	6.5	5.7	17.3	4.2	0.0	9.9	4.3	2.8	11.4	75.0	3.531	0.579	11.5
Homeowners Multiple Peril	508,755	58.3	7.6	4.2	18.9	4.2	0.3	6.5	2.2	1.7	7.0	98.3	3.550	0.582	9.8
Farmowners Multiple Peril	18,316	44.7	3.8	5.5	22.3	2.1	0.0	21.7	1.9	4.9	18.7	98.9	3.543	0.581	21.5
Commercial Multiple Peril	243,298	49.1	8.7	6.8	21.9	4.2	0.0	9.4	4.6	2.7	11.2	70.9	3.523	0.577	10.9
Fire	73,860	39.8	3.0	5.7	16.0	2.7	0.1	32.8	2.7	7.3	28.2	97.9	3.494	0.573	30.5
Allied Lines	71,298	43.8	4.8	3.9	15.0	3.2	0.1	29.3	3.7	6.8	26.2	88.0	3.557	0.583	26.0
Inland Marine*	99,610	33.2	2.7	5.3	21.6	3.7	0.0	33.6	1.5	7.3	27.8	121.9	3.513	0.576	36.8
Medical Professional Liability	68,455	49.3	27.3	6.9	14.3	3.0	0.1	(1.0)	12.0	1.8	9.3	42.9	3.406	0.558	6.8
Other Liability	251,538	10.6	4.9	5.5	19.2	3.1	0.0	56.5	11.0	13.7	53.9	44.6	3.514	0.576	27.0
Products Liability	9,573	94.8	64.3	5.7	18.6	3.0	0.0	(86.5)	36.6	(12.2)	(37.7)	16.8	3.382	0.554	(3.5)
Workers Compensation	248,345	31.1	8.9	7.7	13.0	1.6	0.0	37.7	15.8	10.5	43.0	34.5	3.479	0.570	17.7
Mortgage Guaranty	17,285	(9.1)	(0.1)	19.1	(0.4)	2.8	0.0	87.9	(13.6)	16.2	58.1	113.4	3.500	0.573	68.8
Financial Guaranty*	170	0.0	0.0	101.1	13.9	11.6	0.0	(26.6)	104.2	11.5	66.1	4.7	3.813	0.625	6.3
Accident and Health	34,838	86.8	3.9	6.4	14.4	2.9	0.0	(14.3)	(6.4)	(4.1)	(16.7)	98.5	3.480	0.570	(13.5)
Warranty	4,385	69.5	1.1	6.1	1.7	4.1	0.0	17.6	9.5	5.2	21.8	42.8	3.178	0.521	12.0
All Other*	85,148	121.3	8.0	7.5	29.2	3.9	0.0	(69.8)	4.9	(13.9)	(51.1)	79.0	3.585	0.587	(37.3)
Earthquake	1,579	4.4	2.8	5.3	13.6	4.4	0.4	69.2	1.5	14.8	56.0	117.3	3.485	0.571	68.6
Total All Lines	3,251,702	57.5	8.0	5.4	17.2	3.8	0.1	8.1	4.5	2.4	10.1	75.1	3.517	0.576	10.6

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

\*See technical notes

## 2022 Profitability Report Wisconsin

Line Of Business	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,789,992	66.9	8.7	4.8	15.6	0.9	0.1	3.1	4.1	1.3	5.9	82.2	3.495	0.573	7.8
Private Passenger Auto Physical	1,735,836	90.2	9.1	4.6	15.7	0.8	0.1	(20.6)	1.0	(4.1)	(15.4)	127.6	3.499	0.573	(16.7)
Private Passenger Auto Total	3,525,828	78.4	8.9	4.7	15.6	0.9	0.1	(8.6)	2.6	(1.4)	(4.6)	99.6	3.497	0.573	(1.6)
Commercial Auto Liability	559,451	50.8	7.9	5.7	15.9	1.1	0.2	18.5	5.8	4.8	19.4	66.8	3.483	0.571	15.9
Commercial Auto Physical	294,131	68.0	7.3	5.9	19.1	1.1	0.3	(1.6)	0.7	(0.2)	(0.7)	117.2	3.505	0.574	2.1
Commercial Auto Total	853,582	56.7	7.7	5.7	17.0	1.1	0.2	11.6	4.0	3.1	12.5	78.5	3.488	0.572	12.7
Homeowners Multiple Peril	1,788,334	116.3	13.8	4.2	18.7	1.4	0.2	(54.5)	2.9	(11.0)	(40.6)	90.2	3.491	0.572	(33.7)
Farmowners Multiple Peril	216,703	69.1	5.9	5.5	19.6	1.2	1.4	(2.7)	2.8	(0.1)	0.2	90.4	3.478	0.570	3.1
Commercial Multiple Peril	889,950	85.0	11.4	6.8	20.7	1.5	0.1	(25.4)	4.2	(4.6)	(16.6)	74.2	3.475	0.569	(9.4)
Fire	286,635	48.9	4.6	5.7	15.3	1.2	0.1	24.1	3.3	5.6	21.8	91.1	3.462	0.567	22.8
Allied Lines	733,001	37.7	1.9	3.9	11.1	0.5	0.0	44.9	1.9	9.7	37.1	122.7	3.473	0.569	48.4
Inland Marine	449,130	39.0	5.5	5.3	23.3	1.5	0.0	25.5	1.5	5.6	21.3	120.5	3.510	0.575	28.7
Medical Professional Liability	85,263	54.0	32.3	6.9	12.0	1.3	0.3	(6.7)	12.9	0.7	5.5	41.2	3.375	0.553	5.1
Other Liability	1,464,620	45.5	8.6	5.5	16.7	1.1	0.3	22.3	8.2	6.0	24.5	54.2	3.476	0.570	16.2
Products Liability	109,363	69.7	57.7	5.7	17.7	0.9	0.0	(51.6)	16.9	(8.1)	(26.6)	32.2	3.374	0.553	(5.7)
Workers Compensation	1,968,966	45.4	11.6	7.7	11.1	1.2	8.9	14.0	9.3	4.5	18.8	50.8	3.465	0.568	12.5
Mortgage Guaranty	107,418	(12.0)	(0.1)	19.1	(0.4)	2.1	0.0	91.4	(14.1)	16.9	60.5	125.2	3.496	0.573	78.6
Financial Guaranty*	807	0.0	0.0	101.1	13.9	4.3	0.0	(19.3)	138.4	18.6	100.5	1.8	3.600	0.590	4.8
Accident and Health	138,225	76.2	4.4	6.4	14.2	2.0	0.0	(3.0)	(4.1)	(1.3)	(5.8)	67.5	3.447	0.565	(1.0)
Warranty	45,246	41.4	0.6	6.1	12.8	2.1	0.0	37.1	6.4	8.8	34.7	54.0	3.546	0.581	21.7
All Other	295,476	20.2	3.0	7.5	24.1	1.7	0.0	43.7	4.3	9.9	38.1	90.0	3.468	0.568	37.2
Earthquake	9,965	5.1	2.1	5.3	10.4	1.4	0.1	75.8	1.8	16.2	61.4	112.1	3.360	0.550	71.6
Total All Lines	12,968,512	66.9	9.7	5.6	16.0	1.1	1.5	(0.8)	4.5	0.6	3.1	75.4	3.478	0.570	5.2

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\*See technical notes

## 2022 Profitability Report Wyoming

Line Of Business	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	192,096	67.8	8.1	4.8	15.1	1.8	0.2	2.3	3.5	1.1	4.8	88.6	3.499	0.573	7.2
Private Passenger Auto Physical	283,338	56.1	5.8	4.6	15.1	1.6	0.3	16.4	1.1	3.6	13.9	126.9	3.502	0.574	20.5
Private Passenger Auto Total	475,435	60.8	6.7	4.7	15.1	1.7	0.3	10.7	2.1	2.6	10.2	108.0	3.501	0.574	14.0
Commercial Auto Liability	76,241	57.0	9.4	5.7	17.3	1.9	0.0	8.7	6.2	2.9	12.1	63.5	3.506	0.574	10.6
Commercial Auto Physical	48,112	52.2	5.7	5.9	18.2	1.8	0.0	16.2	0.9	3.6	13.6	109.9	3.502	0.574	17.9
Commercial Auto Total	124,353	55.1	8.0	5.8	17.6	1.9	0.0	11.6	4.2	3.1	12.7	75.9	3.505	0.574	12.6
Homeowners Multiple Peril	276,187	34.5	3.7	4.2	18.1	1.8	0.3	37.4	2.3	8.2	31.5	97.0	3.489	0.572	33.5
Farmowners Multiple Peril	38,238	43.9	2.3	5.5	21.6	1.9	0.0	24.7	3.0	5.7	22.1	86.3	3.522	0.577	22.0
Commercial Multiple Peril	133,780	33.5	5.7	6.8	21.2	2.0	0.0	30.9	3.6	7.1	27.4	78.6	3.488	0.571	24.5
Fire	30,361	26.3	1.5	5.7	15.5	1.5	0.1	49.4	3.4	10.9	41.9	86.9	3.466	0.568	39.3
Allied Lines	71,117	76.7	3.9	3.9	13.2	1.2	0.1	1.2	2.6	0.7	3.1	100.0	3.506	0.574	6.1
Inland Marine	67,541	44.2	3.5	5.3	21.8	2.0	0.0	23.2	1.6	5.1	19.7	116.7	3.498	0.573	25.9
Medical Professional Liability	19,283	16.8	18.9	6.9	14.2	1.9	0.1	41.2	12.7	10.7	43.1	41.5	3.394	0.556	20.7
Other Liability	156,165	31.3	7.3	5.5	22.6	1.7	0.0	31.6	6.5	7.7	30.4	62.1	3.549	0.582	21.9
Products Liability	6,559	39.6	21.5	5.7	19.8	1.6	0.0	11.9	8.4	3.9	16.4	53.1	3.396	0.556	11.6
Workers Compensation*	6,832	0.9	0.0	7.7	14.3	6.4	0.2	70.4	6.4	15.8	61.0	66.6	3.505	0.574	43.5
Mortgage Guaranty	9,673	(19.1)	0.1	19.1	(0.4)	2.2	0.0	98.3	(14.1)	18.3	65.9	126.8	3.496	0.573	86.4
Financial Guaranty*	54	0.0	0.0	101.1	13.9	NR	0.0	(15.0)	101.0	13.4	72.6	9.5	3.474	0.569	9.8
Accident and Health	18,829	82.4	3.9	6.4	16.5	1.3	0.0	(10.4)	(6.1)	(3.2)	(13.3)	94.1	3.485	0.571	(9.6)
Warranty	666	89.9	1.1	6.1	2.7	2.8	0.0	(2.4)	11.6	1.4	7.8	36.3	3.150	0.516	5.5
All Other	86,204	6.6	(0.7)	7.5	25.9	2.5	0.0	58.3	4.5	13.0	49.8	85.3	3.507	0.575	45.4
Earthquake	5,945	(2.1)	(0.3)	5.3	15.9	1.5	0.2	79.5	1.6	17.0	64.2	112.2	3.472	0.569	75.0
Total All Lines	1,527,223	44.6	5.4	5.3	18.1	1.8	0.2	24.7	3.0	5.7	22.0	88.6	3.501	0.574	22.4

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

\*See technical notes

**2022 Profitability Report  
American Samoa**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Private Passenger Auto Physical	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Private Passenger Auto Total	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Physical	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Total	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Homeowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Fire	12	(56.1)	(2.8)	5.7	15.7	0.0	0.0	137.5	0.6	29.0	109.1	101.3	3.383	0.554	113.3
Allied Lines	16	(470.3)	(18.9)	3.9	22.5	0.0	0.0	562.8	17.7	121.1	459.5	33.0	3.500	0.574	154.7
Inland Marine	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Medical Professional Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Other Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Products Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Workers Compensation	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	17	74.0	4.4	7.5	32.9	0.0	0.0	(18.8)	1.8	(3.6)	(13.3)	120.2	3.635	0.596	(13.0)
Earthquake	2	(281.7)	(94.0)	5.3	23.4	0.1	0.0	447.0	(3.5)	93.3	350.2	9,590.1	4.643	0.761	33,587.8
Total All Lines	48	(153.7)	(8.6)	5.7	382.2	0.0	0.0	(125.6)	3.6	(25.8)	(96.2)	62.2	5.522	0.905	(55.3)

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

\*See technical notes

## 2022 Profitability Report Guam

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	17,910	44.1	10.7	4.8	19.5	1.7	0.8	18.5	2.0	4.2	16.2	110.8	3.550	0.582	21.0
Private Passenger Auto Physical	43,612	42.2	7.2	4.6	33.3	2.3	1.2	9.2	1.3	2.1	8.4	109.1	3.873	0.635	12.4
Private Passenger Auto Total	61,522	42.8	8.2	4.7	29.3	2.1	1.1	11.9	1.5	2.7	10.7	109.6	3.780	0.619	14.8
Commercial Auto Liability	4,981	75.9	11.1	5.7	26.0	3.3	0.0	(21.9)	3.7	(4.0)	(14.2)	80.2	3.654	0.599	(8.3)
Commercial Auto Physical	5,778	9.0	2.7	5.9	28.0	3.5	0.0	51.1	1.1	10.9	41.3	95.3	3.741	0.613	42.5
Commercial Auto Total	10,760	40.0	6.6	5.8	27.0	3.4	0.0	17.3	2.3	4.0	15.6	87.7	3.697	0.606	16.8
Homeowners Multiple Peril	18,867	8.5	1.7	4.2	29.3	2.6	0.2	53.5	1.5	11.5	43.5	107.2	3.734	0.612	49.7
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	1,392	64.7	19.3	6.8	24.6	5.0	0.0	(20.4)	2.9	(3.8)	(13.7)	74.8	3.620	0.593	(7.2)
Fire	29,592	3.5	0.7	5.7	25.7	3.2	0.0	61.2	1.8	13.1	49.9	100.0	3.743	0.613	53.0
Allied Lines	16,867	5.3	0.8	3.9	21.3	3.5	0.0	65.3	1.9	14.0	53.2	103.6	3.769	0.618	58.3
Inland Marine	1,572	5.4	0.2	5.3	32.7	3.5	0.6	52.4	2.1	11.3	43.2	89.5	3.772	0.618	41.8
Medical Professional Liability	1,054	(86.8)	(28.3)	6.9	15.9	3.2	0.0	189.2	9.0	41.2	157.0	52.4	3.432	0.562	85.2
Other Liability	15,272	(7.5)	10.7	5.5	26.9	9.9	0.0	54.5	10.8	13.2	52.1	43.5	3.663	0.600	25.7
Products Liability	1,217	29.5	8.0	5.7	5.8	0.5	0.0	50.6	0.9	10.8	40.7	154.9	3.373	0.553	65.9
Workers Compensation	14,656	32.4	10.2	7.7	29.3	2.5	0.0	18.0	3.4	4.3	17.0	78.1	3.741	0.613	16.4
Mortgage Guaranty	1,103	(6.6)	(0.1)	19.1	(0.4)	2.4	0.0	85.8	(14.9)	15.6	55.3	143.8	3.504	0.574	82.4
Financial Guaranty*	1,992	0.0	0.0	101.1	13.9	NR	0.0	(15.0)	92.4	12.0	65.4	60.2	3.481	0.570	42.3
Accident and Health	192,480	93.3	3.9	6.4	11.0	4.2	0.0	(18.8)	(8.7)	(5.4)	(22.1)	170.6	3.497	0.573	(34.7)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	14,906	11.2	1.9	7.5	28.7	2.9	0.0	47.9	4.7	10.8	41.8	72.4	3.587	0.588	33.2
Earthquake	5,782	8.4	4.4	5.3	29.3	3.5	0.0	49.1	1.9	10.6	40.4	99.4	3.811	0.624	43.3
Total All Lines	389,034	56.5	4.5	6.4	19.2	3.7	0.2	9.5	(2.5)	1.6	5.5	116.0	3.642	0.597	9.4

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

\*See technical notes

**2022 Profitability Report  
Puerto Rico**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	193,942	51.7	5.2	4.8	15.7	2.7	0.0	20.0	2.0	4.5	17.5	103.1	3.535	0.579	21.0
Private Passenger Auto Physical	451,674	52.2	5.1	4.6	25.0	0.8	0.0	12.4	1.4	2.8	11.0	109.1	3.687	0.604	15.1
Private Passenger Auto Total	645,616	52.0	5.1	4.7	22.2	1.4	0.0	14.7	1.6	3.3	12.9	107.2	3.639	0.596	16.9
Commercial Auto Liability	92,251	41.2	5.7	5.7	19.9	3.1	0.0	24.5	3.5	5.7	22.2	83.3	3.567	0.584	21.5
Commercial Auto Physical	104,979	30.0	2.9	5.9	24.1	1.0	0.0	36.1	1.3	7.8	29.6	95.4	3.621	0.593	31.3
Commercial Auto Total	197,231	35.2	4.2	5.8	22.1	2.0	0.0	30.7	2.3	6.8	26.2	89.3	3.594	0.589	26.4
Homeowners Multiple Peril	106,738	42.2	8.6	4.2	29.1	1.1	0.0	14.9	2.1	3.5	13.5	98.6	3.673	0.602	16.4
Farmowners Multiple Peril	206	56.0	3.7	5.5	26.8	0.6	0.0	7.4	1.7	1.8	7.3	100.8	3.603	0.590	10.4
Commercial Multiple Peril	577,967	21.0	6.9	6.8	24.7	1.0	0.0	39.7	4.6	9.1	35.2	70.2	3.520	0.577	27.6
Fire	121,515	10.5	1.6	5.7	16.0	2.6	0.0	63.7	2.0	13.7	52.0	107.8	3.495	0.573	59.0
Allied Lines	222,581	57.4	6.6	3.9	16.9	2.7	0.0	12.6	6.6	3.7	15.5	64.8	3.550	0.582	13.0
Inland Marine	111,549	30.3	1.9	5.3	17.2	4.1	0.0	41.2	1.3	8.9	33.6	132.4	3.476	0.570	47.4
Medical Professional Liability	72,925	34.4	26.9	6.9	15.2	1.9	0.0	14.7	11.1	4.9	21.0	46.0	3.401	0.557	12.5
Other Liability	249,549	7.0	1.9	5.5	19.2	3.0	0.0	63.3	6.4	14.3	55.3	61.5	3.533	0.579	37.0
Products Liability	7,230	13.8	10.4	5.7	19.6	2.1	0.0	48.4	6.6	11.2	43.7	59.6	3.411	0.559	28.9
Workers Compensation*	1,074	(169.8)	(15.1)	7.7	14.6	4.5	(0.1)	258.1	18.4	57.2	219.3	29.8	3.508	0.575	68.2
Mortgage Guaranty	6,894	(71.8)	(3.5)	19.1	(0.4)	2.5	0.0	154.2	(3.2)	31.9	119.2	42.3	3.491	0.572	53.4
Financial Guaranty*	85,555	9.0	11.6	101.1	13.9	NR	0.0	(35.6)	121.4	12.4	73.4	17.1	3.482	0.570	15.5
Accident and Health	23,863	33.0	1.0	6.4	26.1	2.3	0.0	31.3	(7.5)	5.3	18.5	130.1	3.517	0.576	27.0
Warranty	3,697	82.9	1.0	6.1	1.2	4.0	0.0	4.9	22.3	4.7	22.5	20.3	3.098	0.508	7.2
All Other	257,350	47.9	5.2	7.5	20.4	5.4	0.0	13.7	5.3	3.7	15.2	78.2	3.467	0.568	14.8
Earthquake	130,388	(10.8)	(1.5)	5.3	19.1	1.3	0.0	86.7	3.1	18.7	71.0	91.5	3.524	0.577	67.9
Total All Lines	2,821,927	32.3	5.5	8.6	21.0	2.1	0.0	30.6	7.3	7.6	30.3	72.4	3.533	0.579	24.9

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

\*See technical notes

**2022 Profitability Report  
U.S. Virgin Islands**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	21,336	73.3	15.9	4.8	27.2	4.9	0.3	(26.4)	3.6	(5.0)	(17.9)	86.2	3.649	0.598	(12.4)
Private Passenger Auto Physical	17,344	50.6	8.1	4.6	22.1	4.1	1.3	9.2	1.7	2.2	8.7	110.9	3.633	0.595	12.6
Private Passenger Auto Total	38,680	63.1	12.4	4.7	24.9	4.5	0.8	(10.4)	2.7	(1.7)	(6.0)	95.8	3.643	0.597	(2.7)
Commercial Auto Liability	5,748	29.4	2.9	5.7	22.6	4.5	0.0	35.0	2.8	7.8	30.0	89.1	3.616	0.592	29.8
Commercial Auto Physical	2,862	33.2	4.1	5.9	25.3	5.0	0.0	26.6	0.1	5.6	21.1	118.1	3.689	0.604	28.0
Commercial Auto Total	8,611	30.7	3.3	5.7	23.5	4.7	0.0	32.2	1.9	7.1	27.1	97.0	3.636	0.596	29.3
Homeowners Multiple Peril	10,003	(38.2)	(2.1)	4.2	24.6	5.1	0.1	106.5	4.6	23.1	88.0	77.8	3.573	0.585	71.5
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	12,014	4.1	2.5	6.8	22.5	4.6	0.0	59.6	3.5	13.1	50.0	84.7	3.523	0.577	45.2
Fire	34,702	(52.9)	(0.5)	5.7	25.8	4.5	0.0	117.5	5.7	25.6	97.5	73.6	3.547	0.581	74.8
Allied Lines	6,515	62.7	2.5	3.9	13.1	2.9	0.0	15.0	5.3	4.0	16.2	73.9	3.517	0.576	14.9
Inland Marine	6,218	14.1	(2.6)	5.3	25.6	4.2	0.0	53.4	1.2	11.4	43.2	139.2	3.528	0.578	63.1
Medical Professional Liability	668	98.2	51.4	6.9	23.7	1.6	0.4	(82.1)	8.1	(15.9)	(58.1)	56.2	3.497	0.573	(29.7)
Other Liability	32,307	81.9	16.9	5.5	25.6	4.2	0.0	(34.2)	7.2	(6.0)	(21.0)	60.3	3.571	0.585	(9.7)
Products Liability	95	(1,562.1)	102.8	5.7	18.7	2.7	0.0	1,532.2	55.5	330.8	1,256.8	11.4	3.381	0.554	146.5
Workers Compensation	294	1.1	0.0	7.7	407.1	522.0	0.0	(837.8)	(23.6)	(179.8)	(681.6)	84.3	25.976	4.256	(552.7)
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	623	(41.2)	50.1	101.1	13.9	NR	0.0	(23.9)	113.4	13.6	75.9	9.3	3.476	0.569	9.9
Accident and Health	276	(14.9)	2.1	6.4	13.0	(4.9)	0.0	98.4	4.9	21.5	81.8	36.0	3.347	0.548	32.3
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	8,555	6.5	10.9	7.5	28.1	3.8	0.0	43.2	7.3	10.3	40.2	64.5	3.540	0.580	28.9
Earthquake	2,508	(0.0)	(0.0)	5.3	16.0	4.8	0.0	74.0	1.2	15.7	59.4	125.4	3.538	0.580	77.4
Total All Lines	162,057	22.4	7.5	5.8	25.2	5.3	0.2	33.7	5.1	7.9	30.9	75.2	3.605	0.591	26.2

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

\*See technical notes

**2022 Profitability Report  
N Mariana Islands**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,085	8.0	7.3	4.8	22.1	4.6	0.0	53.4	3.5	11.8	45.1	86.6	3.612	0.592	42.1
Private Passenger Auto Physical	2,901	26.0	3.8	4.6	26.8	3.8	0.0	35.0	2.8	7.8	30.0	89.2	3.731	0.611	29.9
Private Passenger Auto Total	4,986	18.4	5.2	4.7	24.9	4.1	0.0	42.7	3.1	9.5	36.3	88.1	3.681	0.603	35.1
Commercial Auto Liability	753	(1.1)	38.1	5.7	21.2	6.3	0.0	29.9	3.0	6.8	26.1	89.1	3.623	0.594	26.3
Commercial Auto Physical	786	15.5	2.5	5.9	25.2	7.0	0.0	43.9	0.6	9.3	35.2	99.8	3.779	0.619	38.3
Commercial Auto Total	1,539	7.4	20.0	5.8	23.3	6.6	0.0	37.1	1.8	8.1	30.8	94.3	3.699	0.606	32.1
Homeowners Multiple Peril	378	47.3	8.5	4.2	23.9	4.4	0.0	11.8	1.9	2.8	10.9	98.6	3.661	0.600	13.8
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	599	80.0	7.0	6.8	32.8	6.0	0.0	(32.6)	2.8	(6.4)	(23.4)	72.5	3.816	0.625	(13.8)
Fire	2,629	0.9	0.1	5.7	24.3	5.1	0.0	64.0	2.0	13.8	52.2	105.1	3.684	0.604	58.0
Allied Lines	3,456	1.4	0.2	3.9	6.5	5.0	0.0	83.0	3.0	17.9	68.1	91.8	3.441	0.564	65.5
Inland Marine	17	0.9	0.1	5.3	2.8	8.8	0.0	82.2	1.4	17.5	66.1	116.6	3.268	0.535	79.8
Medical Professional Liability	26	(28.1)	1.4	6.9	17.3	1.0	0.0	101.5	9.9	22.9	88.4	47.9	3.429	0.562	45.3
Other Liability	1,689	(270.8)	(88.8)	5.5	15.4	7.4	0.0	431.3	10.4	92.3	349.4	46.6	3.519	0.577	165.7
Products Liability	37	1.0	42.5	5.7	4.6	0.0	0.0	46.2	0.4	9.8	36.8	174.4	3.390	0.555	67.1
Workers Compensation	1,619	16.4	3.4	7.7	21.7	5.9	0.0	45.0	4.0	10.1	38.9	75.6	3.639	0.596	32.5
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	6,210	41.4	1.5	6.4	15.9	4.5	0.0	30.4	(8.4)	5.0	17.0	161.4	3.497	0.573	30.3
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	1,636	75.8	5.9	7.5	19.9	2.7	0.0	(11.8)	5.3	(1.6)	(4.9)	78.5	3.418	0.560	(1.0)
Earthquake	303	(4.3)	(1.5)	5.3	17.5	5.0	0.0	78.1	2.3	16.8	63.6	91.6	3.598	0.590	61.3
Total All Lines	25,124	4.9	(2.4)	5.7	18.8	4.9	0.0	68.1	0.7	14.4	54.4	93.5	3.579	0.586	53.8

\*See technical notes

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



# Profitability Results By State By Line - Mutual + Reciprocal

**2022 Profitability Report  
Alabama**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	845,553	75.5	10.4	3.6	15.7	2.2	0.8	(7.8)	2.2	(1.9)	(3.7)	56.7	2.406	(0.237)	0.5
Private Passenger Auto Physical	813,005	79.9	7.6	3.6	15.4	2.1	0.8	(9.2)	0.5	(2.0)	(6.7)	84.9	2.406	(0.237)	(3.0)
Private Passenger Auto Total	1,658,558	77.6	9.0	3.6	15.6	2.2	0.8	(8.5)	1.4	(1.9)	(5.2)	67.7	2.406	(0.237)	(0.9)
Commercial Auto Liability	79,024	63.9	12.6	4.7	18.0	3.7	0.1	(2.6)	2.3	(0.8)	0.5	49.4	2.425	(0.239)	2.9
Commercial Auto Physical	36,758	72.2	7.2	5.3	18.4	3.4	0.0	(6.2)	0.2	(1.3)	(4.7)	74.5	2.423	(0.239)	(0.8)
Commercial Auto Total	115,782	66.5	10.9	4.9	18.1	3.6	0.0	(3.8)	1.7	(1.0)	(1.2)	55.4	2.425	(0.239)	2.0
Homeowners Multiple Peril	564,525	67.7	6.6	4.6	15.4	2.4	1.8	1.7	1.3	0.2	2.8	65.8	2.381	(0.235)	4.5
Farmowners Multiple Peril	66,618	68.7	4.9	4.6	12.4	2.2	0.0	7.5	2.0	1.4	8.1	64.8	2.364	(0.233)	7.8
Commercial Multiple Peril	151,200	58.3	15.7	6.1	16.8	2.4	0.9	0.0	2.4	(0.2)	2.6	48.9	2.379	(0.235)	3.9
Fire	46,357	60.2	4.4	7.2	15.5	3.8	0.8	8.3	2.9	1.5	9.7	52.7	2.413	(0.238)	7.8
Allied Lines	55,056	41.0	2.5	7.7	11.6	3.2	2.0	32.2	0.8	6.7	26.4	73.6	2.403	(0.237)	22.1
Inland Marine	33,128	115.4	7.2	8.0	17.3	3.3	0.8	(51.7)	6.0	(11.4)	(34.3)	33.7	2.413	(0.238)	(8.9)
Medical Professional Liability	20,994	57.6	0.4	9.8	10.3	5.1	4.1	13.0	8.1	1.9	19.2	27.6	2.358	(0.232)	7.9
Other Liability	64,548	52.2	8.4	7.2	18.4	4.3	0.4	9.4	5.3	1.5	13.2	34.9	2.417	(0.238)	7.3
Products Liability	3,441	29.8	17.3	6.9	22.5	4.3	0.0	19.6	5.9	3.5	22.0	32.4	2.356	(0.232)	9.7
Workers Compensation	17,521	53.7	17.9	11.0	14.8	4.7	0.4	(2.1)	8.5	(1.3)	7.7	27.1	2.410	(0.238)	4.7
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	326	0.0	0.0	97.7	54.9	3.7	0.0	(56.0)	10.2	(12.8)	(33.1)	3.6	2.464	(0.243)	1.5
Accident and Health*	18,584	68.7	4.1	3.0	11.1	0.8	0.0	12.7	(53.8)	8.0	(49.0)	53.6	2.344	(0.231)	(23.7)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	18,028	68.9	4.7	9.3	23.2	4.1	0.0	(10.0)	1.4	(2.2)	(6.4)	64.1	2.427	(0.239)	(1.4)
Earthquake	955	(0.3)	0.2	10.8	15.0	2.5	4.4	67.7	1.5	14.1	55.1	76.4	2.450	(0.242)	44.8
Total All Lines	2,835,622	72.3	8.6	4.4	15.6	2.5	1.0	(4.1)	1.4	(1.0)	(1.7)	61.7	2.399	(0.236)	1.6

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\*See technical notes

**2022 Profitability Report  
Alaska**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	100,366	76.2	11.4	3.6	16.6	2.8	1.8	(12.0)	2.1	(2.7)	(7.2)	57.3	2.351	(0.232)	(1.5)
Private Passenger Auto Physical	79,906	84.7	8.1	3.6	16.0	2.7	2.1	(16.9)	0.7	(3.6)	(12.6)	81.0	2.412	(0.238)	(7.6)
Private Passenger Auto Total	180,272	80.0	9.9	3.6	16.3	2.8	1.9	(14.2)	1.5	(3.1)	(9.6)	65.8	2.373	(0.234)	(3.7)
Commercial Auto Liability	2,396	52.0	4.1	4.7	15.3	3.3	1.3	19.6	1.4	4.0	17.1	60.4	2.348	(0.232)	12.9
Commercial Auto Physical	989	80.0	7.6	5.3	16.0	3.1	0.7	(12.3)	0.2	(2.6)	(9.5)	80.4	2.403	(0.237)	(5.0)
Commercial Auto Total	3,385	60.2	5.1	4.9	15.5	3.2	1.1	10.3	1.1	2.1	9.3	65.1	2.361	(0.233)	8.7
Homeowners Multiple Peril	34,675	56.4	5.2	4.6	14.0	2.3	5.1	12.7	1.6	2.5	11.8	61.7	2.368	(0.233)	9.9
Farmowners Multiple Peril	791	88.6	2.3	4.6	19.1	2.8	0.0	(17.0)	4.2	(4.0)	(8.8)	43.5	2.413	(0.238)	(1.2)
Commercial Multiple Peril	4,823	164.2	15.8	6.1	16.7	2.8	0.0	(105.4)	3.2	(22.4)	(79.7)	42.7	2.380	(0.235)	(31.4)
Fire	7,713	17.9	1.1	7.2	6.5	2.2	4.6	60.7	1.5	12.6	49.5	69.9	2.321	(0.229)	37.2
Allied Lines	9,127	14.0	0.6	7.7	6.5	2.2	2.7	66.6	1.3	13.9	54.0	62.9	2.330	(0.230)	36.6
Inland Marine	3,810	30.2	2.3	8.0	9.8	2.7	1.7	45.6	2.4	9.3	38.7	53.8	2.353	(0.232)	23.4
Medical Professional Liability	11,291	12.3	13.1	9.8	6.4	2.6	9.9	46.3	0.6	9.7	37.2	27.8	NR	NR	10.3
Other Liability	4,410	130.9	22.1	7.2	11.8	2.5	5.8	(80.0)	4.2	(17.2)	(58.6)	41.0	2.386	(0.235)	(21.4)
Products Liability	26	0.3	10.7	6.9	24.2	4.4	0.0	53.9	0.4	11.3	43.0	17.5	NR	NR	7.5
Workers Compensation	1,665	261.4	95.7	11.0	7.0	2.7	7.3	(284.8)	15.9	(61.4)	(207.5)	16.4	2.392	(0.236)	(31.5)
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	4,878	66.5	4.1	3.0	14.1	2.1	0.0	10.5	(56.5)	7.8	(53.8)	62.6	NR	NR	(33.7)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	6,371	9.9	1.2	9.3	17.8	2.7	1.3	58.2	1.4	12.1	47.5	60.4	2.304	(0.227)	31.2
Earthquake	11,989	0.1	(0.1)	10.8	8.5	1.8	3.2	75.9	1.8	15.8	62.0	70.7	2.378	(0.234)	46.4
Total All Lines	285,226	67.9	8.8	4.8	14.5	2.6	2.8	(1.1)	0.7	(0.3)	(0.2)	59.7	2.128	(0.210)	2.2

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

\*See technical notes

**2022 Profitability Report  
Arizona**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	642,609	90.6	12.5	3.6	16.9	2.3	1.4	(27.0)	2.4	(5.9)	(18.7)	55.2	2.411	(0.238)	(7.7)
Private Passenger Auto Physical	516,509	89.1	8.6	3.6	16.7	2.3	1.4	(21.4)	0.7	(4.6)	(16.1)	80.6	2.414	(0.238)	(10.4)
Private Passenger Auto Total	1,159,118	89.9	10.8	3.6	16.8	2.3	1.4	(24.5)	1.6	(5.3)	(17.6)	64.2	2.412	(0.238)	(8.6)
Commercial Auto Liability	108,028	73.3	12.9	4.7	18.7	2.3	0.1	(11.6)	3.2	(2.7)	(5.6)	43.4	2.419	(0.239)	0.2
Commercial Auto Physical	31,945	73.5	7.8	5.3	19.3	2.3	0.0	(8.0)	0.3	(1.7)	(6.0)	73.6	2.422	(0.239)	(1.7)
Commercial Auto Total	139,973	73.4	11.7	4.8	18.9	2.3	0.0	(10.7)	2.6	(2.5)	(5.7)	47.9	2.420	(0.239)	(0.1)
Homeowners Multiple Peril	325,362	80.3	8.5	4.6	18.2	2.2	2.6	(16.1)	1.7	(3.5)	(10.8)	60.7	2.402	(0.237)	(3.9)
Farmowners Multiple Peril	1,147	70.5	8.2	4.6	20.3	1.5	0.0	(4.8)	2.3	(1.2)	(1.2)	59.0	2.416	(0.238)	2.0
Commercial Multiple Peril	98,721	60.5	9.1	6.1	22.4	2.0	0.0	0.1	2.4	(0.2)	2.7	48.3	2.406	(0.237)	4.0
Fire	20,798	48.1	3.9	7.2	13.7	2.6	0.9	23.9	1.9	4.8	21.0	61.6	2.391	(0.236)	15.6
Allied Lines	32,347	29.7	1.7	7.7	10.0	2.4	2.1	46.7	1.2	9.7	38.2	66.2	2.380	(0.235)	27.9
Inland Marine	27,025	31.5	2.1	8.0	16.1	2.3	1.7	38.6	1.2	8.0	31.8	71.3	2.407	(0.237)	25.3
Medical Professional Liability	101,326	41.1	25.6	9.8	7.9	1.7	15.9	(1.6)	8.5	(1.2)	8.1	25.4	2.331	(0.230)	4.6
Other Liability	80,640	29.2	8.5	7.2	19.0	2.0	1.3	33.3	5.4	6.5	32.2	34.6	2.410	(0.238)	13.8
Products Liability	4,087	43.3	15.4	6.9	22.7	1.8	0.0	10.2	6.3	1.5	15.0	31.7	2.348	(0.231)	7.3
Workers Compensation	59,837	52.0	14.2	11.0	15.3	2.9	0.1	4.7	4.1	0.6	8.3	43.7	2.409	(0.237)	6.3
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	150	0.0	0.0	97.7	54.9	2.1	0.0	(54.4)	9.5	(12.4)	(32.5)	4.2	2.439	(0.240)	1.3
Accident and Health	18,214	126.8	7.5	3.0	11.6	2.2	0.0	(50.7)	(53.3)	(5.4)	(98.6)	49.7	2.407	(0.237)	(46.3)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	16,104	(7.9)	2.6	9.3	30.4	2.1	0.0	63.7	1.4	13.2	51.9	62.9	2.468	(0.243)	35.3
Earthquake	2,021	(0.1)	0.1	10.8	10.7	2.3	2.7	73.8	1.6	15.4	60.0	76.5	2.408	(0.237)	48.6
Total All Lines	2,086,869	77.4	10.7	4.8	17.0	2.3	2.1	(13.9)	1.8	(3.1)	(9.0)	54.8	2.401	(0.237)	(2.3)

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

\*See technical notes

**2022 Profitability Report  
Arkansas**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	419,632	78.1	8.9	3.6	17.9	3.0	0.5	(11.6)	1.8	(2.6)	(7.2)	61.1	2.418	(0.238)	(1.7)
Private Passenger Auto Physical	438,555	97.5	9.3	3.6	17.5	2.9	0.5	(31.0)	0.6	(6.6)	(23.9)	83.0	2.422	(0.239)	(17.2)
Private Passenger Auto Total	858,187	88.0	9.1	3.6	17.7	2.9	0.5	(21.6)	1.2	(4.6)	(15.7)	70.6	2.420	(0.239)	(8.4)
Commercial Auto Liability	27,821	60.9	11.4	4.7	17.0	2.9	0.1	3.3	3.0	0.4	5.8	45.1	2.415	(0.238)	5.3
Commercial Auto Physical	16,244	77.3	7.6	5.3	16.8	3.0	0.0	(9.7)	0.2	(2.1)	(7.4)	75.3	2.407	(0.237)	(2.9)
Commercial Auto Total	44,065	66.9	10.0	4.9	16.9	2.9	0.1	(1.5)	2.0	(0.5)	1.0	52.9	2.413	(0.238)	3.2
Homeowners Multiple Peril	384,867	145.7	14.1	4.6	19.1	3.0	0.9	(87.0)	1.5	(18.4)	(67.0)	62.7	2.415	(0.238)	(39.4)
Farmowners Multiple Peril	68,770	116.5	8.3	4.6	16.8	2.9	0.0	(48.8)	2.1	(10.5)	(36.3)	63.0	2.402	(0.237)	(20.3)
Commercial Multiple Peril	77,056	89.2	10.0	6.1	21.0	3.0	0.0	(29.0)	1.4	(6.2)	(21.3)	56.2	2.403	(0.237)	(9.4)
Fire	74,647	46.0	3.7	7.2	16.1	3.1	0.3	23.9	1.4	4.9	20.4	69.3	2.416	(0.238)	16.8
Allied Lines	107,746	140.9	9.6	7.7	16.2	2.1	0.2	(76.3)	1.1	(16.1)	(59.1)	70.2	2.423	(0.239)	(38.8)
Inland Marine	38,322	43.2	3.5	8.0	18.7	3.1	0.2	23.5	2.8	4.7	21.6	51.1	2.426	(0.239)	13.7
Medical Professional Liability	43,634	57.8	44.7	9.8	11.2	2.8	2.3	(28.2)	5.6	(6.5)	(16.2)	36.0	2.355	(0.232)	(3.2)
Other Liability	41,021	34.9	8.6	7.2	18.4	2.8	0.2	28.2	4.7	5.5	27.4	37.5	2.412	(0.238)	12.9
Products Liability	1,437	(0.2)	13.3	6.9	17.5	2.6	0.0	60.1	3.8	12.2	51.7	42.1	2.330	(0.230)	24.4
Workers Compensation	12,280	42.3	10.5	11.0	13.5	6.3	0.0	16.6	6.6	2.8	20.4	31.9	2.413	(0.238)	9.2
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	165	0.0	0.0	97.7	54.9	2.9	0.0	(55.2)	9.6	(12.5)	(33.0)	3.7	2.451	(0.242)	1.5
Accident and Health	10,065	72.5	4.3	3.0	11.6	1.1	0.0	7.8	(54.5)	7.0	(53.8)	62.7	2.405	(0.237)	(31.1)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	12,389	60.9	4.6	9.3	19.5	3.2	0.0	2.8	2.6	0.3	5.1	51.1	2.391	(0.236)	5.2
Earthquake	10,043	(0.2)	0.1	10.8	11.9	2.4	3.0	72.3	1.5	15.0	58.7	77.9	2.420	(0.239)	48.4
Total All Lines	1,784,693	98.4	10.7	4.9	17.7	2.9	0.5	(34.8)	1.3	(7.4)	(26.1)	63.2	2.414	(0.238)	(13.8)

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

\*See technical notes

**2022 Profitability Report  
California**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	6,461,128	81.3	12.5	3.6	14.9	2.3	3.1	(17.4)	2.9	(3.9)	(10.6)	50.0	2.402	(0.237)	(2.7)
Private Passenger Auto Physical	5,376,074	82.4	8.0	3.6	16.4	2.3	3.2	(15.6)	0.7	(3.3)	(11.5)	78.2	2.413	(0.238)	(6.4)
Private Passenger Auto Total	11,837,203	81.8	10.5	3.6	15.6	2.3	3.1	(16.6)	1.9	(3.7)	(11.0)	59.8	2.406	(0.237)	(4.0)
Commercial Auto Liability	343,212	79.4	15.4	4.7	17.1	2.6	0.0	(18.8)	3.7	(4.3)	(10.9)	41.2	2.412	(0.238)	(1.8)
Commercial Auto Physical	103,530	84.1	8.0	5.3	18.3	2.6	0.0	(18.1)	0.4	(3.8)	(13.8)	72.6	2.415	(0.238)	(7.4)
Commercial Auto Total	446,742	80.5	13.7	4.8	17.4	2.6	0.0	(18.7)	2.9	(4.2)	(11.6)	45.8	2.413	(0.238)	(2.6)
Homeowners Multiple Peril	3,250,696	54.0	6.6	4.6	17.9	2.3	0.8	14.1	2.1	2.8	13.4	56.7	2.400	(0.237)	10.2
Farmowners Multiple Peril	17,707	58.6	7.2	4.6	21.4	2.4	0.0	6.2	3.0	1.0	8.2	51.4	2.428	(0.239)	6.9
Commercial Multiple Peril	995,330	56.9	9.4	6.1	20.6	2.4	0.0	4.9	2.3	0.8	6.5	48.2	2.397	(0.236)	5.7
Fire	281,631	32.2	3.5	7.2	14.1	2.1	0.3	40.8	2.0	8.4	34.4	59.9	2.390	(0.236)	23.3
Allied Lines	270,924	44.3	3.1	7.7	12.7	2.4	0.8	29.3	1.4	6.0	24.7	62.9	2.405	(0.237)	18.2
Inland Marine	97,769	27.6	0.3	8.0	16.1	2.6	0.6	44.9	1.4	9.3	37.1	66.7	2.409	(0.238)	27.4
Medical Professional Liability	245,888	18.7	27.3	9.8	8.4	2.6	1.4	32.2	7.2	6.0	33.3	29.5	2.343	(0.231)	12.4
Other Liability	493,444	78.4	17.0	7.2	15.8	2.4	1.2	(21.7)	8.0	(5.3)	(8.3)	26.8	2.400	(0.237)	0.4
Products Liability	15,109	7.9	5.0	6.9	15.5	2.6	0.0	62.4	5.8	12.5	55.7	33.1	2.326	(0.229)	21.0
Workers Compensation	95,479	24.4	9.4	11.0	16.4	2.7	0.9	35.6	10.5	6.5	39.7	22.8	2.408	(0.237)	11.7
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	2,590	0.0	0.0	97.7	54.9	2.9	0.0	(55.2)	10.3	(12.6)	(32.2)	3.4	2.452	(0.242)	1.6
Accident and Health	112,175	105.6	6.3	3.0	10.3	1.9	0.0	(26.8)	(52.2)	(0.5)	(78.6)	42.7	2.404	(0.237)	(30.9)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	81,319	22.6	2.6	9.3	28.0	2.6	0.0	35.0	1.6	7.2	29.4	61.4	2.451	(0.242)	20.7
Earthquake	275,027	0.0	(0.0)	10.8	10.1	2.7	0.0	76.7	1.6	16.0	62.3	76.5	2.405	(0.237)	50.3
Total All Lines	18,519,034	71.3	9.7	4.5	16.1	2.3	2.2	(5.8)	1.9	(1.4)	(2.5)	55.1	2.403	(0.237)	1.3

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

\*See technical notes

**2022 Profitability Report  
Colorado**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	876,460	78.5	12.4	3.6	16.8	1.9	1.2	(14.2)	3.0	(3.3)	(7.9)	49.7	2.408	(0.237)	(1.3)
Private Passenger Auto Physical	774,553	73.1	7.0	3.6	16.3	2.0	1.6	(3.3)	0.6	(0.8)	(2.0)	82.7	2.410	(0.238)	1.0
Private Passenger Auto Total	1,651,013	76.0	9.9	3.6	16.6	1.9	1.4	(9.1)	1.9	(2.1)	(5.1)	61.1	2.409	(0.237)	(0.5)
Commercial Auto Liability	83,751	78.5	12.5	4.7	18.7	1.8	0.1	(16.0)	3.2	(3.7)	(9.0)	43.8	2.416	(0.238)	(1.3)
Commercial Auto Physical	33,460	67.9	6.7	5.3	18.9	1.9	0.0	(0.4)	0.3	(0.1)	(0.0)	75.7	2.414	(0.238)	2.6
Commercial Auto Total	117,210	75.5	10.9	4.9	18.7	1.9	0.1	(11.5)	2.4	(2.7)	(6.5)	49.7	2.416	(0.238)	(0.6)
Homeowners Multiple Peril	512,073	42.0	4.4	4.6	16.1	1.4	3.3	28.5	2.3	5.8	25.0	54.2	2.381	(0.235)	16.2
Farmowners Multiple Peril	13,562	54.9	4.6	4.6	21.7	2.5	0.0	12.0	2.1	2.3	11.8	61.4	2.434	(0.240)	9.9
Commercial Multiple Peril	132,606	82.3	15.6	6.1	21.4	1.9	0.2	(27.3)	2.2	(5.9)	(19.1)	49.9	2.400	(0.237)	(6.9)
Fire	27,694	90.4	6.1	7.2	14.7	2.3	0.9	(21.3)	1.7	(4.6)	(15.0)	65.6	2.398	(0.236)	(7.2)
Allied Lines	88,883	57.2	3.8	7.7	14.3	1.5	1.9	13.9	1.1	2.8	12.3	68.2	2.410	(0.238)	11.0
Inland Marine	32,752	91.2	6.6	8.0	16.9	2.1	1.3	(25.8)	2.0	(5.6)	(18.2)	59.7	2.410	(0.238)	(8.2)
Medical Professional Liability	28,650	55.7	26.2	9.8	7.6	2.0	2.4	(3.3)	5.6	(1.3)	3.5	35.8	2.337	(0.230)	3.8
Other Liability	108,026	90.8	13.3	7.2	17.7	1.5	0.9	(31.1)	4.6	(7.0)	(19.5)	38.4	2.403	(0.237)	(4.8)
Products Liability	3,146	23.4	(1.1)	6.9	22.1	1.9	0.0	47.1	5.5	9.3	43.3	34.0	2.347	(0.231)	17.3
Workers Compensation*	30,079	45.5	11.2	11.0	13.5	3.0	0.4	15.7	6.9	2.6	19.9	31.5	2.402	(0.237)	8.9
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	158	0.0	0.0	97.7	54.9	2.7	0.0	(54.9)	14.7	(13.0)	(27.2)	2.5	2.448	(0.241)	2.0
Accident and Health	24,692	97.2	5.8	3.0	11.8	2.1	0.0	(19.5)	(53.6)	1.2	(74.4)	53.0	2.407	(0.237)	(36.8)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	21,638	7.3	(0.9)	9.3	27.0	1.8	0.0	55.7	1.2	11.6	45.3	70.1	2.434	(0.240)	34.4
Earthquake	1,169	(0.3)	0.2	10.8	12.0	2.3	6.4	68.9	1.7	14.3	56.3	72.9	2.421	(0.239)	43.7
Total All Lines	2,793,352	69.3	9.1	4.5	16.7	1.8	1.6	(2.7)	1.7	(0.7)	(0.3)	56.5	2.402	(0.237)	2.5

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

\*See technical notes

**2022 Profitability Report  
Connecticut**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	304,618	90.4	13.0	3.6	17.0	1.7	2.8	(28.2)	3.1	(6.2)	(18.9)	48.4	2.408	(0.237)	(6.5)
Private Passenger Auto Physical	198,889	89.5	8.9	3.6	16.5	1.7	2.8	(22.9)	0.7	(4.9)	(17.3)	79.9	2.409	(0.238)	(11.1)
Private Passenger Auto Total	503,508	90.1	11.4	3.6	16.8	1.7	2.8	(26.1)	2.2	(5.7)	(18.2)	57.3	2.409	(0.237)	(7.8)
Commercial Auto Liability	38,521	70.4	11.1	4.7	17.0	1.8	0.2	(4.9)	3.3	(1.3)	(0.2)	42.9	2.408	(0.237)	2.6
Commercial Auto Physical	10,678	75.9	7.2	5.3	17.5	1.8	0.0	(7.5)	0.4	(1.6)	(5.5)	72.8	2.404	(0.237)	(1.4)
Commercial Auto Total	49,199	71.6	10.3	4.8	17.1	1.8	0.1	(5.4)	2.7	(1.4)	(1.3)	47.1	2.408	(0.237)	2.0
Homeowners Multiple Peril	327,877	51.6	6.0	4.6	20.2	2.0	4.3	11.7	1.6	2.3	11.0	61.7	2.416	(0.238)	9.4
Farmowners Multiple Peril	3,482	67.5	6.2	4.6	22.0	2.3	0.0	(2.3)	2.7	(0.7)	1.2	53.7	2.435	(0.240)	3.3
Commercial Multiple Peril	135,637	59.8	10.6	6.1	26.1	1.8	0.1	(4.2)	1.9	(1.1)	(1.2)	50.8	2.429	(0.239)	2.1
Fire	24,697	35.3	0.0	7.2	17.3	2.5	0.6	37.3	3.0	7.5	32.8	50.1	2.418	(0.238)	19.1
Allied Lines	39,250	18.8	1.5	7.7	13.6	2.5	1.0	55.1	1.0	11.5	44.7	67.4	2.414	(0.238)	32.8
Inland Marine	19,676	27.3	(9.8)	8.0	16.1	2.2	2.0	54.4	2.7	11.2	45.9	52.7	2.406	(0.237)	26.8
Medical Professional Liability	6,179	40.4	36.1	9.8	9.9	3.3	1.8	(0.9)	7.5	(0.9)	7.5	29.4	2.350	(0.232)	4.8
Other Liability	61,861	(6.2)	2.2	7.2	16.8	2.2	2.5	75.6	8.1	15.1	68.6	26.4	2.402	(0.237)	20.8
Products Liability	1,464	26.7	7.5	6.9	18.2	1.8	0.0	39.2	4.5	7.8	35.9	38.7	2.330	(0.230)	16.5
Workers Compensation	36,809	40.7	12.4	11.0	14.1	2.2	3.0	17.1	5.9	3.0	20.0	34.7	2.401	(0.237)	9.6
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	176	0.0	0.0	97.7	54.9	2.4	0.0	(54.6)	13.5	(12.8)	(28.4)	2.7	2.444	(0.241)	1.9
Accident and Health	4,318	40.1	2.3	3.0	13.5	0.8	0.0	40.6	(54.8)	13.9	(28.1)	66.0	2.409	(0.238)	(15.9)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	11,706	(40.4)	(1.2)	9.3	21.5	2.3	0.4	108.3	0.1	22.7	85.7	84.1	2.397	(0.236)	74.7
Earthquake	779	(0.1)	0.1	10.8	13.6	1.7	7.7	66.5	1.6	13.8	54.3	75.3	2.430	(0.240)	43.5
Total All Lines	1,226,619	63.1	8.5	5.0	18.6	1.9	2.6	0.7	2.2	(0.1)	3.0	52.7	2.411	(0.238)	4.2

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

\*See technical notes



**2022 Profitability Report  
Delaware**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	200,679	85.6	12.7	3.6	17.9	2.3	0.9	(22.6)	2.5	(5.0)	(15.2)	54.3	2.414	(0.238)	(5.6)
Private Passenger Auto Physical	102,847	103.4	9.9	3.6	17.3	2.2	1.2	(37.3)	0.8	(7.9)	(28.6)	79.6	2.416	(0.238)	(20.1)
Private Passenger Auto Total	303,526	91.6	11.8	3.6	17.7	2.2	1.0	(27.6)	1.9	(6.0)	(19.7)	60.9	2.414	(0.238)	(9.4)
Commercial Auto Liability	10,568	76.0	11.4	4.7	16.0	2.0	0.0	(9.9)	5.4	(2.6)	(1.8)	33.7	2.404	(0.237)	2.0
Commercial Auto Physical	2,857	69.0	7.0	5.3	18.0	1.9	0.0	(0.9)	0.2	(0.2)	(0.4)	76.5	2.408	(0.237)	2.3
Commercial Auto Total	13,424	74.5	10.5	4.8	16.5	2.0	0.0	(8.0)	4.3	(2.1)	(1.5)	38.3	2.405	(0.237)	2.1
Homeowners Multiple Peril	32,889	49.2	4.5	4.6	19.0	2.1	4.3	16.6	1.4	3.3	14.6	63.8	2.407	(0.237)	12.0
Farmowners Multiple Peril	3,214	93.7	6.5	4.6	22.8	2.0	0.0	(29.2)	1.4	(6.3)	(21.6)	70.9	2.444	(0.241)	(12.6)
Commercial Multiple Peril	18,717	56.9	4.8	6.1	24.4	1.7	0.1	6.4	2.6	1.1	7.9	46.5	2.415	(0.238)	6.3
Fire	5,090	10.6	0.9	7.2	18.1	2.6	0.7	60.2	1.5	12.5	49.1	68.3	2.429	(0.239)	36.2
Allied Lines	6,483	15.8	0.9	7.7	14.5	2.4	1.1	58.0	1.0	12.1	47.0	68.9	2.419	(0.238)	35.0
Inland Marine	2,443	78.1	4.2	8.0	14.4	2.2	1.9	(8.5)	1.5	(1.9)	(5.1)	68.7	2.395	(0.236)	(0.9)
Medical Professional Liability	4,398	16.2	14.1	9.8	8.2	1.6	0.8	49.7	4.4	10.0	44.1	41.7	2.337	(0.230)	21.0
Other Liability	15,143	22.5	(0.6)	7.2	16.7	1.9	0.6	51.9	4.3	10.5	45.8	40.0	2.401	(0.237)	21.0
Products Liability	306	255.8	63.6	6.9	22.4	2.8	0.1	(251.3)	11.2	(53.9)	(186.2)	20.8	2.348	(0.231)	(36.1)
Workers Compensation	6,725	54.8	11.1	11.0	14.7	2.2	0.6	5.9	10.9	0.2	16.6	22.4	2.403	(0.237)	6.4
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	3	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	11.9	(12.1)	(28.2)	3.2	2.407	(0.237)	1.7
Accident and Health	4,184	30.0	1.7	3.0	12.8	1.6	0.0	51.3	(54.6)	16.2	(19.5)	63.5	2.410	(0.238)	(9.7)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	1,982	10.6	0.6	9.3	26.9	2.5	0.1	50.2	0.9	10.5	40.6	72.4	2.448	(0.241)	32.1
Earthquake	79	(0.4)	0.3	10.8	9.4	1.8	9.4	69.0	1.5	14.3	56.2	78.5	2.391	(0.236)	46.7
Total All Lines	418,604	79.2	9.9	4.3	17.9	2.2	1.1	(14.3)	1.6	(3.2)	(9.5)	56.6	2.411	(0.238)	(2.7)

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

\*See technical notes

**2022 Profitability Report  
District of Columbia**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	47,657	88.1	13.2	3.6	16.5	2.3	1.6	(25.0)	2.7	(5.5)	(16.9)	52.3	2.409	(0.237)	(6.2)
Private Passenger Auto Physical	41,847	94.8	9.3	3.6	16.2	2.2	1.7	(27.5)	0.8	(5.9)	(20.9)	79.3	2.410	(0.238)	(13.9)
Private Passenger Auto Total	89,504	91.2	11.4	3.6	16.4	2.3	1.7	(26.2)	1.8	(5.7)	(18.8)	62.2	2.409	(0.238)	(9.0)
Commercial Auto Liability	17,711	95.7	10.8	4.7	7.1	2.4	5.4	(25.7)	3.0	(5.7)	(17.0)	47.6	2.387	(0.235)	(5.5)
Commercial Auto Physical	2,346	138.4	13.0	5.3	11.7	2.4	4.8	(75.2)	0.1	(15.8)	(59.3)	82.4	2.372	(0.234)	(46.3)
Commercial Auto Total	20,057	100.7	11.1	4.7	7.6	2.4	5.3	(31.5)	2.7	(6.9)	(22.0)	50.1	2.386	(0.235)	(8.4)
Homeowners Multiple Peril	14,803	49.9	5.1	4.6	13.6	2.1	6.7	18.3	1.7	3.7	16.3	61.1	2.364	(0.233)	12.6
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	19,172	54.5	9.5	6.1	23.9	2.4	0.4	3.5	2.9	0.4	6.0	44.2	2.416	(0.238)	5.3
Fire	4,320	26.3	(0.1)	7.2	7.5	2.6	0.9	56.0	3.2	11.4	47.7	50.5	2.355	(0.232)	26.7
Allied Lines	8,171	11.5	0.1	7.7	7.4	2.5	1.8	69.3	1.1	14.4	56.0	68.5	2.359	(0.233)	41.0
Inland Marine	5,195	427.2	12.6	8.0	11.2	2.4	1.1	(362.3)	21.1	(78.2)	(263.1)	12.7	2.397	(0.236)	(30.8)
Medical Professional Liability	3,749	52.5	(1.9)	9.8	6.9	12.4	0.7	19.9	5.2	3.7	21.5	37.0	2.384	(0.235)	10.6
Other Liability	46,468	201.0	14.1	7.2	8.4	2.1	0.2	(132.6)	7.6	(28.6)	(96.4)	29.2	2.400	(0.237)	(25.5)
Products Liability	110	158.8	14.0	6.9	26.0	1.9	0.0	(107.4)	6.6	(23.2)	(77.5)	29.4	2.360	(0.233)	(20.2)
Workers Compensation	6,766	40.7	9.8	11.0	16.4	15.9	0.5	6.0	3.7	0.9	8.8	44.3	2.483	(0.245)	6.6
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	563	196.0	12.0	3.0	16.6	5.2	0.0	(132.5)	(52.9)	(22.6)	(162.8)	46.0	2.434	(0.240)	(72.2)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	3,299	11.5	1.2	9.3	27.8	4.6	2.8	43.0	1.3	8.9	35.4	64.0	2.471	(0.244)	25.4
Earthquake	154	(0.5)	0.3	10.8	8.6	3.4	9.1	68.5	2.3	14.2	56.6	61.0	2.395	(0.236)	37.2
Total All Lines	222,328	109.6	10.3	5.5	13.8	2.9	1.9	(43.6)	3.6	(9.5)	(30.5)	44.1	2.402	(0.237)	(10.8)

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

\*See technical notes

**2022 Profitability Report  
Florida**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,023,764	99.6	17.3	3.6	16.5	1.1	1.4	(39.1)	3.2	(8.5)	(27.3)	47.9	2.404	(0.237)	(10.5)
Private Passenger Auto Physical	1,241,190	132.9	14.4	3.6	16.3	1.1	1.4	(69.5)	0.8	(14.7)	(54.0)	78.6	2.404	(0.237)	(39.8)
Private Passenger Auto Total	4,264,954	109.3	16.4	3.6	16.4	1.1	1.4	(47.9)	2.5	(10.3)	(35.1)	54.1	2.404	(0.237)	(16.3)
Commercial Auto Liability	418,060	85.9	18.0	4.7	18.7	1.1	0.0	(28.0)	2.9	(6.2)	(19.0)	45.8	2.414	(0.238)	(6.0)
Commercial Auto Physical	72,330	110.0	11.9	5.3	19.1	1.1	0.0	(47.1)	0.4	(9.9)	(36.8)	72.9	2.410	(0.238)	(24.2)
Commercial Auto Total	490,390	89.4	17.1	4.8	18.7	1.1	0.0	(30.8)	2.5	(6.7)	(21.6)	48.4	2.413	(0.238)	(7.8)
Homeowners Multiple Peril	1,088,685	119.5	15.7	4.6	21.4	2.1	2.6	(65.5)	1.9	(14.0)	(49.7)	57.2	2.425	(0.239)	(25.8)
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	26,126	195.8	35.9	6.1	17.7	1.4	0.1	(156.7)	6.4	(33.5)	(116.8)	30.0	2.388	(0.235)	(32.4)
Fire	73,858	35.9	2.6	7.2	13.9	2.4	0.2	38.0	1.2	7.9	31.4	74.0	2.392	(0.236)	25.8
Allied Lines	199,187	118.9	11.5	7.7	16.4	2.2	0.5	(57.0)	1.5	(12.1)	(43.4)	62.2	2.429	(0.239)	(24.3)
Inland Marine	59,458	39.8	1.9	8.0	15.4	2.5	1.5	31.1	2.2	6.3	27.0	57.3	2.403	(0.237)	18.1
Medical Professional Liability	271,191	29.1	4.3	9.8	12.6	0.8	2.9	40.9	6.1	8.0	39.1	33.3	2.353	(0.232)	15.6
Other Liability	173,098	59.2	9.8	7.2	15.2	2.3	1.7	5.0	6.0	0.5	10.5	32.7	2.397	(0.236)	6.1
Products Liability	9,600	177.5	98.3	6.9	17.3	1.8	0.1	(201.5)	11.6	(43.5)	(146.5)	20.4	2.337	(0.230)	(27.4)
Workers Compensation	188,316	48.9	18.4	11.0	16.6	2.2	10.5	(7.2)	4.5	(2.0)	(0.7)	42.0	2.409	(0.237)	2.3
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	176	0.0	0.0	97.7	54.9	2.4	0.0	(54.7)	15.9	(13.1)	(25.7)	2.3	2.445	(0.241)	2.1
Accident and Health	60,514	93.0	5.5	3.0	13.2	0.6	0.0	(15.0)	(52.7)	2.0	(69.8)	45.6	2.407	(0.237)	(29.2)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	65,636	47.3	5.4	9.3	25.0	2.7	0.0	10.6	1.4	2.1	9.9	63.9	2.430	(0.240)	9.0
Earthquake	1,639	(0.0)	0.0	10.8	9.1	2.5	1.9	76.1	1.5	15.8	61.7	79.9	2.395	(0.236)	52.0
Total All Lines	6,972,828	102.1	15.4	4.6	17.2	1.4	1.7	(42.0)	2.2	(9.0)	(30.8)	51.7	2.405	(0.237)	(13.3)

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

\*See technical notes

**2022 Profitability Report  
Georgia**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,919,842	108.0	14.9	3.6	16.3	3.4	1.1	(47.0)	2.6	(10.1)	(34.2)	52.6	2.412	(0.238)	(15.3)
Private Passenger Auto Physical	1,083,444	86.0	8.3	3.6	16.2	3.4	1.2	(18.5)	0.7	(4.0)	(13.8)	80.3	2.417	(0.238)	(8.4)
Private Passenger Auto Total	3,003,286	100.1	12.5	3.6	16.3	3.4	1.1	(36.7)	1.9	(7.9)	(26.9)	60.1	2.413	(0.238)	(13.5)
Commercial Auto Liability	344,872	85.1	12.1	4.7	10.3	4.9	0.0	(16.8)	2.7	(3.8)	(10.3)	49.2	2.396	(0.236)	(2.4)
Commercial Auto Physical	53,564	69.6	7.4	5.3	16.4	4.6	0.0	(3.0)	0.3	(0.7)	(2.0)	75.1	2.416	(0.238)	1.2
Commercial Auto Total	398,436	83.0	11.5	4.8	11.1	4.8	0.0	(14.9)	2.4	(3.4)	(9.2)	51.6	2.398	(0.236)	(2.1)
Homeowners Multiple Peril	859,648	85.7	9.2	4.6	18.2	3.9	2.3	(23.6)	1.5	(5.1)	(16.9)	62.2	2.415	(0.238)	(7.9)
Farmowners Multiple Peril	110,905	53.1	4.7	4.6	13.9	3.0	0.0	21.0	2.1	4.2	19.0	61.7	2.380	(0.235)	14.3
Commercial Multiple Peril	163,488	60.6	11.1	6.1	22.3	3.9	0.2	(3.9)	2.2	(1.0)	(0.7)	49.5	2.416	(0.238)	2.3
Fire	88,842	62.3	5.5	7.2	15.9	4.1	0.7	4.6	2.0	0.8	5.8	61.0	2.421	(0.239)	6.2
Allied Lines	114,396	44.8	2.6	7.7	11.6	2.2	1.9	29.5	1.0	6.1	24.4	72.9	2.397	(0.236)	20.4
Inland Marine	54,987	116.9	5.9	8.0	15.6	3.2	1.4	(50.6)	2.8	(10.9)	(36.9)	51.7	2.408	(0.237)	(16.4)
Medical Professional Liability	173,877	83.6	21.0	9.8	8.9	3.2	3.4	(29.4)	8.7	(7.0)	(13.7)	25.7	2.347	(0.231)	(0.9)
Other Liability	128,223	46.4	10.2	7.2	17.4	3.8	1.0	14.3	5.3	2.5	17.1	34.8	2.411	(0.238)	8.6
Products Liability	6,059	47.7	15.6	6.9	22.9	4.4	0.0	2.8	6.3	(0.0)	9.1	31.4	2.356	(0.232)	5.4
Workers Compensation	166,808	50.1	13.4	11.0	16.0	3.3	0.6	5.9	4.3	0.8	9.4	42.8	2.413	(0.238)	6.7
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	23	0.0	0.0	97.7	54.9	3.4	0.0	(55.7)	13.8	(13.1)	(28.9)	2.6	2.460	(0.243)	2.0
Accident and Health	43,810	77.0	4.6	3.0	11.8	3.2	0.0	0.8	(53.9)	5.5	(58.6)	55.0	2.410	(0.238)	(29.5)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	38,188	2.1	0.4	9.3	17.4	3.2	0.1	67.8	1.0	14.1	54.7	71.1	2.372	(0.234)	41.5
Earthquake	1,916	(0.2)	0.1	10.8	14.8	3.3	4.0	67.3	1.5	14.0	54.9	75.9	2.457	(0.242)	44.3
Total All Lines	5,352,892	88.3	11.4	4.7	16.0	3.6	1.2	(24.9)	1.8	(5.4)	(17.7)	55.4	2.406	(0.237)	(7.1)

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

\*See technical notes

## 2022 Profitability Report Hawaii

### Mutual + Reciprocal

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	105,106	72.5	8.7	3.6	15.9	2.3	2.0	(4.7)	2.0	(1.2)	(1.5)	59.3	2.407	(0.237)	1.8
Private Passenger Auto Physical	92,509	79.5	7.6	3.6	15.2	2.2	2.7	(10.6)	0.6	(2.3)	(7.7)	83.9	2.405	(0.237)	(3.8)
Private Passenger Auto Total	197,615	75.8	8.2	3.6	15.6	2.2	2.3	(7.5)	1.3	(1.7)	(4.4)	68.8	2.406	(0.237)	(0.4)
Commercial Auto Liability	1,615	20.9	9.5	4.7	15.6	2.4	0.0	47.2	0.4	9.9	37.8	75.6	2.406	(0.237)	31.2
Commercial Auto Physical	820	61.5	5.7	5.3	17.4	2.9	0.0	7.5	0.1	1.6	6.0	83.5	2.410	(0.238)	7.7
Commercial Auto Total	2,435	34.6	8.2	4.9	16.2	2.6	0.0	33.9	0.3	7.1	27.1	78.1	2.407	(0.237)	23.8
Homeowners Multiple Peril	35,261	23.5	3.7	4.6	14.2	2.8	6.2	45.3	1.5	9.4	37.5	63.3	2.373	(0.234)	26.3
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	115	116.5	42.6	6.1	26.1	11.1	0.0	(102.2)	6.5	(22.1)	(73.5)	27.9	2.459	(0.242)	(17.8)
Fire	1,729	3.7	0.2	7.2	6.5	2.1	5.4	75.1	1.3	15.7	60.8	72.8	2.318	(0.228)	46.8
Allied Lines	4,379	31.0	1.9	7.7	7.1	2.2	5.3	45.1	1.0	9.4	36.8	69.6	2.352	(0.232)	28.2
Inland Marine	2,713	29.6	1.5	8.0	12.0	3.2	4.9	41.1	1.2	8.5	33.8	72.7	2.383	(0.235)	27.2
Medical Professional Liability	16,177	69.2	25.4	9.8	5.8	4.1	10.5	(24.4)	7.5	(5.9)	(11.1)	29.2	2.338	(0.231)	(0.7)
Other Liability	3,286	104.9	4.5	7.2	14.4	3.1	5.8	(39.5)	6.7	(9.0)	(23.9)	30.3	2.397	(0.236)	(4.6)
Products Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Workers Compensation	88,213	56.0	16.2	11.0	14.1	6.3	1.4	(4.7)	5.4	(1.5)	2.2	37.2	2.414	(0.238)	3.5
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	4,094	15.4	0.8	3.0	12.1	3.9	0.0	65.1	(49.3)	18.5	(2.8)	30.3	2.409	(0.238)	1.8
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	483	2.2	0.1	9.3	23.2	7.4	0.4	57.6	0.7	12.0	46.3	77.8	2.454	(0.242)	38.7
Earthquake	6,099	(0.0)	0.0	10.8	8.5	2.4	0.8	77.8	1.6	16.2	63.2	75.9	2.387	(0.235)	50.6
Total All Lines	362,598	62.3	10.1	6.0	14.3	3.4	2.9	1.3	2.1	0.1	3.3	52.9	2.399	(0.237)	4.4

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

\*See technical notes

**2022 Profitability Report  
Idaho**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	187,767	72.8	8.9	3.6	18.7	1.8	0.6	(6.1)	2.6	(1.5)	(2.0)	52.2	2.418	(0.238)	1.6
Private Passenger Auto Physical	184,135	74.8	7.5	3.6	18.4	1.8	0.8	(6.5)	0.8	(1.4)	(4.3)	77.2	2.424	(0.239)	(0.7)
Private Passenger Auto Total	371,902	73.8	8.2	3.6	18.5	1.8	0.7	(6.3)	1.7	(1.5)	(3.2)	62.2	2.420	(0.239)	0.7
Commercial Auto Liability	37,416	70.3	7.9	4.7	19.4	1.7	0.0	(3.7)	3.4	(1.1)	0.9	42.3	2.420	(0.239)	3.0
Commercial Auto Physical	20,594	60.0	6.0	5.3	20.2	1.7	0.0	7.1	0.2	1.5	5.9	74.5	2.424	(0.239)	7.1
Commercial Auto Total	58,010	66.7	7.2	4.9	19.7	1.7	0.0	0.2	2.3	(0.2)	2.6	50.0	2.421	(0.239)	4.0
Homeowners Multiple Peril	139,297	72.2	7.4	4.6	19.1	1.9	1.4	(6.4)	1.6	(1.5)	(3.3)	61.8	2.407	(0.237)	0.6
Farmowners Multiple Peril	55,963	62.1	5.5	4.6	18.9	1.8	0.0	7.4	2.2	1.3	8.3	60.0	2.409	(0.237)	7.6
Commercial Multiple Peril	79,970	82.9	18.3	6.1	19.9	1.0	0.4	(28.3)	3.0	(6.2)	(19.1)	43.4	2.385	(0.235)	(5.6)
Fire	13,542	48.2	3.5	7.2	14.5	2.1	0.3	24.4	1.6	5.0	21.1	65.6	2.393	(0.236)	16.5
Allied Lines	23,525	46.8	2.7	7.7	13.6	2.1	0.4	27.0	0.9	5.6	22.4	72.6	2.409	(0.237)	18.9
Inland Marine	19,385	31.3	2.2	8.0	19.8	2.0	0.3	36.7	1.0	7.6	30.1	72.5	2.437	(0.240)	24.5
Medical Professional Liability	17,696	34.5	23.0	9.8	8.6	2.2	5.4	16.9	8.3	2.7	22.4	27.1	2.343	(0.231)	8.7
Other Liability	37,069	72.4	10.9	7.2	19.4	1.8	0.3	(11.7)	3.7	(2.8)	(5.2)	43.0	2.413	(0.238)	0.4
Products Liability	2,364	(22.1)	1.2	6.9	21.6	1.8	0.0	90.9	2.9	18.8	75.0	49.0	2.345	(0.231)	39.3
Workers Compensation	24,457	38.8	11.0	11.0	12.3	3.2	0.0	24.0	3.9	4.7	23.3	45.9	2.399	(0.237)	13.3
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	4	0.0	0.0	97.7	54.9	14.0	0.0	(66.2)	9.9	(14.9)	(41.4)	2.3	2.623	(0.259)	1.9
Accident and Health	8,264	91.2	5.4	3.0	13.0	1.6	0.0	(13.8)	(54.0)	2.4	(70.2)	55.9	2.410	(0.238)	(36.6)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	7,933	34.4	2.8	9.3	22.5	3.0	0.1	28.2	1.4	5.8	23.8	62.2	2.414	(0.238)	17.5
Earthquake	2,749	0.2	(0.1)	10.8	10.5	2.4	1.6	75.0	1.7	15.6	61.1	71.2	2.406	(0.237)	46.2
Total All Lines	862,133	68.5	8.8	5.0	18.3	1.8	0.7	(2.8)	1.6	(0.7)	(0.5)	56.1	2.408	(0.237)	2.4

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

\*See technical notes

**2022 Profitability Report  
Illinois**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,524,292	92.0	12.8	3.6	17.8	0.1	0.3	(26.2)	2.7	(5.8)	(17.8)	52.1	2.405	(0.237)	(6.6)
Private Passenger Auto Physical	1,473,291	88.2	8.4	3.6	17.5	0.1	0.3	(17.8)	0.7	(3.8)	(13.3)	80.5	2.406	(0.237)	(8.1)
Private Passenger Auto Total	2,997,583	90.1	10.6	3.6	17.7	0.1	0.3	(22.1)	1.7	(4.8)	(15.6)	63.0	2.405	(0.237)	(7.2)
Commercial Auto Liability	261,726	58.5	11.3	4.7	18.8	1.7	0.0	5.3	3.6	0.8	8.2	41.2	2.416	(0.238)	6.0
Commercial Auto Physical	124,960	71.1	7.5	5.3	19.0	1.2	0.0	(3.8)	0.3	(0.8)	(2.6)	74.4	2.410	(0.238)	0.7
Commercial Auto Total	386,685	62.6	10.0	4.9	18.9	1.5	0.0	2.4	2.6	0.2	4.7	48.1	2.415	(0.238)	4.9
Homeowners Multiple Peril	840,805	61.2	6.3	4.6	21.3	1.2	0.8	4.9	1.5	0.9	5.6	62.2	2.418	(0.238)	6.1
Farmowners Multiple Peril	172,786	56.9	3.9	4.6	21.0	1.2	0.0	12.8	2.1	2.5	12.4	63.3	2.418	(0.238)	10.5
Commercial Multiple Peril	421,721	65.0	11.3	6.1	23.0	0.7	0.0	(5.8)	2.7	(1.5)	(1.6)	45.7	2.402	(0.237)	1.9
Fire	83,484	57.4	6.5	7.2	17.2	1.4	0.4	10.2	5.0	1.6	13.5	38.1	2.408	(0.237)	7.8
Allied Lines	364,923	25.4	1.5	7.7	13.3	0.9	0.1	51.3	0.3	10.7	40.9	90.7	2.403	(0.237)	39.7
Inland Marine	82,446	43.4	4.3	8.0	17.7	2.1	0.3	24.6	2.2	4.9	21.8	57.4	2.415	(0.238)	15.2
Medical Professional Liability	202,658	52.2	34.8	9.8	14.1	1.0	0.4	(11.9)	11.5	(3.6)	3.2	20.9	2.354	(0.232)	3.3
Other Liability	300,136	64.5	9.3	7.2	18.9	1.9	0.8	(2.2)	5.1	(1.0)	3.8	35.8	2.410	(0.238)	4.0
Products Liability	14,827	40.8	20.2	6.9	23.8	0.3	0.0	8.2	7.0	1.0	14.1	29.3	2.347	(0.231)	6.7
Workers Compensation	305,397	42.5	12.4	11.0	14.9	1.6	0.2	17.7	5.8	3.2	20.4	35.2	2.402	(0.237)	9.8
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	1,275	0.0	0.0	97.7	54.9	2.2	0.0	(54.5)	8.0	(12.2)	(34.2)	4.5	2.441	(0.241)	1.1
Accident and Health	58,521	91.6	5.4	3.0	11.6	0.1	0.0	(11.4)	(53.6)	2.9	(67.8)	52.4	2.402	(0.237)	(32.9)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	45,751	14.5	1.2	9.3	24.0	8.6	0.0	42.6	1.3	8.8	35.1	63.8	2.474	(0.244)	25.1
Earthquake	12,687	(0.0)	0.0	10.8	19.9	0.9	0.9	67.9	1.6	14.1	55.3	73.2	2.486	(0.245)	43.3
Total All Lines	6,291,685	71.6	9.9	5.2	18.2	0.7	0.3	(5.6)	2.0	(1.4)	(2.3)	53.2	2.404	(0.237)	1.4

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

\*See technical notes

**2022 Profitability Report  
Indiana**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	911,270	75.4	10.1	3.6	17.9	1.5	0.2	(8.4)	2.5	(2.0)	(3.9)	53.5	2.412	(0.238)	0.5
Private Passenger Auto Physical	857,768	85.7	8.3	3.6	17.5	1.4	0.3	(16.5)	0.7	(3.5)	(12.3)	80.2	2.414	(0.238)	(7.2)
Private Passenger Auto Total	1,769,037	80.4	9.2	3.6	17.7	1.5	0.3	(12.3)	1.6	(2.7)	(8.0)	63.8	2.413	(0.238)	(2.4)
Commercial Auto Liability	173,700	58.4	10.8	4.7	18.3	2.1	0.0	6.1	3.2	1.0	8.3	44.1	2.416	(0.238)	6.3
Commercial Auto Physical	99,892	72.7	7.6	5.3	19.1	1.7	0.0	(5.9)	0.3	(1.3)	(4.4)	73.9	2.415	(0.238)	(0.6)
Commercial Auto Total	273,592	63.6	9.6	4.9	18.6	2.0	0.0	1.7	2.1	0.1	3.7	51.7	2.416	(0.238)	4.6
Homeowners Multiple Peril	477,440	65.8	6.6	4.6	20.0	0.8	0.8	1.7	1.5	0.2	3.0	63.3	2.404	(0.237)	4.5
Farmowners Multiple Peril	176,318	64.3	4.6	4.6	20.1	0.4	0.0	6.3	2.1	1.1	7.3	61.4	2.408	(0.237)	7.1
Commercial Multiple Peril	300,980	59.7	10.4	6.1	23.1	1.1	0.0	(0.1)	2.4	(0.3)	2.6	47.9	2.405	(0.237)	3.9
Fire	70,456	60.5	4.6	7.2	18.4	2.6	0.2	6.7	1.8	1.2	7.3	62.7	2.430	(0.240)	7.2
Allied Lines	164,716	24.5	1.4	7.7	16.5	0.9	0.1	49.2	0.5	10.3	39.4	85.3	2.416	(0.238)	36.3
Inland Marine	40,451	28.6	1.5	8.0	21.3	1.8	0.3	38.8	1.2	8.0	32.0	68.5	2.445	(0.241)	24.6
Medical Professional Liability	8,183	90.3	72.6	9.8	10.2	3.8	1.0	(87.3)	11.3	(19.4)	(56.6)	21.2	2.352	(0.232)	(9.4)
Other Liability	150,387	88.7	11.0	7.2	21.4	1.5	0.1	(29.6)	5.4	(6.7)	(17.5)	34.6	2.417	(0.238)	(3.4)
Products Liability	6,811	(50.0)	(20.1)	6.9	23.4	1.4	0.0	138.7	7.3	28.4	117.7	28.3	2.348	(0.232)	35.8
Workers Compensation	127,056	56.5	13.2	11.0	16.0	1.6	0.2	1.8	4.7	(0.1)	6.6	39.7	2.406	(0.237)	5.3
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	178	0.0	0.0	97.7	54.9	2.0	0.0	(54.3)	15.6	(12.9)	(25.7)	2.5	2.438	(0.240)	2.0
Accident and Health	34,193	75.4	4.4	3.0	12.1	1.4	0.0	4.0	(54.6)	6.2	(56.8)	63.0	2.407	(0.237)	(33.1)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	29,860	10.6	1.3	9.3	25.5	2.0	0.0	51.6	1.1	10.7	42.0	67.6	2.430	(0.240)	31.1
Earthquake	9,783	0.3	(0.2)	10.8	22.3	1.3	0.5	65.3	1.5	13.6	53.2	74.6	2.509	(0.247)	42.5
Total All Lines	3,639,441	69.7	8.4	4.9	18.7	1.4	0.3	(3.0)	1.4	(0.8)	(0.8)	58.0	2.411	(0.238)	2.2

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

\*See technical notes



**2022 Profitability Report  
Iowa**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	238,415	81.4	10.4	3.6	18.9	1.0	0.3	(15.3)	2.3	(3.4)	(9.5)	54.8	2.414	(0.238)	(2.6)
Private Passenger Auto Physical	330,542	83.9	8.1	3.6	18.3	1.0	0.3	(15.0)	0.6	(3.2)	(11.1)	81.0	2.416	(0.238)	(6.4)
Private Passenger Auto Total	568,957	82.9	9.1	3.6	18.6	1.0	0.3	(15.1)	1.4	(3.3)	(10.5)	67.5	2.415	(0.238)	(4.4)
Commercial Auto Liability	77,621	60.1	6.1	4.7	19.0	1.2	1.0	8.2	3.2	1.4	10.0	44.0	2.415	(0.238)	7.0
Commercial Auto Physical	62,760	64.0	6.9	5.3	20.1	1.2	0.0	2.8	0.2	0.6	2.4	75.4	2.420	(0.239)	4.5
Commercial Auto Total	140,381	61.8	6.4	5.0	19.5	1.2	0.6	5.8	1.9	1.0	6.6	54.0	2.417	(0.238)	6.2
Homeowners Multiple Peril	233,348	106.2	10.1	4.6	22.3	1.5	0.6	(45.0)	1.9	(9.6)	(33.4)	57.3	2.428	(0.239)	(16.5)
Farmowners Multiple Peril	21,458	123.0	8.2	4.6	21.2	1.6	0.0	(58.4)	3.2	(12.6)	(42.6)	50.8	2.421	(0.239)	(19.0)
Commercial Multiple Peril	108,369	86.9	10.3	6.1	23.2	1.6	0.2	(28.0)	2.4	(6.1)	(19.4)	47.7	2.408	(0.237)	(6.6)
Fire	75,719	24.4	1.6	7.2	19.1	1.3	1.1	45.5	1.5	9.4	37.6	68.4	2.424	(0.239)	28.4
Allied Lines	338,804	25.7	1.4	7.7	17.3	0.5	0.0	47.6	0.6	9.9	38.3	83.7	2.414	(0.238)	34.7
Inland Marine	44,909	21.5	0.4	8.0	22.1	1.5	0.3	46.7	1.0	9.7	38.0	73.6	2.447	(0.241)	30.6
Medical Professional Liability	9,245	104.9	19.7	9.8	11.0	1.2	1.3	(47.6)	6.2	(10.6)	(30.8)	33.5	2.348	(0.231)	(7.7)
Other Liability	149,415	47.5	11.8	7.2	21.1	1.0	0.7	11.1	4.1	1.9	13.2	40.5	2.416	(0.238)	8.0
Products Liability	11,629	16.1	9.9	6.9	23.7	1.2	0.1	42.4	3.7	8.5	37.6	43.4	2.351	(0.232)	18.9
Workers Compensation	167,297	45.8	11.4	11.0	15.1	1.6	3.8	11.7	5.6	1.9	15.4	35.9	2.402	(0.237)	8.2
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	119	0.0	0.0	97.7	54.9	2.1	0.0	(54.3)	8.3	(12.2)	(33.8)	4.5	2.439	(0.240)	1.2
Accident and Health	20,380	67.8	4.0	3.0	12.9	0.5	0.0	12.1	(53.6)	7.8	(49.3)	52.1	2.406	(0.237)	(23.0)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	28,771	11.5	0.4	9.3	29.7	1.5	0.0	47.9	1.1	10.0	39.0	70.4	2.455	(0.242)	30.1
Earthquake	1,084	(0.3)	0.2	10.8	20.0	1.6	0.5	67.5	1.4	14.0	54.8	79.3	2.485	(0.245)	46.2
Total All Lines	1,919,884	63.4	7.5	6.0	19.3	1.1	0.7	2.3	1.4	0.3	3.4	57.7	2.415	(0.238)	4.6

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\*See technical notes

**2022 Profitability Report  
Kansas**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	257,712	92.1	11.1	3.6	17.7	1.0	0.8	(25.9)	2.2	(5.7)	(18.1)	57.0	2.409	(0.237)	(7.7)
Private Passenger Auto Physical	318,598	71.1	6.8	3.6	17.2	0.9	0.9	(0.3)	0.6	(0.1)	0.4	83.8	2.409	(0.237)	3.0
Private Passenger Auto Total	576,310	80.5	8.7	3.6	17.4	1.0	0.8	(11.7)	1.3	(2.6)	(7.9)	69.2	2.409	(0.237)	(2.8)
Commercial Auto Liability	44,341	62.3	6.7	4.7	19.0	1.6	3.1	3.0	2.4	0.4	5.0	49.2	2.418	(0.238)	5.1
Commercial Auto Physical	32,774	63.2	6.2	5.3	19.4	1.5	0.0	4.6	0.2	0.9	3.9	75.5	2.417	(0.238)	5.6
Commercial Auto Total	77,115	62.7	6.5	4.9	19.2	1.6	1.8	3.6	1.5	0.6	4.5	57.8	2.418	(0.238)	5.3
Homeowners Multiple Peril	295,281	53.2	5.8	4.6	19.9	1.9	1.3	13.6	1.4	2.7	12.3	64.3	2.413	(0.238)	10.6
Farmowners Multiple Peril	94,064	55.6	4.7	4.6	21.9	1.7	0.0	11.9	2.1	2.3	11.7	61.2	2.429	(0.239)	9.8
Commercial Multiple Peril	79,941	42.6	6.9	6.1	21.7	2.3	0.0	20.7	1.3	4.2	17.8	57.5	2.404	(0.237)	12.9
Fire	32,324	35.9	2.7	7.2	17.9	2.2	11.9	22.5	1.4	4.6	19.4	68.9	2.423	(0.239)	16.0
Allied Lines	185,816	124.4	7.6	7.7	16.6	0.9	0.2	(57.2)	1.0	(12.1)	(44.1)	72.6	2.419	(0.239)	(29.3)
Inland Marine	27,843	43.8	2.4	8.0	20.7	1.9	1.6	22.0	1.2	4.5	18.7	70.2	2.438	(0.240)	15.8
Medical Professional Liability	24,057	28.4	20.6	9.8	10.9	1.5	1.6	27.5	5.1	5.3	27.3	39.2	2.348	(0.231)	13.3
Other Liability	59,259	36.6	12.1	7.2	19.3	1.5	1.1	22.4	4.3	4.3	22.5	39.4	2.410	(0.238)	11.5
Products Liability	2,879	(7.6)	(6.9)	6.9	20.3	1.4	0.0	86.2	3.2	17.8	71.6	47.3	2.338	(0.230)	36.4
Workers Compensation	42,459	41.1	11.2	11.0	14.0	3.5	4.6	14.9	6.1	2.5	18.5	34.2	2.405	(0.237)	9.0
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	125	0.0	0.0	97.7	54.9	2.1	0.0	(54.3)	10.6	(12.4)	(31.3)	3.5	2.439	(0.240)	1.6
Accident and Health	14,242	91.8	5.4	3.0	11.7	0.2	0.0	(11.8)	(52.8)	2.7	(67.3)	46.0	2.403	(0.237)	(28.3)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	16,032	26.9	2.7	9.3	25.7	1.9	0.1	33.6	1.1	6.9	27.8	69.1	2.430	(0.240)	21.8
Earthquake	1,814	(1.3)	1.6	10.8	18.8	2.3	1.4	66.7	1.4	13.9	54.2	78.8	2.480	(0.244)	45.5
Total All Lines	1,529,561	70.2	7.6	5.2	18.4	1.4	1.2	(3.7)	1.1	(0.9)	(1.6)	62.1	2.411	(0.238)	1.6

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

\*See technical notes

**2022 Profitability Report  
Kentucky**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	986,614	82.2	10.3	3.6	17.6	1.5	0.3	(15.3)	2.2	(3.4)	(9.6)	56.5	2.411	(0.238)	(2.8)
Private Passenger Auto Physical	647,171	95.0	9.1	3.6	17.1	1.5	0.5	(26.5)	0.6	(5.6)	(20.3)	82.9	2.412	(0.238)	(14.2)
Private Passenger Auto Total	1,633,785	87.3	9.8	3.6	17.4	1.5	0.4	(19.7)	1.6	(4.3)	(13.9)	64.6	2.411	(0.238)	(6.3)
Commercial Auto Liability	75,945	73.2	10.8	4.7	18.3	2.9	0.1	(9.6)	3.1	(2.3)	(4.2)	44.5	2.420	(0.239)	0.8
Commercial Auto Physical	36,761	70.9	6.9	5.3	17.6	2.9	0.0	(3.3)	0.1	(0.7)	(2.5)	78.0	2.412	(0.238)	0.7
Commercial Auto Total	112,706	72.4	9.5	4.9	18.1	2.9	0.1	(7.5)	2.1	(1.8)	(3.6)	51.7	2.418	(0.238)	0.8
Homeowners Multiple Peril	407,435	73.8	9.1	4.6	21.6	0.7	0.9	(10.3)	1.8	(2.3)	(6.2)	59.3	2.416	(0.238)	(1.0)
Farmowners Multiple Peril	132,699	59.1	6.0	4.6	20.2	0.2	0.0	10.3	2.6	1.9	11.0	55.6	2.406	(0.237)	8.8
Commercial Multiple Peril	170,576	53.3	8.8	6.1	22.6	1.8	0.0	7.7	1.9	1.4	8.1	52.3	2.406	(0.237)	6.9
Fire	47,408	72.7	6.3	7.2	15.3	2.4	0.3	(3.8)	2.5	(1.1)	(0.2)	55.3	2.403	(0.237)	2.5
Allied Lines	90,981	(10.3)	0.3	7.7	13.3	2.1	0.3	86.8	3.6	17.9	72.5	44.8	2.405	(0.237)	35.1
Inland Marine	26,200	240.9	13.3	8.0	15.3	2.8	0.4	(180.4)	3.8	(38.3)	(138.3)	44.2	2.404	(0.237)	(58.4)
Medical Professional Liability	21,910	110.8	51.5	9.8	8.5	4.7	3.7	(88.6)	9.5	(19.5)	(59.5)	24.4	2.349	(0.232)	(12.0)
Other Liability	84,313	70.4	11.7	7.2	19.0	2.5	0.2	(10.6)	4.7	(2.7)	(3.2)	37.3	2.412	(0.238)	1.5
Products Liability	3,168	58.2	44.5	6.9	23.1	4.4	0.1	(36.9)	4.6	(8.2)	(24.1)	37.8	2.362	(0.233)	(6.5)
Workers Compensation	168,594	51.0	8.2	11.0	16.5	(0.6)	4.6	9.7	13.8	0.7	22.8	18.4	2.401	(0.237)	6.8
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	53	0.0	0.0	97.7	54.9	2.1	0.0	(54.3)	23.7	(13.8)	(16.9)	1.6	2.439	(0.240)	2.4
Accident and Health	16,049	71.8	4.3	3.0	12.3	1.4	0.0	7.5	(54.0)	6.9	(53.4)	56.6	2.407	(0.237)	(27.6)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	26,114	27.9	1.8	9.3	17.5	3.3	0.0	40.5	1.2	8.4	33.3	69.0	2.376	(0.234)	25.6
Earthquake	9,071	(0.1)	0.2	10.8	15.7	2.3	1.0	70.4	1.6	14.6	57.4	73.7	2.458	(0.242)	45.0
Total All Lines	2,951,062	76.4	9.3	4.9	18.2	1.4	0.7	(10.6)	2.3	(2.4)	(5.8)	52.1	2.408	(0.237)	(0.4)

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

\*See technical notes

**2022 Profitability Report  
Louisiana**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	947,070	83.5	11.2	3.6	17.2	3.5	0.6	(19.4)	2.7	(4.3)	(12.4)	52.0	2.415	(0.238)	(3.8)
Private Passenger Auto Physical	611,718	82.9	8.0	3.6	17.1	3.6	0.5	(15.4)	0.7	(3.3)	(11.4)	80.7	2.422	(0.239)	(6.5)
Private Passenger Auto Total	1,558,788	83.3	10.0	3.6	17.2	3.6	0.6	(17.9)	1.9	(3.9)	(12.0)	60.5	2.417	(0.238)	(4.6)
Commercial Auto Liability	39,651	79.4	13.1	4.7	14.7	5.0	0.0	(16.5)	3.8	(3.8)	(8.9)	41.1	2.411	(0.238)	(1.0)
Commercial Auto Physical	9,563	76.6	7.8	5.3	15.4	4.2	0.0	(9.0)	0.2	(1.9)	(6.9)	78.3	2.406	(0.237)	(2.7)
Commercial Auto Total	49,213	78.9	12.1	4.8	14.8	4.9	0.0	(15.1)	3.1	(3.5)	(8.5)	45.3	2.410	(0.238)	(1.2)
Homeowners Multiple Peril*	314,998	49.3	5.7	4.6	20.3	3.3	1.9	15.2	1.9	3.0	14.1	58.6	2.423	(0.239)	10.9
Farmowners Multiple Peril	1,954	59.2	4.9	4.6	17.0	6.3	0.0	8.4	3.5	1.4	10.5	48.4	2.421	(0.239)	7.7
Commercial Multiple Peril	14,282	61.1	6.3	6.1	17.0	5.4	0.0	4.5	5.2	0.4	9.2	33.5	2.397	(0.236)	5.7
Fire*	33,022	115.0	6.7	7.2	9.8	3.4	0.5	(42.4)	1.9	(9.1)	(31.4)	64.1	2.371	(0.234)	(17.5)
Allied Lines*	74,919	(12.9)	(0.3)	7.7	9.3	2.8	0.9	92.6	4.5	19.0	78.1	39.3	2.391	(0.236)	33.3
Inland Marine	25,502	70.2	4.3	8.0	15.8	3.4	0.6	(2.1)	2.1	(0.7)	0.6	58.3	2.412	(0.238)	3.0
Medical Professional Liability	51,989	15.7	20.1	9.8	8.6	1.9	0.1	44.2	6.9	8.6	42.5	31.2	2.342	(0.231)	15.8
Other Liability	37,344	25.4	10.1	7.2	13.9	4.9	0.7	38.2	7.0	7.3	37.8	29.3	2.402	(0.237)	13.7
Products Liability	1,081	24.2	16.8	6.9	16.4	6.0	0.0	30.0	5.3	5.8	29.6	35.2	2.341	(0.231)	13.0
Workers Compensation	256,108	35.2	8.3	11.0	17.3	3.2	45.1	(19.8)	6.0	(4.7)	(9.0)	34.2	2.415	(0.238)	(0.4)
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	241	0.0	0.0	97.7	54.9	4.5	0.0	(56.7)	8.5	(12.7)	(35.5)	4.1	2.475	(0.244)	1.3
Accident and Health	27,549	75.9	4.5	3.0	9.9	1.9	0.0	5.1	(54.2)	6.4	(55.6)	59.6	2.404	(0.237)	(30.5)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	23,189	204.3	14.5	9.3	16.7	4.3	0.0	(148.9)	5.7	(31.8)	(111.3)	34.4	2.391	(0.236)	(35.7)
Earthquake	184	(0.3)	0.2	10.8	10.0	15.7	4.8	59.1	1.4	12.3	48.3	76.2	2.528	(0.249)	39.5
Total All Lines	2,470,362	69.8	9.0	5.0	16.9	3.5	5.4	(9.2)	2.1	(2.1)	(5.0)	52.3	2.412	(0.238)	0.0

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

\*See technical notes

**2022 Profitability Report  
Maine**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	96,541	68.5	7.8	3.6	18.5	2.2	1.2	(1.5)	2.4	(0.5)	1.4	54.6	2.418	(0.238)	3.4
Private Passenger Auto Physical	102,522	79.3	7.5	3.6	18.1	2.2	1.3	(11.7)	0.7	(2.5)	(8.5)	80.3	2.422	(0.239)	(4.2)
Private Passenger Auto Total	199,063	74.0	7.7	3.6	18.3	2.2	1.2	(6.8)	1.5	(1.6)	(3.7)	65.4	2.420	(0.239)	0.2
Commercial Auto Liability	9,369	54.0	7.1	4.7	18.3	2.2	0.0	14.1	2.4	2.7	13.7	49.2	2.419	(0.239)	9.4
Commercial Auto Physical	6,023	64.1	6.1	5.3	19.3	2.3	0.0	3.3	0.2	0.7	2.8	75.8	2.423	(0.239)	4.8
Commercial Auto Total	15,392	57.9	6.7	4.9	18.7	2.3	0.0	9.9	1.5	1.9	9.5	57.0	2.420	(0.239)	8.1
Homeowners Multiple Peril	107,933	56.8	6.3	4.6	25.1	2.3	2.3	3.0	1.4	0.5	3.9	62.6	2.460	(0.243)	5.1
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	34,858	52.1	9.7	6.1	29.8	2.0	0.0	0.5	1.2	(0.0)	1.7	57.2	2.461	(0.243)	3.7
Fire	13,922	11.1	0.8	7.2	18.4	2.4	0.4	60.1	1.3	12.5	48.9	69.6	2.431	(0.240)	36.7
Allied Lines	20,626	20.1	1.4	7.7	15.2	2.4	0.8	52.7	0.9	11.0	42.6	70.4	2.428	(0.239)	32.6
Inland Marine	6,274	15.0	1.1	8.0	16.2	2.7	0.8	56.5	1.4	11.7	46.1	67.7	2.411	(0.238)	33.9
Medical Professional Liability	36,176	75.8	15.3	9.8	6.4	1.8	15.3	(24.2)	7.4	(5.8)	(11.0)	29.1	2.328	(0.230)	(0.6)
Other Liability	15,223	49.7	8.8	7.2	18.7	2.2	1.0	12.8	4.2	2.3	14.7	40.0	2.411	(0.238)	8.5
Products Liability	459	(18.0)	(21.4)	6.9	14.1	2.3	0.0	116.4	3.2	24.1	95.5	45.9	2.310	(0.228)	46.4
Workers Compensation	182,855	43.9	9.7	11.0	15.9	1.8	8.8	9.2	6.4	1.3	14.3	32.6	2.406	(0.237)	7.3
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	3	0.0	0.0	97.7	54.9	2.5	0.0	(54.7)	23.0	(13.8)	(18.0)	2.5	2.445	(0.241)	2.2
Accident and Health	2,601	36.6	2.1	3.0	10.7	1.4	0.0	46.4	(54.0)	15.1	(22.7)	57.1	2.404	(0.237)	(10.3)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	6,678	(16.3)	(1.1)	9.3	17.9	3.0	0.5	87.0	1.3	18.1	70.2	65.3	2.373	(0.234)	48.4
Earthquake	276	0.1	(0.0)	10.8	16.5	1.8	3.7	67.5	1.3	14.0	54.7	82.5	2.452	(0.242)	47.8
Total All Lines	642,339	55.7	8.0	6.8	18.6	2.1	4.2	5.0	3.0	0.7	7.2	47.1	2.412	(0.238)	6.1

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

\*See technical notes

**2022 Profitability Report  
Maryland**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	913,734	84.3	12.1	3.6	17.4	2.2	1.2	(20.4)	2.5	(4.5)	(13.4)	53.6	2.413	(0.238)	(4.5)
Private Passenger Auto Physical	684,705	87.0	8.4	3.6	16.9	2.1	1.4	(19.1)	0.7	(4.1)	(14.4)	79.6	2.415	(0.238)	(8.8)
Private Passenger Auto Total	1,598,439	85.5	10.5	3.6	17.2	2.1	1.3	(19.8)	1.7	(4.3)	(13.8)	62.3	2.413	(0.238)	(5.9)
Commercial Auto Liability	155,995	75.3	10.0	4.7	14.1	2.2	1.0	(6.8)	3.2	(1.8)	(1.9)	44.7	2.397	(0.236)	1.8
Commercial Auto Physical	45,878	88.3	8.6	5.3	16.9	2.1	1.1	(22.0)	0.4	(4.7)	(16.9)	72.1	2.400	(0.237)	(9.6)
Commercial Auto Total	201,874	78.2	9.7	4.8	14.7	2.2	1.0	(10.3)	2.5	(2.4)	(5.3)	48.9	2.397	(0.236)	0.0
Homeowners Multiple Peril	361,992	80.9	8.5	4.6	17.7	2.0	4.2	(17.6)	1.6	(3.8)	(12.2)	62.1	2.396	(0.236)	(4.9)
Farmowners Multiple Peril	19,739	54.6	3.8	4.6	22.0	2.1	0.0	13.2	1.6	2.6	12.2	67.8	2.438	(0.240)	11.0
Commercial Multiple Peril	143,939	53.2	9.2	6.1	24.9	2.2	0.1	4.6	2.4	0.7	6.3	47.9	2.422	(0.239)	5.7
Fire	27,091	47.2	3.9	7.2	16.0	2.3	1.5	22.2	1.6	4.5	19.3	66.3	2.408	(0.237)	15.4
Allied Lines	38,165	39.8	2.8	7.7	11.7	2.1	2.7	33.5	1.0	6.9	27.6	70.1	2.394	(0.236)	21.9
Inland Marine	26,229	28.6	1.7	8.0	15.5	2.2	1.9	42.4	1.6	8.7	35.2	65.0	2.402	(0.237)	25.5
Medical Professional Liability	98,120	38.2	26.7	9.8	11.2	1.6	27.3	(14.4)	6.9	(3.7)	(3.9)	30.4	2.352	(0.232)	1.4
Other Liability	98,555	67.2	5.3	7.2	19.3	2.1	3.1	(3.7)	4.9	(1.3)	2.5	36.2	2.413	(0.238)	3.5
Products Liability	3,986	30.6	25.5	6.9	26.3	2.4	0.4	8.3	6.8	1.1	14.0	29.6	2.362	(0.233)	6.7
Workers Compensation*	56,846	36.2	12.9	11.0	15.6	2.9	0.7	21.0	8.4	3.6	25.8	27.2	2.407	(0.237)	9.7
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	3	0.0	0.0	97.7	54.9	10.6	0.0	(62.8)	176.9	(30.6)	144.7	0.1	2.573	(0.254)	3.0
Accident and Health	18,682	54.9	3.2	3.0	12.1	1.5	0.0	25.5	(53.3)	10.6	(38.5)	50.4	2.407	(0.237)	(16.7)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	17,847	21.8	1.8	9.3	25.3	2.4	0.1	39.5	1.4	8.2	32.8	60.7	2.435	(0.240)	22.6
Earthquake	1,027	(0.4)	0.3	10.8	10.5	1.7	8.1	69.4	1.8	14.4	56.8	69.7	2.399	(0.236)	42.3
Total All Lines	2,712,532	76.6	10.1	4.7	17.2	2.1	2.6	(13.1)	1.8	(2.9)	(8.3)	55.2	2.406	(0.237)	(2.0)

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

\*See technical notes

**2022 Profitability Report  
Massachusetts**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	431,021	68.0	8.4	3.6	20.2	2.7	0.6	(3.1)	2.8	(0.9)	0.6	48.9	2.436	(0.240)	3.0
Private Passenger Auto Physical	402,823	68.8	7.5	3.6	19.9	2.5	0.7	(2.7)	0.6	(0.6)	(1.5)	77.3	2.451	(0.242)	1.5
Private Passenger Auto Total	833,845	68.4	7.9	3.6	20.1	2.6	0.6	(2.9)	1.7	(0.8)	(0.4)	59.4	2.442	(0.241)	2.4
Commercial Auto Liability	40,134	54.1	6.4	4.7	18.7	2.8	0.0	13.6	3.5	2.5	14.6	41.5	2.422	(0.239)	8.7
Commercial Auto Physical	18,089	67.4	7.2	5.3	20.4	2.7	0.0	(2.6)	0.3	(0.6)	(1.8)	73.7	2.436	(0.240)	1.4
Commercial Auto Total	58,223	58.2	6.7	4.9	19.2	2.8	0.0	8.5	2.5	1.5	9.5	48.0	2.425	(0.239)	7.2
Homeowners Multiple Peril	801,396	41.9	4.7	4.6	25.7	2.9	1.8	18.6	1.5	3.8	16.3	62.0	2.469	(0.243)	12.8
Farmowners Multiple Peril	1,890	7.8	1.1	4.6	22.5	2.7	0.0	61.7	2.1	12.7	51.0	60.8	2.445	(0.241)	33.7
Commercial Multiple Peril	262,217	44.5	7.3	6.1	27.9	2.8	0.1	11.6	1.6	2.3	10.9	53.6	2.450	(0.242)	8.5
Fire	81,846	52.1	4.3	7.2	21.7	2.4	0.1	12.4	1.8	2.4	11.8	61.9	2.455	(0.242)	10.0
Allied Lines	95,763	25.2	2.1	7.7	16.3	2.6	0.4	46.0	1.0	9.6	37.5	67.7	2.438	(0.240)	28.0
Inland Marine	42,899	260.3	13.4	8.0	18.5	2.9	1.1	(203.9)	2.5	(43.1)	(158.4)	53.9	2.426	(0.239)	(82.7)
Medical Professional Liability	83,249	96.2	29.1	9.8	12.3	2.7	8.0	(57.8)	10.2	(13.1)	(34.4)	23.0	2.355	(0.232)	(5.3)
Other Liability	128,780	113.2	11.8	7.2	18.8	2.6	2.1	(55.3)	6.4	(12.2)	(36.7)	31.1	2.411	(0.238)	(8.8)
Products Liability	3,660	60.3	14.3	6.9	19.7	2.9	0.0	(3.8)	6.8	(1.5)	4.5	30.1	2.342	(0.231)	3.9
Workers Compensation	133,424	62.5	14.3	11.0	13.3	3.0	1.0	(4.8)	6.2	(1.6)	3.0	33.9	2.401	(0.237)	3.7
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	19	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	9.1	(11.9)	(31.3)	4.1	2.407	(0.237)	1.4
Accident and Health	556	57.2	3.9	3.0	5.2	2.5	0.0	28.6	(56.0)	11.5	(38.9)	91.5	2.399	(0.236)	(33.0)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	25,562	128.5	5.7	9.3	19.0	5.2	0.7	(68.1)	2.7	(14.6)	(50.9)	49.2	2.402	(0.237)	(22.4)
Earthquake	2,882	(0.1)	0.0	10.8	19.0	2.1	5.3	63.2	1.5	13.1	51.5	75.0	2.488	(0.245)	41.4
Total All Lines	2,556,209	61.8	7.8	5.4	21.8	2.8	1.3	(0.5)	2.4	(0.3)	2.2	52.2	2.436	(0.240)	3.8

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

\*See technical notes

**2022 Profitability Report  
Michigan**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability*	1,446,746	157.1	18.1	3.6	18.4	1.7	0.3	(98.9)	31.5	(23.9)	(43.5)	8.9	2.405	(0.237)	(1.2)
Private Passenger Auto Physical	1,113,917	94.8	9.2	3.6	18.5	1.2	0.4	(27.4)	0.7	(5.8)	(20.9)	77.7	2.419	(0.238)	(13.6)
Private Passenger Auto Total*	2,560,664	130.0	14.2	3.6	18.5	1.5	0.3	(67.8)	18.1	(16.0)	(33.7)	14.4	2.406	(0.237)	(2.2)
Commercial Auto Liability*	165,039	63.6	12.9	4.7	18.9	2.6	0.0	(2.3)	5.1	(1.0)	3.8	34.4	2.418	(0.238)	3.9
Commercial Auto Physical	106,255	77.6	7.9	5.3	20.3	1.4	0.0	(12.2)	0.2	(2.6)	(9.3)	74.1	2.423	(0.239)	(4.3)
Commercial Auto Total*	271,294	69.1	10.9	4.9	19.4	2.1	0.0	(6.2)	3.2	(1.6)	(1.4)	43.6	2.419	(0.238)	2.1
Homeowners Multiple Peril	761,678	69.4	7.7	4.6	22.5	1.1	0.6	(5.8)	1.6	(1.4)	(2.8)	60.8	2.428	(0.239)	1.0
Farmowners Multiple Peril	125,617	54.4	4.2	4.6	23.9	1.3	0.0	11.9	2.3	2.3	11.9	58.9	2.441	(0.241)	9.7
Commercial Multiple Peril	228,419	63.3	6.7	6.1	24.8	1.2	0.0	(1.9)	2.4	(0.6)	1.2	48.1	2.415	(0.238)	3.2
Fire	101,746	155.7	10.1	7.2	19.1	1.4	0.1	(93.4)	3.1	(19.9)	(70.3)	49.2	2.421	(0.239)	(32.0)
Allied Lines	79,489	23.8	1.1	7.7	14.8	1.6	0.3	51.1	1.0	10.6	41.4	70.8	2.414	(0.238)	32.0
Inland Marine	61,284	32.1	0.7	8.0	20.7	1.3	0.3	37.2	3.7	7.4	33.5	44.3	2.425	(0.239)	17.5
Medical Professional Liability	77,750	70.3	41.5	9.8	9.0	1.8	0.4	(32.4)	7.0	(7.5)	(17.9)	30.8	2.342	(0.231)	(2.9)
Other Liability	143,633	43.8	(5.4)	7.2	21.3	1.2	0.2	32.0	6.8	6.1	32.7	29.8	2.414	(0.238)	12.4
Products Liability	6,472	35.7	19.0	6.9	22.6	1.2	0.0	14.8	6.3	2.5	18.6	31.3	2.346	(0.231)	8.4
Workers Compensation	137,216	22.1	5.1	11.0	16.5	0.3	3.4	41.9	5.9	8.2	39.5	35.1	2.403	(0.237)	16.5
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	189	0.0	0.0	97.7	54.9	1.4	0.0	(53.6)	21.0	(13.3)	(19.3)	2.5	2.428	(0.239)	2.2
Accident and Health	24,681	64.2	3.8	3.0	11.3	1.4	0.0	16.8	(54.3)	8.9	(46.4)	59.8	2.405	(0.237)	(25.1)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	40,790	31.3	2.5	9.3	23.4	2.0	0.0	31.8	1.5	6.5	26.8	63.0	2.412	(0.238)	19.5
Earthquake	1,015	(0.1)	0.0	10.8	16.4	1.7	1.1	70.3	1.4	14.6	57.1	77.7	2.455	(0.242)	47.1
Total All Lines	4,621,937	100.3	11.3	4.7	19.5	1.4	0.4	(37.2)	11.1	(8.9)	(17.3)	21.0	2.408	(0.237)	(1.0)

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

\*See technical notes



**2022 Profitability Report  
Minnesota**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	640,113	76.0	10.5	3.6	18.5	2.1	0.3	(10.7)	2.2	(2.5)	(6.0)	56.5	2.416	(0.238)	(0.8)
Private Passenger Auto Physical	676,163	105.3	10.2	3.6	18.0	2.0	0.4	(39.2)	0.7	(8.3)	(30.2)	81.0	2.420	(0.239)	(21.8)
Private Passenger Auto Total	1,316,276	91.0	10.4	3.6	18.2	2.0	0.4	(25.3)	1.4	(5.5)	(18.5)	66.9	2.418	(0.238)	(9.7)
Commercial Auto Liability	136,703	58.2	6.8	4.7	19.0	1.7	0.5	9.4	3.1	1.7	10.9	44.1	2.418	(0.238)	7.5
Commercial Auto Physical	97,832	82.5	8.3	5.3	19.7	1.7	0.1	(17.3)	0.2	(3.7)	(13.5)	75.4	2.420	(0.239)	(7.5)
Commercial Auto Total	234,535	68.3	7.5	4.9	19.3	1.7	0.3	(1.7)	1.9	(0.6)	0.7	53.4	2.419	(0.238)	3.1
Homeowners Multiple Peril	733,139	173.7	17.7	4.6	22.0	1.9	0.6	(120.3)	1.8	(25.4)	(93.0)	58.3	2.429	(0.239)	(51.6)
Farmowners Multiple Peril	36,217	203.2	13.7	4.6	24.4	1.6	0.0	(147.2)	3.1	(31.2)	(112.9)	51.2	2.440	(0.241)	(55.1)
Commercial Multiple Peril	173,022	131.1	16.5	6.1	22.1	1.7	0.1	(77.3)	2.0	(16.4)	(58.9)	51.4	2.402	(0.237)	(27.6)
Fire	113,669	58.6	4.0	7.2	19.2	1.8	0.3	9.2	1.6	1.8	9.0	66.4	2.430	(0.240)	8.7
Allied Lines	387,974	172.8	10.5	7.7	20.7	1.1	0.1	(112.5)	1.4	(23.8)	(87.4)	66.2	2.439	(0.240)	(55.2)
Inland Marine	68,366	50.6	2.1	8.0	22.0	1.8	0.3	15.6	1.0	3.2	13.4	72.7	2.451	(0.242)	12.5
Medical Professional Liability	5,407	10.6	26.3	9.8	12.2	2.1	2.7	36.8	3.6	7.4	33.0	46.4	2.359	(0.233)	17.9
Other Liability	214,988	39.0	7.2	7.2	20.1	1.5	0.8	24.5	3.6	4.8	23.3	42.9	2.415	(0.238)	12.7
Products Liability	26,341	(8.7)	(6.4)	6.9	23.4	1.4	0.1	83.5	4.2	17.1	70.6	40.7	2.350	(0.232)	31.3
Workers Compensation	283,031	42.0	12.8	11.0	14.7	(2.7)	0.5	21.9	8.0	3.8	26.2	28.2	2.389	(0.236)	10.0
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	7	0.0	0.0	97.7	54.9	31.5	0.0	(83.8)	(2.0)	(17.4)	(68.4)	4.5	2.885	(0.284)	0.1
Accident and Health	24,278	61.9	3.6	3.0	12.1	1.5	0.0	18.2	(53.4)	9.1	(44.3)	51.2	2.407	(0.237)	(20.0)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	34,211	9.7	0.9	9.3	24.8	2.0	0.0	53.7	1.0	11.2	43.5	71.0	2.424	(0.239)	33.5
Earthquake	713	(0.0)	(0.0)	10.8	10.1	2.3	0.9	76.2	1.4	15.9	61.7	82.9	2.403	(0.237)	53.8
Total All Lines	3,652,174	107.4	11.4	5.5	19.5	1.4	0.4	(45.5)	1.9	(9.7)	(33.9)	55.3	2.417	(0.238)	(16.1)

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

\*See technical notes

**2022 Profitability Report  
Mississippi**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	325,439	82.4	9.7	3.6	17.2	3.1	0.9	(16.6)	2.2	(3.7)	(10.7)	57.1	2.415	(0.238)	(3.5)
Private Passenger Auto Physical	319,256	78.5	7.6	3.6	16.9	3.1	0.8	(10.3)	0.6	(2.2)	(7.4)	82.9	2.419	(0.239)	(3.5)
Private Passenger Auto Total	644,695	80.5	8.6	3.6	17.1	3.1	0.8	(13.5)	1.4	(3.0)	(9.1)	67.5	2.417	(0.238)	(3.5)
Commercial Auto Liability	29,546	71.0	12.8	4.7	17.9	3.1	0.1	(9.3)	3.2	(2.3)	(3.8)	43.7	2.419	(0.238)	1.0
Commercial Auto Physical	11,097	71.8	7.6	5.3	18.6	3.3	0.0	(6.4)	0.3	(1.4)	(4.8)	74.5	2.424	(0.239)	(0.9)
Commercial Auto Total	40,643	71.2	11.4	4.8	18.1	3.2	0.0	(8.5)	2.4	(2.0)	(4.1)	49.3	2.420	(0.239)	0.6
Homeowners Multiple Peril	74,672	79.0	8.6	4.6	15.5	2.6	4.0	(14.0)	1.4	(3.1)	(9.5)	64.6	2.383	(0.235)	(3.5)
Farmowners Multiple Peril	6,309	78.6	6.4	4.6	21.8	5.1	0.0	(16.2)	1.7	(3.6)	(10.9)	67.2	2.456	(0.242)	(4.7)
Commercial Multiple Peril	32,861	71.1	8.9	6.1	21.7	4.1	0.0	(11.6)	2.1	(2.6)	(6.9)	50.2	2.414	(0.238)	(0.8)
Fire	16,266	(40.2)	0.7	7.2	14.7	3.3	0.7	113.9	6.9	23.2	97.5	31.4	2.404	(0.237)	33.3
Allied Lines	33,160	93.6	5.8	7.7	13.1	2.8	0.8	(23.5)	0.7	(5.0)	(17.8)	78.1	2.410	(0.238)	(11.3)
Inland Marine	11,139	44.9	2.8	8.0	17.2	3.0	0.8	23.5	1.5	4.8	20.2	66.2	2.419	(0.239)	16.1
Medical Professional Liability*	5,052	(15.1)	28.7	9.8	7.6	3.1	3.0	63.2	7.5	12.5	58.2	29.3	2.342	(0.231)	19.6
Other Liability	24,640	41.3	12.7	7.2	18.5	3.1	0.3	17.3	6.3	3.0	20.6	31.4	2.411	(0.238)	9.1
Products Liability	2,738	37.6	15.5	6.9	24.1	3.0	0.0	13.2	4.2	2.4	15.1	39.6	2.360	(0.233)	8.6
Workers Compensation	16,992	51.7	12.0	11.0	13.8	3.6	0.6	7.6	4.8	1.1	11.3	40.2	2.405	(0.237)	7.2
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	99	0.0	0.0	97.7	54.9	4.7	0.0	(57.0)	8.1	(12.8)	(36.2)	3.9	2.479	(0.244)	1.3
Accident and Health	16,161	64.5	3.8	3.0	12.2	2.2	0.0	14.5	(53.1)	8.3	(46.9)	48.7	2.409	(0.237)	(20.2)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	7,814	(20.5)	(0.5)	9.3	20.9	3.5	0.0	87.5	1.8	18.2	71.1	61.9	2.405	(0.237)	46.6
Earthquake	8,330	(0.2)	0.1	10.8	9.5	2.6	0.4	77.1	1.5	16.0	62.6	77.3	2.399	(0.237)	51.0
Total All Lines	941,572	73.5	8.5	4.5	16.8	3.1	1.0	(7.2)	0.8	(1.6)	(4.7)	61.0	2.412	(0.238)	(0.2)

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

\*See technical notes

**2022 Profitability Report  
Missouri**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	774,590	91.4	10.5	3.6	17.6	2.2	0.4	(25.4)	2.5	(5.6)	(17.3)	54.1	2.413	(0.238)	(6.7)
Private Passenger Auto Physical	772,280	78.3	7.7	3.6	17.4	2.1	0.5	(9.2)	0.6	(2.0)	(6.7)	83.5	2.417	(0.238)	(2.9)
Private Passenger Auto Total	1,546,871	84.8	9.1	3.6	17.5	2.1	0.4	(17.3)	1.5	(3.8)	(12.0)	65.6	2.414	(0.238)	(5.2)
Commercial Auto Liability	109,542	85.5	13.2	4.7	17.0	2.2	0.1	(22.4)	3.4	(5.0)	(14.0)	43.1	2.410	(0.238)	(3.4)
Commercial Auto Physical	63,437	69.1	7.3	5.3	19.0	1.8	0.0	(2.2)	0.2	(0.5)	(1.5)	76.1	2.415	(0.238)	1.5
Commercial Auto Total	172,979	79.5	11.1	4.9	17.7	2.1	0.1	(15.0)	2.2	(3.4)	(9.4)	51.2	2.411	(0.238)	(2.2)
Homeowners Multiple Peril	497,897	52.9	5.8	4.6	19.7	2.1	1.1	14.1	1.4	2.8	12.7	64.0	2.413	(0.238)	10.8
Farmowners Multiple Peril	41,376	63.5	5.5	4.6	21.4	1.4	0.0	3.9	2.1	0.6	5.4	61.5	2.424	(0.239)	6.0
Commercial Multiple Peril	163,070	67.0	11.8	6.1	21.4	1.9	0.0	(7.9)	1.8	(1.8)	(4.2)	52.4	2.399	(0.237)	0.4
Fire	61,329	109.7	7.3	7.2	17.5	2.0	0.3	(43.7)	3.2	(9.5)	(31.0)	48.9	2.414	(0.238)	(12.5)
Allied Lines	145,908	60.7	3.8	7.7	15.3	1.4	0.3	11.1	0.9	2.2	9.7	74.0	2.416	(0.238)	9.8
Inland Marine	40,839	61.5	1.7	8.0	18.8	2.1	0.4	7.9	1.7	1.5	8.1	63.7	2.423	(0.239)	7.8
Medical Professional Liability	30,711	52.8	40.8	9.8	11.9	1.7	4.8	(21.3)	6.0	(5.1)	(10.2)	34.2	2.354	(0.232)	(0.9)
Other Liability	115,322	63.6	12.9	7.2	17.5	2.0	0.5	(3.3)	4.8	(1.2)	2.7	37.1	2.404	(0.237)	3.6
Products Liability	5,551	58.8	42.9	6.9	21.5	2.0	0.0	(31.7)	5.7	(7.2)	(18.8)	33.6	2.345	(0.231)	(3.8)
Workers Compensation	301,550	53.6	12.1	11.0	16.9	1.3	2.1	3.3	6.1	0.1	9.4	33.9	2.408	(0.237)	5.8
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	44	0.0	0.0	97.7	54.9	2.7	0.0	(54.9)	12.3	(12.7)	(29.9)	3.2	2.448	(0.241)	1.7
Accident and Health	32,190	114.5	6.8	3.0	11.2	2.2	0.0	(37.4)	(53.7)	(2.6)	(88.5)	53.5	2.406	(0.237)	(44.7)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	21,121	8.6	1.3	9.3	23.1	2.3	0.0	55.6	1.0	11.6	45.0	71.4	2.413	(0.238)	34.8
Earthquake	25,410	(0.2)	0.1	10.8	15.0	2.2	0.8	71.5	1.5	14.9	58.2	76.4	2.448	(0.241)	47.2
Total All Lines	3,202,170	72.5	9.1	5.3	17.9	2.0	0.7	(7.1)	1.6	(1.6)	(3.8)	56.5	2.411	(0.238)	0.5

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

\*See technical notes

**2022 Profitability Report  
Montana**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	127,609	80.4	11.0	3.6	17.8	3.1	0.9	(16.5)	2.1	(3.7)	(10.7)	56.7	2.419	(0.238)	(3.4)
Private Passenger Auto Physical	160,291	80.5	7.7	3.6	15.9	3.0	0.9	(11.3)	0.7	(2.4)	(8.1)	79.1	2.414	(0.238)	(3.8)
Private Passenger Auto Total	287,900	80.5	9.2	3.6	16.7	3.1	0.9	(13.6)	1.4	(3.0)	(9.3)	67.3	2.417	(0.238)	(3.6)
Commercial Auto Liability	28,591	64.7	8.0	4.7	19.0	2.9	0.0	1.0	2.7	(0.1)	3.7	47.0	2.426	(0.239)	4.4
Commercial Auto Physical	19,627	81.0	7.5	5.3	19.3	2.9	0.0	(15.7)	0.3	(3.3)	(12.1)	72.8	2.426	(0.239)	(6.1)
Commercial Auto Total	48,218	71.4	7.8	4.9	19.1	2.9	0.0	(5.8)	1.7	(1.4)	(2.7)	55.0	2.426	(0.239)	1.2
Homeowners Multiple Peril	121,132	87.9	10.1	4.6	19.2	3.1	1.2	(25.8)	1.7	(5.6)	(18.6)	60.6	2.417	(0.238)	(8.6)
Farmowners Multiple Peril	46,409	63.8	5.5	4.6	19.7	2.5	0.0	4.1	2.3	0.6	5.7	59.1	2.420	(0.239)	6.0
Commercial Multiple Peril	65,394	67.3	9.0	6.1	20.7	3.1	0.0	(5.9)	2.2	(1.5)	(2.3)	49.4	2.403	(0.237)	1.5
Fire	8,668	16.4	1.1	7.2	17.5	3.4	0.3	54.5	1.1	11.3	44.3	72.5	2.432	(0.240)	34.8
Allied Lines	11,488	59.1	3.6	7.7	15.9	3.1	1.2	9.7	1.2	1.9	8.9	65.3	2.438	(0.240)	8.5
Inland Marine	7,847	22.2	1.1	8.0	21.2	3.4	0.5	43.8	1.0	9.1	35.7	73.1	2.460	(0.243)	28.8
Medical Professional Liability	6,310	28.6	19.3	9.8	8.0	2.7	0.8	31.1	4.5	6.1	29.5	40.8	2.342	(0.231)	14.6
Other Liability	31,126	74.7	9.6	7.2	20.0	3.0	0.3	(14.3)	5.6	(3.6)	(5.2)	33.8	2.417	(0.238)	0.9
Products Liability	2,116	(222.6)	(90.6)	6.9	23.3	3.0	0.0	380.3	7.0	79.2	308.1	29.3	2.352	(0.232)	92.9
Workers Compensation*	6,023	35.1	15.3	11.0	14.8	3.1	0.0	21.1	4.7	4.0	21.8	40.3	2.407	(0.237)	11.4
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	4	0.0	0.0	97.7	54.9	11.6	0.0	(63.8)	8.1	(14.2)	(41.6)	3.1	2.585	(0.255)	1.6
Accident and Health	11,954	72.2	4.2	3.0	14.0	3.0	0.0	3.9	(55.3)	6.3	(57.7)	72.9	2.423	(0.239)	(39.4)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	4,379	0.9	0.4	9.3	29.1	3.2	0.1	57.4	0.8	12.0	46.2	72.0	2.471	(0.244)	36.0
Earthquake	1,532	(0.0)	0.0	10.8	12.9	2.2	3.3	71.1	1.6	14.8	58.0	73.7	2.428	(0.239)	45.4
Total All Lines	660,499	73.8	8.4	4.7	18.1	3.0	0.7	(8.4)	0.8	(1.8)	(5.7)	58.9	2.416	(0.238)	(0.7)

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

\*See technical notes

**2022 Profitability Report  
Nebraska**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	231,554	89.5	10.4	3.6	19.2	0.7	0.5	(23.6)	2.4	(5.2)	(16.0)	54.5	2.413	(0.238)	(6.1)
Private Passenger Auto Physical	303,202	94.0	9.0	3.6	19.0	0.7	0.5	(26.6)	0.6	(5.6)	(20.4)	83.3	2.418	(0.238)	(14.3)
Private Passenger Auto Total	534,757	92.1	9.6	3.6	19.1	0.7	0.5	(25.3)	1.4	(5.4)	(18.5)	67.8	2.416	(0.238)	(9.9)
Commercial Auto Liability	46,868	57.8	8.8	4.7	18.9	1.4	1.1	7.6	3.5	1.3	9.9	42.1	2.415	(0.238)	6.8
Commercial Auto Physical	36,537	81.5	8.2	5.3	20.1	1.2	0.0	(16.1)	0.2	(3.4)	(12.5)	75.9	2.419	(0.239)	(6.8)
Commercial Auto Total	83,405	68.2	8.5	5.0	19.5	1.3	0.6	(2.8)	2.1	(0.8)	0.1	52.3	2.416	(0.238)	2.7
Homeowners Multiple Peril	305,546	148.1	15.0	4.6	21.4	1.4	0.9	(91.1)	1.9	(19.3)	(69.9)	57.8	2.420	(0.239)	(37.8)
Farmowners Multiple Peril	160,561	174.9	11.7	4.6	20.9	1.2	0.0	(113.0)	2.7	(24.0)	(86.3)	54.9	2.417	(0.238)	(44.7)
Commercial Multiple Peril	68,232	103.5	13.3	6.1	22.6	1.6	0.0	(46.9)	1.7	(10.0)	(35.3)	54.4	2.405	(0.237)	(16.6)
Fire	32,597	43.8	3.4	7.2	18.5	1.5	3.5	22.4	2.1	4.5	20.0	59.8	2.421	(0.239)	14.6
Allied Lines	143,129	183.1	11.1	7.7	17.3	0.8	0.2	(119.9)	1.2	(25.3)	(93.4)	69.2	2.419	(0.238)	(62.0)
Inland Marine	26,212	54.1	2.9	8.0	22.2	1.5	0.9	10.6	1.0	2.1	9.5	72.4	2.451	(0.242)	9.6
Medical Professional Liability	4,611	61.9	36.0	9.8	9.1	2.3	0.7	(19.5)	3.2	(4.4)	(11.9)	47.2	2.345	(0.231)	(3.0)
Other Liability	60,303	46.8	2.0	7.2	20.6	1.4	0.7	21.6	3.8	4.1	21.2	41.7	2.417	(0.238)	11.5
Products Liability	4,524	8.2	(7.8)	6.9	21.6	1.4	0.0	70.0	3.9	14.3	59.6	41.9	2.343	(0.231)	27.6
Workers Compensation	73,274	31.5	7.6	11.0	15.0	1.9	2.6	30.6	6.3	5.8	31.1	33.1	2.403	(0.237)	12.9
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	13,978	85.7	5.1	3.0	12.5	1.6	0.0	(7.5)	(52.3)	3.6	(63.4)	43.2	2.407	(0.237)	(24.7)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	11,967	34.9	2.5	9.3	25.8	1.8	0.0	26.0	1.2	5.3	21.8	66.3	2.432	(0.240)	17.1
Earthquake	403	(0.0)	0.0	10.8	17.0	2.6	2.1	67.8	1.5	14.1	55.3	74.7	2.472	(0.244)	44.0
Total All Lines	1,523,500	112.5	10.4	5.2	19.6	1.1	0.7	(49.3)	1.5	(10.5)	(37.3)	57.9	2.416	(0.238)	(18.9)

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

\*See technical notes

**2022 Profitability Report  
Nevada**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	485,523	100.7	17.6	3.6	17.2	3.5	1.1	(43.3)	3.1	(9.4)	(30.8)	48.6	2.414	(0.238)	(12.3)
Private Passenger Auto Physical	223,899	91.0	8.7	3.6	17.1	3.5	1.0	(24.6)	0.7	(5.2)	(18.7)	81.1	2.422	(0.239)	(12.5)
Private Passenger Auto Total	709,422	97.6	14.8	3.6	17.1	3.5	1.1	(37.4)	2.4	(8.1)	(27.0)	55.6	2.416	(0.238)	(12.3)
Commercial Auto Liability	159,990	87.5	13.0	4.7	9.6	3.5	0.1	(18.1)	2.0	(4.0)	(12.1)	55.3	2.390	(0.236)	(4.1)
Commercial Auto Physical	10,006	94.0	8.8	5.3	16.0	3.5	0.0	(27.3)	0.3	(5.8)	(21.3)	77.0	2.405	(0.237)	(13.8)
Commercial Auto Total	169,996	87.9	12.8	4.7	10.0	3.5	0.1	(18.7)	1.9	(4.1)	(12.6)	56.2	2.390	(0.236)	(4.5)
Homeowners Multiple Peril	140,724	57.6	6.4	4.6	18.3	3.3	1.9	8.1	1.6	1.5	8.2	61.2	2.412	(0.238)	7.7
Farmowners Multiple Peril	2,621	20.3	1.2	4.6	19.6	4.2	0.0	50.5	1.7	10.4	41.7	67.1	2.433	(0.240)	30.7
Commercial Multiple Peril	54,575	55.3	12.7	6.1	21.7	3.5	0.0	0.9	2.3	(0.1)	3.3	48.2	2.411	(0.238)	4.2
Fire	11,115	14.5	3.8	7.2	9.2	2.8	0.7	62.2	1.2	12.9	50.4	72.6	2.348	(0.232)	39.2
Allied Lines	21,291	(35.0)	(3.4)	7.7	8.9	2.7	1.3	118.2	1.5	24.7	95.0	62.2	2.375	(0.234)	61.7
Inland Marine	14,838	15.6	(9.2)	8.0	13.7	2.9	1.3	68.0	1.6	14.1	55.5	64.5	2.393	(0.236)	38.4
Medical Professional Liability	16,651	51.4	22.7	9.8	12.1	3.2	1.5	(0.3)	5.0	(0.6)	5.2	38.5	2.363	(0.233)	4.6
Other Liability	30,557	83.2	6.1	7.2	19.1	3.4	0.7	(19.2)	5.3	(4.6)	(9.3)	34.7	2.415	(0.238)	(0.6)
Products Liability	1,591	(1.0)	(4.4)	6.9	22.5	3.7	0.0	72.6	4.8	14.8	62.6	37.1	2.355	(0.232)	25.8
Workers Compensation*	15,207	38.9	8.1	11.0	15.7	5.8	0.0	20.7	5.3	3.8	22.1	37.5	2.421	(0.239)	11.0
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	24	0.0	0.0	97.7	54.9	57.2	0.0	(109.4)	(19.0)	(21.1)	(107.4)	2.6	3.287	(0.324)	0.8
Accident and Health	9,871	44.7	2.7	3.0	12.5	3.6	0.0	33.9	(54.1)	12.4	(32.6)	56.8	2.414	(0.238)	(15.9)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	8,704	(4.8)	1.2	9.3	25.0	3.4	0.0	66.1	1.1	13.8	53.4	68.4	2.438	(0.240)	39.2
Earthquake	15,742	(0.0)	(0.0)	10.8	9.6	2.5	1.1	76.3	1.5	15.9	61.9	78.0	2.399	(0.237)	50.9
Total All Lines	1,222,929	81.3	12.1	4.5	16.1	3.5	0.9	(18.2)	1.9	(4.0)	(12.3)	55.0	2.409	(0.238)	(4.1)

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

\*See technical notes

**2022 Profitability Report  
New Hampshire**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	120,272	69.6	8.2	3.6	17.0	1.9	2.0	(1.9)	2.2	(0.6)	0.8	56.6	2.410	(0.238)	3.1
Private Passenger Auto Physical	124,273	81.5	7.9	3.6	16.9	1.8	1.9	(13.3)	0.8	(2.9)	(9.7)	78.1	2.413	(0.238)	(4.9)
Private Passenger Auto Total	244,545	75.6	8.1	3.6	16.9	1.9	2.0	(7.7)	1.4	(1.8)	(4.5)	65.8	2.411	(0.238)	(0.3)
Commercial Auto Liability	13,751	41.0	8.1	4.7	22.7	2.1	0.0	21.7	3.9	4.2	21.4	39.4	2.437	(0.240)	11.1
Commercial Auto Physical	6,795	55.7	5.9	5.3	22.0	2.0	0.0	9.4	0.2	2.0	7.7	74.1	2.443	(0.241)	8.4
Commercial Auto Total	20,546	45.8	7.4	4.9	22.5	2.1	0.0	17.6	2.7	3.4	16.9	46.6	2.438	(0.240)	10.5
Homeowners Multiple Peril	122,813	52.7	5.7	4.6	21.6	2.2	3.5	10.1	1.5	2.0	9.6	62.8	2.429	(0.240)	8.7
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	61,269	37.9	4.5	6.1	27.9	1.9	0.0	22.0	1.7	4.5	19.3	52.7	2.442	(0.241)	12.8
Fire	9,684	67.8	4.4	7.2	19.0	2.4	0.8	(1.1)	1.9	(0.4)	1.2	60.9	2.434	(0.240)	3.4
Allied Lines	12,262	19.7	1.4	7.7	15.4	2.4	0.9	52.8	1.0	11.0	42.8	68.4	2.430	(0.240)	31.9
Inland Marine	6,719	20.8	1.2	8.0	18.0	2.2	1.4	48.6	1.2	10.1	39.8	69.0	2.422	(0.239)	30.1
Medical Professional Liability	7,245	28.6	2.3	9.8	9.0	2.4	10.8	37.4	12.9	6.6	43.7	19.1	2.344	(0.231)	10.9
Other Liability	19,120	18.6	1.5	7.2	21.7	2.2	2.1	47.1	4.1	9.5	41.7	39.6	2.429	(0.239)	19.2
Products Liability	871	(94.5)	(42.9)	6.9	23.6	1.8	0.0	205.4	7.1	42.4	170.0	29.0	2.350	(0.232)	51.8
Workers Compensation	16,086	38.7	9.1	11.0	17.3	6.9	3.0	14.3	4.4	2.6	16.2	41.1	2.437	(0.240)	9.3
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	2,738	41.1	2.4	3.0	12.1	2.5	0.0	39.3	(53.5)	13.5	(27.8)	52.0	2.409	(0.237)	(11.8)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	4,372	19.9	2.8	9.3	24.4	2.5	0.9	40.4	1.3	8.4	33.3	64.4	2.426	(0.239)	24.1
Earthquake	510	(0.1)	0.0	10.8	17.6	1.6	6.0	64.3	1.5	13.4	52.4	76.1	2.467	(0.243)	42.6
Total All Lines	528,782	57.8	6.3	4.9	19.6	2.2	2.1	7.4	1.6	1.4	7.6	58.0	2.421	(0.239)	7.1

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

\*See technical notes

**2022 Profitability Report  
New Jersey**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Pclyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability*	297,445	73.8	12.7	3.6	16.6	1.5	1.7	(9.6)	5.9	(2.6)	(1.2)	33.3	2.406	(0.237)	2.3
Private Passenger Auto Physical	160,197	72.2	7.4	3.6	15.4	1.4	2.3	(2.1)	0.7	(0.5)	(0.9)	77.8	2.398	(0.236)	1.9
Private Passenger Auto Total*	457,642	73.3	10.8	3.6	16.2	1.5	1.9	(7.0)	4.0	(1.9)	(1.1)	41.6	2.404	(0.237)	2.2
Commercial Auto Liability*	62,460	57.2	11.3	4.7	17.6	2.1	0.3	7.1	4.0	1.1	10.0	39.2	2.412	(0.238)	6.6
Commercial Auto Physical	13,899	69.5	7.1	5.3	18.5	1.9	0.3	(2.4)	0.4	(0.5)	(1.4)	70.6	2.413	(0.238)	1.7
Commercial Auto Total*	76,358	59.4	10.6	4.8	17.8	2.1	0.3	5.4	3.3	0.8	7.9	42.7	2.412	(0.238)	6.0
Homeowners Multiple Peril	457,133	54.9	6.8	4.6	19.0	1.2	1.8	12.0	2.0	2.3	11.7	57.4	2.400	(0.237)	9.3
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	276,233	43.4	10.8	6.1	24.9	1.7	0.1	13.2	3.0	2.5	13.8	43.2	2.417	(0.238)	8.6
Fire	58,147	43.7	2.6	7.2	19.5	1.9	0.3	25.1	2.0	5.1	22.0	60.1	2.431	(0.240)	15.9
Allied Lines	63,538	6.0	1.4	7.7	12.9	2.2	0.7	69.4	1.7	14.4	56.8	59.4	2.404	(0.237)	36.3
Inland Marine	140,250	39.5	1.0	8.0	10.2	2.2	0.3	39.1	0.6	8.1	31.6	92.2	2.394	(0.236)	31.8
Medical Professional Liability	78,074	59.1	38.5	9.8	9.0	1.4	0.3	(17.8)	6.5	(4.4)	(6.9)	32.2	2.341	(0.231)	0.3
Other Liability	94,177	22.0	9.2	7.2	18.3	2.2	1.7	39.7	6.8	7.7	38.9	29.5	2.408	(0.237)	14.1
Products Liability	3,719	42.6	40.7	6.9	22.0	2.3	1.0	(15.2)	9.7	(4.2)	(1.4)	23.0	2.347	(0.231)	2.3
Workers Compensation	57,327	45.7	15.8	11.0	15.6	3.9	3.3	5.0	8.7	0.2	13.5	26.4	2.410	(0.238)	6.2
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	1,089	0.0	0.0	97.7	54.9	2.2	0.0	(54.5)	5.3	(12.0)	(37.1)	6.6	2.440	(0.241)	0.2
Accident and Health	4,935	88.4	5.1	3.0	6.0	0.5	0.0	(2.8)	(55.7)	4.9	(63.4)	85.8	2.404	(0.237)	(51.8)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	22,074	10.5	2.0	9.3	28.3	4.5	0.1	45.7	1.1	9.5	37.3	67.4	2.473	(0.244)	27.8
Earthquake	1,013	0.3	(0.1)	10.8	10.2	2.2	3.7	73.3	1.6	15.2	59.6	77.5	2.402	(0.237)	48.8
Total All Lines	1,791,710	52.3	9.6	5.7	17.8	1.7	1.3	11.9	3.1	2.2	12.8	45.7	2.403	(0.237)	8.5

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

\*See technical notes



**2022 Profitability Report  
New Mexico**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	229,430	79.2	10.3	3.6	16.6	3.1	1.4	(14.0)	2.3	(3.2)	(8.5)	55.7	2.412	(0.238)	(2.1)
Private Passenger Auto Physical	177,059	86.9	8.3	3.6	16.5	3.1	1.4	(19.5)	0.7	(4.2)	(14.6)	80.8	2.416	(0.238)	(9.2)
Private Passenger Auto Total	406,489	82.6	9.5	3.6	16.6	3.1	1.4	(16.4)	1.6	(3.6)	(11.2)	64.4	2.414	(0.238)	(4.5)
Commercial Auto Liability	26,371	87.4	12.8	4.7	18.3	2.8	0.1	(25.7)	3.6	(5.8)	(16.3)	41.2	2.419	(0.238)	(4.1)
Commercial Auto Physical	9,690	62.9	6.9	5.3	18.4	2.8	0.0	4.2	0.4	0.8	3.7	73.0	2.418	(0.238)	5.3
Commercial Auto Total	36,061	80.8	11.2	4.8	18.3	2.8	0.0	(17.7)	2.8	(4.0)	(10.9)	46.7	2.419	(0.238)	(2.4)
Homeowners Multiple Peril	131,880	88.0	8.8	4.6	16.9	2.8	2.7	(23.5)	1.7	(5.1)	(16.7)	61.0	2.395	(0.236)	(7.6)
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	38,921	54.3	7.0	6.1	22.8	2.9	0.1	7.1	2.5	1.3	8.3	47.5	2.413	(0.238)	6.6
Fire	5,088	51.7	5.2	7.2	12.0	2.9	1.6	19.6	1.4	4.0	17.0	70.8	2.380	(0.235)	14.7
Allied Lines	11,358	49.7	3.2	7.7	12.0	2.5	3.2	22.0	1.1	4.5	18.6	68.0	2.399	(0.236)	15.3
Inland Marine	6,479	93.4	1.2	8.0	18.0	3.1	1.8	(25.2)	3.2	(5.6)	(16.4)	48.2	2.420	(0.239)	(5.2)
Medical Professional Liability	15,723	132.8	120.5	9.8	7.5	4.1	0.4	(174.8)	9.4	(37.6)	(127.8)	25.5	2.345	(0.231)	(30.1)
Other Liability	24,381	74.4	8.7	7.2	17.5	3.2	0.7	(11.3)	6.0	(3.0)	(2.3)	32.4	2.408	(0.237)	1.9
Products Liability	1,498	79.0	(13.8)	6.9	23.6	3.4	0.0	1.2	9.5	(0.7)	11.4	23.6	2.353	(0.232)	5.3
Workers Compensation	29,342	21.6	3.6	11.0	14.8	3.1	0.1	46.1	11.2	8.6	48.8	22.1	2.405	(0.237)	13.4
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	49	0.0	0.0	97.7	54.9	(10.3)	0.0	(42.0)	16.4	(10.4)	(15.1)	3.3	2.250	(0.222)	2.0
Accident and Health	6,656	89.7	5.3	3.0	11.4	4.1	0.0	(13.3)	(52.9)	2.4	(68.7)	47.3	2.411	(0.238)	(29.8)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	6,431	14.9	1.6	9.3	27.1	4.1	0.0	43.2	1.1	9.0	35.4	66.6	2.466	(0.243)	26.3
Earthquake	1,199	1.3	(0.8)	10.8	10.0	2.9	2.1	73.9	1.5	15.4	60.1	77.9	2.407	(0.237)	49.4
Total All Lines	721,556	79.0	11.1	4.8	16.8	3.0	1.4	(15.7)	1.9	(3.5)	(10.2)	53.6	2.406	(0.237)	(2.8)

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

\*See technical notes

**2022 Profitability Report  
New York**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,728,866	97.7	17.8	3.6	18.1	2.4	0.7	(40.0)	3.5	(8.7)	(27.7)	45.4	2.414	(0.238)	(9.9)
Private Passenger Auto Physical	1,043,131	93.4	9.1	3.6	17.8	2.1	1.0	(26.7)	0.7	(5.7)	(20.4)	79.6	2.420	(0.239)	(13.5)
Private Passenger Auto Total	2,771,998	96.1	14.5	3.6	18.0	2.3	0.8	(35.0)	2.5	(7.6)	(25.0)	54.1	2.416	(0.238)	(10.9)
Commercial Auto Liability	214,023	89.0	16.3	4.7	20.9	3.5	0.0	(34.1)	4.2	(7.6)	(22.3)	37.6	2.434	(0.240)	(5.7)
Commercial Auto Physical	52,685	65.3	7.8	5.3	20.3	2.8	0.0	(1.2)	0.3	(0.3)	(0.6)	73.3	2.434	(0.240)	2.2
Commercial Auto Total	266,707	84.4	14.6	4.8	20.8	3.4	0.0	(27.6)	3.5	(6.1)	(18.0)	41.6	2.434	(0.240)	(4.8)
Homeowners Multiple Peril	893,374	50.7	5.6	4.6	25.3	1.5	1.8	10.8	1.7	2.1	10.4	59.6	2.452	(0.242)	8.9
Farmowners Multiple Peril	9,246	55.1	4.2	4.6	24.8	0.7	0.0	11.0	2.1	2.1	11.0	60.2	2.445	(0.241)	9.3
Commercial Multiple Peril	740,838	53.3	12.9	6.1	27.0	1.5	0.0	(0.6)	3.6	(0.5)	3.5	39.6	2.426	(0.239)	4.1
Fire	129,533	43.7	4.3	7.2	16.7	1.6	0.3	26.6	1.6	5.4	22.7	66.9	2.408	(0.237)	17.9
Allied Lines	162,803	36.9	3.3	7.7	11.0	1.8	0.3	39.3	1.4	8.1	32.6	64.4	2.386	(0.235)	23.6
Inland Marine	86,315	81.5	2.0	8.0	16.7	1.9	0.6	(10.5)	2.1	(2.4)	(5.9)	58.9	2.408	(0.237)	(0.9)
Medical Professional Liability	389,951	71.0	27.7	9.8	8.5	2.9	0.0	(19.5)	26.9	(6.7)	14.1	10.1	2.344	(0.231)	4.0
Other Liability	375,790	76.1	17.6	7.2	16.8	1.7	1.0	(19.9)	8.2	(5.0)	(6.7)	26.3	2.401	(0.237)	0.9
Products Liability	4,061	(19.5)	(10.0)	6.9	17.0	2.3	0.0	103.5	19.2	19.8	102.8	13.4	2.337	(0.230)	16.3
Workers Compensation	85,146	27.6	8.8	11.0	16.6	2.3	0.8	33.3	9.3	6.1	36.6	24.9	2.408	(0.237)	11.8
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	5,478	0.0	0.0	97.7	54.9	2.3	0.0	(54.5)	11.9	(12.6)	(30.0)	3.3	2.442	(0.241)	1.7
Accident and Health	29,723	97.7	5.8	3.0	12.9	6.8	0.0	(26.0)	(53.8)	(0.1)	(79.6)	54.3	2.421	(0.239)	(40.5)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	220,191	91.1	12.3	9.3	22.8	0.9	0.1	(36.2)	3.3	(7.9)	(25.0)	49.6	2.403	(0.237)	(9.7)
Earthquake	2,071	(0.1)	0.1	10.8	10.6	2.4	4.7	71.9	1.5	14.9	58.4	78.7	2.408	(0.237)	48.6
Total All Lines	6,173,227	76.8	13.1	5.4	19.5	2.1	0.7	(17.3)	4.2	(4.1)	(9.0)	38.4	2.402	(0.237)	(0.8)

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

\*See technical notes

**2022 Profitability Report  
North Carolina**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,286,257	77.5	8.2	3.6	16.8	2.3	0.8	(9.0)	1.9	(2.1)	(5.0)	60.0	2.411	(0.238)	(0.3)
Private Passenger Auto Physical	1,195,952	78.8	7.6	3.6	16.5	2.3	0.9	(9.4)	0.6	(2.0)	(6.8)	83.7	2.413	(0.238)	(3.1)
Private Passenger Auto Total	2,482,208	78.1	7.9	3.6	16.7	2.3	0.9	(9.2)	1.3	(2.1)	(5.9)	69.5	2.412	(0.238)	(1.4)
Commercial Auto Liability	174,497	62.7	7.7	4.7	17.3	2.3	0.0	5.6	2.6	0.9	7.3	48.2	2.413	(0.238)	6.2
Commercial Auto Physical	74,976	78.0	7.6	5.3	17.8	2.3	0.0	(10.7)	0.2	(2.3)	(8.2)	75.8	2.409	(0.238)	(3.6)
Commercial Auto Total	249,473	67.3	7.7	4.9	17.4	2.3	0.0	0.7	1.9	(0.0)	2.7	54.1	2.412	(0.238)	4.1
Homeowners Multiple Peril	971,849	81.2	8.1	4.6	18.3	2.6	1.5	(16.0)	1.5	(3.5)	(11.0)	63.6	2.406	(0.237)	(4.4)
Farmowners Multiple Peril	50,973	66.2	4.4	4.6	19.8	2.9	0.0	2.5	2.3	0.3	4.5	59.0	2.423	(0.239)	5.3
Commercial Multiple Peril	238,884	47.1	5.6	6.1	24.4	2.5	0.1	14.5	2.2	2.8	13.9	49.4	2.420	(0.239)	9.5
Fire	98,415	72.2	6.0	7.2	17.4	2.6	0.6	(5.7)	13.1	(2.5)	10.0	19.1	2.408	(0.237)	4.5
Allied Lines	141,677	58.7	4.2	7.7	14.6	2.2	1.4	11.5	1.0	2.3	10.1	71.6	2.417	(0.238)	9.9
Inland Marine	97,536	35.0	2.0	8.0	19.3	2.7	1.0	32.2	1.1	6.7	26.6	73.2	2.434	(0.240)	22.2
Medical Professional Liability	85,959	5.3	23.4	9.8	8.8	1.2	2.1	49.8	5.4	9.9	45.3	36.4	2.337	(0.230)	19.0
Other Liability	189,037	44.3	8.0	7.2	18.4	2.4	1.3	18.7	3.9	3.5	19.1	41.3	2.410	(0.238)	10.5
Products Liability	21,457	37.0	12.3	6.9	24.9	2.1	0.0	17.1	5.0	3.1	19.0	36.0	2.358	(0.232)	9.4
Workers Compensation	249,700	41.5	11.6	11.0	15.0	2.5	0.6	18.2	4.7	3.4	19.6	40.8	2.405	(0.237)	10.6
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	19	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	23.2	(13.3)	(15.7)	1.7	2.407	(0.237)	2.4
Accident and Health	29,725	75.1	4.4	3.0	12.4	1.6	0.0	3.7	(54.1)	6.1	(56.6)	57.9	2.409	(0.237)	(30.1)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	30,643	11.5	1.9	9.3	22.0	2.6	0.2	52.8	1.3	11.0	43.2	67.0	2.406	(0.237)	31.6
Earthquake	4,186	0.1	(0.1)	10.8	10.8	2.2	1.6	74.8	1.1	15.6	60.3	93.9	2.408	(0.237)	59.2
Total All Lines	4,941,740	69.9	8.0	5.0	17.3	2.4	0.9	(3.2)	1.6	(0.8)	(0.7)	58.5	2.408	(0.237)	2.2

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

\*See technical notes

**2022 Profitability Report  
North Dakota**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	62,194	74.9	8.7	3.6	19.4	1.9	0.5	(8.7)	2.1	(2.0)	(4.5)	56.6	2.423	(0.239)	0.1
Private Passenger Auto Physical	99,665	80.7	7.7	3.6	19.2	1.9	0.6	(13.5)	0.7	(2.9)	(9.9)	78.4	2.430	(0.240)	(5.1)
Private Passenger Auto Total	161,860	78.5	8.1	3.6	19.3	1.9	0.5	(11.6)	1.2	(2.6)	(7.8)	68.3	2.427	(0.239)	(2.7)
Commercial Auto Liability	21,666	46.8	6.2	4.7	19.6	1.9	0.0	21.2	2.7	4.2	19.7	47.3	2.422	(0.239)	12.0
Commercial Auto Physical	22,767	65.8	6.7	5.3	20.2	1.8	0.0	0.5	0.2	0.1	0.6	74.6	2.426	(0.239)	3.1
Commercial Auto Total	44,433	56.6	6.5	5.0	19.9	1.8	0.0	10.5	1.4	2.1	9.9	58.2	2.424	(0.239)	8.4
Homeowners Multiple Peril	122,829	65.1	7.0	4.6	22.4	1.9	0.4	(1.2)	1.4	(0.4)	0.6	64.1	2.434	(0.240)	3.0
Farmowners Multiple Peril	114,399	59.0	4.7	4.6	20.3	1.8	0.0	10.0	1.9	1.9	9.9	64.7	2.420	(0.239)	9.1
Commercial Multiple Peril	46,267	87.0	12.5	6.1	22.5	1.9	0.0	(29.7)	1.5	(6.4)	(21.8)	55.5	2.406	(0.237)	(9.4)
Fire	25,256	21.8	1.3	7.2	19.0	2.1	0.0	48.9	1.3	10.1	40.1	69.3	2.433	(0.240)	30.4
Allied Lines	111,607	47.9	2.8	7.7	16.0	0.9	0.0	25.0	0.3	5.2	20.1	90.2	2.413	(0.238)	20.8
Inland Marine	17,879	158.6	11.8	8.0	22.4	2.0	0.1	(102.7)	2.7	(21.8)	(78.2)	51.8	2.444	(0.241)	(37.8)
Medical Professional Liability	1,265	(3.3)	25.7	9.8	10.0	3.3	2.1	52.8	4.8	10.6	47.0	39.4	2.356	(0.232)	21.1
Other Liability	35,004	30.2	9.5	7.2	21.8	1.8	0.1	29.7	3.2	5.9	27.0	46.0	2.425	(0.239)	15.1
Products Liability	3,607	(27.7)	(18.3)	6.9	24.3	1.8	0.0	113.2	3.4	23.4	93.2	45.1	2.357	(0.232)	44.6
Workers Compensation*	190	(15.6)	(9.1)	11.0	21.4	4.8	0.0	87.8	1.1	18.3	70.5	71.7	2.483	(0.245)	53.3
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	8	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	9.6	(11.9)	(30.7)	3.9	2.407	(0.237)	1.4
Accident and Health	4,064	85.3	5.0	3.0	13.5	1.7	0.0	(8.1)	(53.7)	3.6	(65.4)	53.0	2.413	(0.238)	(32.0)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	12,441	27.8	2.4	9.3	18.1	3.0	0.0	39.7	1.8	8.2	33.4	56.1	2.371	(0.234)	21.3
Earthquake	20	0.0	(0.0)	10.8	16.2	2.0	2.3	69.0	1.4	14.4	56.1	79.9	2.453	(0.242)	47.5
Total All Lines	701,129	63.3	6.4	5.4	19.9	1.7	0.2	3.4	1.1	0.6	3.9	65.1	2.422	(0.239)	5.2

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

\*See technical notes

**2022 Profitability Report  
Ohio**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	853,656	74.2	9.2	3.6	18.7	1.6	0.5	(7.4)	2.2	(1.8)	(3.4)	56.5	2.415	(0.238)	0.7
Private Passenger Auto Physical	849,446	92.5	8.9	3.6	17.8	1.6	0.5	(24.7)	0.7	(5.3)	(18.7)	79.8	2.416	(0.238)	(12.3)
Private Passenger Auto Total	1,703,102	83.3	9.0	3.6	18.2	1.6	0.5	(16.0)	1.5	(3.5)	(11.0)	66.1	2.415	(0.238)	(4.6)
Commercial Auto Liability	169,384	49.5	7.4	4.7	20.1	1.7	0.2	16.8	2.9	3.2	16.4	45.8	2.425	(0.239)	10.2
Commercial Auto Physical	73,140	78.9	8.0	5.3	20.5	1.6	0.0	(14.1)	0.3	(3.0)	(10.8)	73.4	2.427	(0.239)	(5.3)
Commercial Auto Total	242,524	58.3	7.6	4.9	20.3	1.7	0.2	7.5	2.1	1.4	8.2	51.6	2.426	(0.239)	6.9
Homeowners Multiple Peril	486,429	75.1	8.3	4.6	22.7	2.3	1.4	(14.0)	1.4	(3.1)	(9.5)	63.9	2.440	(0.241)	(3.4)
Farmowners Multiple Peril	82,396	67.9	5.9	4.6	22.5	1.7	0.0	(2.2)	2.0	(0.7)	0.4	62.0	2.435	(0.240)	3.0
Commercial Multiple Peril	305,704	69.3	10.3	6.1	24.3	1.9	0.0	(11.6)	1.8	(2.6)	(7.1)	52.5	2.417	(0.238)	(1.1)
Fire	92,972	89.1	6.6	7.2	19.6	1.6	0.3	(24.1)	2.0	(5.3)	(16.9)	60.6	2.430	(0.240)	(7.6)
Allied Lines	149,525	100.4	6.8	7.7	15.0	1.6	0.2	(31.4)	1.5	(6.7)	(23.2)	63.9	2.414	(0.238)	(12.2)
Inland Marine	63,622	109.7	7.4	8.0	18.4	2.0	0.4	(45.5)	4.3	(10.0)	(31.2)	40.9	2.415	(0.238)	(10.1)
Medical Professional Liability	43,559	59.8	35.9	9.8	13.2	2.3	4.2	(24.8)	8.6	(6.1)	(10.2)	25.6	2.365	(0.233)	(0.0)
Other Liability	163,323	54.2	6.6	7.2	21.4	1.9	0.2	8.9	4.8	1.4	12.4	36.7	2.420	(0.239)	7.2
Products Liability	9,205	61.6	12.2	6.9	24.1	1.7	0.0	(6.1)	7.9	(2.1)	3.8	26.8	2.351	(0.232)	3.6
Workers Compensation*	1,970	(97.0)	(0.8)	11.0	20.2	(2.4)	2.6	166.6	4.1	34.6	136.1	43.9	2.407	(0.237)	62.4
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	281	0.0	0.0	97.7	54.9	2.5	0.0	(54.8)	10.4	(12.5)	(31.9)	3.4	2.446	(0.241)	1.6
Accident and Health	33,718	71.5	4.2	3.0	11.5	1.4	0.0	8.6	(53.8)	7.1	(52.3)	54.5	2.405	(0.237)	(25.9)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	64,676	20.7	2.1	9.3	24.4	2.4	0.0	41.5	1.8	8.5	34.7	58.8	2.422	(0.239)	23.1
Earthquake	4,094	(0.1)	0.2	10.8	21.6	1.8	1.6	64.3	1.5	13.4	52.4	74.8	2.510	(0.247)	42.0
Total All Lines	3,447,099	76.9	8.7	4.8	19.7	1.8	0.5	(12.2)	1.3	(2.7)	(8.1)	58.4	2.419	(0.238)	(2.1)

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

\*See technical notes

**2022 Profitability Report  
Oklahoma**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	471,407	89.8	11.2	3.6	18.0	1.7	0.8	(24.7)	2.1	(5.4)	(17.1)	57.6	2.412	(0.238)	(7.2)
Private Passenger Auto Physical	547,124	72.9	7.2	3.6	17.8	1.7	0.7	(3.6)	0.6	(0.8)	(2.2)	83.8	2.416	(0.238)	0.8
Private Passenger Auto Total	1,018,531	80.7	9.0	3.6	17.9	1.7	0.7	(13.4)	1.3	(2.9)	(9.1)	69.2	2.414	(0.238)	(3.7)
Commercial Auto Liability	51,500	70.2	10.5	4.7	17.9	2.3	0.2	(5.5)	2.7	(1.4)	(1.4)	47.1	2.416	(0.238)	2.0
Commercial Auto Physical	25,721	69.1	6.6	5.3	18.0	2.1	0.0	(0.9)	0.2	(0.2)	(0.5)	75.8	2.410	(0.238)	2.3
Commercial Auto Total	77,221	69.8	9.2	4.9	17.9	2.3	0.1	(4.0)	1.9	(1.0)	(1.1)	53.9	2.415	(0.238)	2.1
Homeowners Multiple Peril	266,512	58.7	5.9	4.6	17.9	2.2	2.9	8.1	1.3	1.6	7.8	66.2	2.399	(0.237)	7.8
Farmowners Multiple Peril	137,044	57.4	4.9	4.6	20.3	2.3	0.0	10.8	1.8	2.1	10.5	65.5	2.425	(0.239)	9.5
Commercial Multiple Peril	121,255	53.4	6.5	6.1	21.3	2.4	0.1	10.6	1.6	2.1	10.2	54.2	2.402	(0.237)	8.2
Fire	39,179	52.9	4.1	7.2	15.7	2.3	0.5	17.5	1.3	3.5	15.3	70.4	2.406	(0.237)	13.4
Allied Lines	82,002	71.9	4.8	7.7	15.2	1.8	1.2	(2.3)	1.2	(0.6)	(0.4)	65.7	2.420	(0.239)	2.4
Inland Marine	18,353	37.0	2.1	8.0	17.2	2.5	0.9	32.5	1.5	6.7	27.3	66.3	2.417	(0.238)	20.8
Medical Professional Liability	8,690	34.7	25.4	9.8	11.1	2.6	1.8	14.9	6.0	2.5	18.4	33.8	2.354	(0.232)	8.8
Other Liability	56,961	43.3	15.2	7.2	15.9	2.3	1.2	15.1	5.0	2.7	17.5	36.1	2.399	(0.237)	8.9
Products Liability	2,245	27.8	21.2	6.9	19.6	2.2	0.0	22.5	4.5	4.3	22.7	39.1	2.338	(0.231)	11.4
Workers Compensation*	233,025	56.0	12.9	11.0	14.2	5.5	3.4	(2.6)	12.1	(1.7)	11.2	20.7	2.407	(0.237)	5.0
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	56	0.0	0.0	97.7	54.9	8.5	0.0	(60.8)	4.7	(13.2)	(42.8)	5.3	2.535	(0.250)	0.5
Accident and Health	17,775	64.8	3.8	3.0	11.5	2.7	0.0	14.5	(53.7)	8.3	(47.6)	53.5	2.408	(0.237)	(22.8)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	16,891	233.7	13.4	9.3	19.2	3.7	0.0	(179.0)	4.0	(38.0)	(137.0)	42.1	2.396	(0.236)	(55.0)
Earthquake	2,819	(0.7)	0.5	10.8	10.8	2.0	7.9	69.0	1.6	14.3	56.3	75.5	2.406	(0.237)	45.1
Total All Lines	2,098,559	70.1	8.6	5.3	17.6	2.3	1.2	(4.8)	2.2	(1.2)	(1.3)	51.8	2.409	(0.238)	2.0

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

\*See technical notes

**2022 Profitability Report  
Oregon**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	499,326	79.6	9.9	3.6	17.4	0.5	0.7	(11.3)	2.4	(2.6)	(6.2)	54.5	2.405	(0.237)	(0.8)
Private Passenger Auto Physical	295,909	96.5	9.3	3.6	16.6	0.4	0.8	(27.0)	0.8	(5.7)	(20.4)	77.7	2.402	(0.237)	(13.2)
Private Passenger Auto Total	795,235	85.9	9.6	3.6	17.1	0.5	0.7	(17.1)	1.8	(3.8)	(11.5)	61.3	2.404	(0.237)	(4.4)
Commercial Auto Liability	68,683	50.4	7.6	4.7	18.4	1.3	0.3	17.6	2.9	3.4	17.0	46.0	2.414	(0.238)	10.5
Commercial Auto Physical	27,062	69.9	6.5	5.3	19.1	1.3	0.0	(1.8)	0.4	(0.4)	(1.0)	73.0	2.412	(0.238)	1.9
Commercial Auto Total	95,746	55.9	7.3	4.9	18.6	1.3	0.2	12.1	2.2	2.3	11.9	51.4	2.413	(0.238)	8.8
Homeowners Multiple Peril	194,221	59.6	5.9	4.6	18.5	1.6	1.7	8.4	2.4	1.5	9.3	53.3	2.399	(0.237)	7.6
Farmowners Multiple Peril	40,992	54.2	3.9	4.6	20.3	0.7	0.0	16.5	2.7	3.2	16.0	54.8	2.411	(0.238)	11.4
Commercial Multiple Peril	93,066	55.0	7.1	6.1	21.5	1.5	0.0	9.1	2.7	1.6	10.1	45.9	2.398	(0.236)	7.3
Fire	16,536	60.4	3.4	7.2	13.0	2.1	0.6	13.6	1.8	2.7	12.7	64.7	2.384	(0.235)	10.8
Allied Lines	23,661	24.8	0.9	7.7	12.1	1.9	0.7	52.1	1.3	10.8	42.6	64.9	2.396	(0.236)	30.3
Inland Marine	15,428	(11.0)	1.1	8.0	15.8	1.7	0.9	83.8	3.0	17.3	69.6	50.3	2.401	(0.237)	37.6
Medical Professional Liability	41,065	84.5	46.6	9.8	7.0	0.7	0.3	(48.6)	7.3	(10.9)	(30.3)	29.9	2.333	(0.230)	(6.5)
Other Liability	62,502	30.5	12.2	7.2	17.5	1.8	0.6	30.6	5.9	5.8	30.7	32.8	2.403	(0.237)	12.7
Products Liability	4,208	2.3	(11.7)	6.9	21.2	1.2	0.0	80.5	2.6	16.7	66.4	52.2	2.340	(0.231)	37.2
Workers Compensation	7,925	50.7	14.6	11.0	16.1	1.5	0.1	6.4	9.1	0.4	15.0	25.6	2.405	(0.237)	6.5
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	14	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	30.3	(14.0)	(7.9)	1.3	2.407	(0.237)	2.5
Accident and Health	34,443	60.7	3.6	3.0	12.2	0.8	0.0	20.1	(54.0)	9.5	(43.4)	56.7	2.406	(0.237)	(22.0)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	12,172	42.0	3.5	9.3	23.5	2.0	0.0	20.0	1.5	4.1	17.4	64.3	2.412	(0.238)	13.9
Earthquake	22,429	(0.0)	(0.0)	10.8	10.4	2.4	1.4	75.3	1.5	15.7	61.2	77.5	2.406	(0.237)	50.1
Total All Lines	1,459,643	70.1	9.1	4.7	17.2	0.9	0.7	(2.5)	1.1	(0.6)	(0.8)	54.2	2.400	(0.237)	2.2

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

\*See technical notes

**2022 Profitability Report  
Pennsylvania**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,645,441	81.0	11.0	3.6	18.5	2.1	0.5	(16.4)	3.5	(3.8)	(9.1)	45.5	2.416	(0.238)	(1.5)
Private Passenger Auto Physical	1,799,761	87.5	8.4	3.6	18.2	2.1	0.4	(19.9)	0.7	(4.2)	(14.9)	77.6	2.424	(0.239)	(8.9)
Private Passenger Auto Total	3,445,202	84.4	9.6	3.6	18.4	2.1	0.4	(18.2)	2.0	(4.0)	(12.1)	58.0	2.419	(0.238)	(4.4)
Commercial Auto Liability	366,343	65.2	10.6	4.7	14.8	2.2	0.4	2.4	3.4	0.2	5.7	43.2	2.400	(0.237)	5.1
Commercial Auto Physical	140,153	77.7	7.6	5.3	18.3	2.1	0.2	(10.9)	0.3	(2.3)	(8.2)	73.3	2.412	(0.238)	(3.4)
Commercial Auto Total	506,496	68.7	9.8	4.8	15.8	2.1	0.3	(1.3)	2.6	(0.5)	1.8	48.8	2.402	(0.237)	3.5
Homeowners Multiple Peril	698,320	59.2	7.5	4.6	22.5	2.2	1.3	3.0	1.6	0.5	4.1	61.3	2.436	(0.240)	5.2
Farmowners Multiple Peril	59,803	49.4	4.3	4.6	25.4	2.4	0.0	14.3	1.8	2.8	13.3	63.6	2.465	(0.243)	11.2
Commercial Multiple Peril	518,185	61.0	15.5	6.1	25.0	2.3	0.4	(10.0)	3.0	(2.4)	(4.6)	43.9	2.421	(0.239)	0.6
Fire	129,310	114.3	8.7	7.2	18.7	2.5	0.6	(51.7)	2.2	(11.1)	(38.4)	58.7	2.428	(0.239)	(19.9)
Allied Lines	122,716	19.5	1.7	7.7	12.2	2.6	0.5	56.2	2.0	11.6	46.5	56.9	2.402	(0.237)	29.1
Inland Marine	69,288	33.6	1.2	8.0	17.7	2.5	1.1	36.2	1.6	7.4	30.3	64.3	2.421	(0.239)	22.2
Medical Professional Liability	74,542	53.6	43.1	9.8	9.1	2.5	0.5	(18.2)	7.4	(4.6)	(6.3)	29.5	2.346	(0.231)	0.7
Other Liability	253,826	64.1	12.7	7.2	20.9	2.1	1.3	(8.0)	6.2	(2.3)	0.5	31.9	2.416	(0.238)	2.8
Products Liability	10,261	61.4	52.5	6.9	26.2	2.0	1.0	(49.6)	6.9	(11.1)	(31.7)	29.5	2.360	(0.233)	(6.7)
Workers Compensation*	187,646	58.9	15.4	11.0	15.6	2.6	1.3	(4.5)	6.9	(1.6)	4.1	31.1	2.407	(0.237)	3.9
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	1,266	0.0	0.0	97.7	54.9	5.0	0.0	(57.3)	7.8	(12.8)	(36.7)	4.0	2.483	(0.245)	1.2
Accident and Health	43,825	58.8	3.6	3.0	12.2	2.5	0.0	20.2	(54.2)	9.6	(43.5)	58.0	2.410	(0.238)	(22.6)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	45,693	13.3	1.0	9.3	17.7	2.7	0.0	56.2	1.3	11.7	45.8	66.3	2.370	(0.234)	33.0
Earthquake	1,678	(0.1)	0.0	10.8	12.1	2.4	2.6	72.3	1.5	15.0	58.8	78.3	2.422	(0.239)	48.6
Total All Lines	6,168,059	73.9	10.2	4.8	19.0	2.2	0.6	(10.4)	2.1	(2.4)	(5.9)	52.3	2.417	(0.238)	(0.4)

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

\*See technical notes



**2022 Profitability Report  
Rhode Island**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	87,867	76.5	9.0	3.6	11.4	2.5	6.8	(9.6)	3.5	(2.4)	(3.7)	46.2	2.393	(0.236)	0.9
Private Passenger Auto Physical	59,852	77.6	8.6	3.6	10.8	2.4	6.9	(9.6)	0.6	(2.1)	(7.0)	84.9	2.380	(0.235)	(3.3)
Private Passenger Auto Total	147,719	76.9	8.9	3.6	11.2	2.5	6.8	(9.6)	2.3	(2.2)	(5.1)	56.7	2.390	(0.236)	(0.2)
Commercial Auto Liability	13,401	43.3	6.3	4.7	25.9	2.5	0.0	17.6	2.6	3.4	16.7	47.2	2.464	(0.243)	10.6
Commercial Auto Physical	4,530	64.9	6.5	5.3	25.8	2.5	0.0	(4.8)	0.2	(1.0)	(3.6)	74.2	2.481	(0.245)	0.1
Commercial Auto Total	17,931	48.8	6.4	4.8	25.9	2.5	0.0	11.9	2.0	2.3	11.6	52.0	2.467	(0.243)	8.7
Homeowners Multiple Peril	173,299	49.4	5.3	4.6	18.4	2.0	5.9	14.6	1.5	2.9	13.2	62.7	2.401	(0.237)	10.9
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	39,275	52.8	7.7	6.1	27.3	2.0	0.2	4.2	1.6	0.7	5.1	53.6	2.439	(0.240)	5.4
Fire	11,104	44.8	3.4	7.2	18.3	2.3	0.6	23.6	1.5	4.8	20.3	67.0	2.428	(0.239)	16.3
Allied Lines	20,629	28.4	2.2	7.7	15.1	2.2	1.7	43.1	1.0	9.0	35.1	69.2	2.424	(0.239)	26.9
Inland Marine	7,031	101.1	4.8	8.0	16.4	2.3	2.4	(34.6)	1.9	(7.5)	(25.3)	60.5	2.408	(0.237)	(12.6)
Medical Professional Liability	1,345	220.7	153.8	9.8	7.8	3.2	1.8	(296.8)	9.5	(63.3)	(224.0)	24.2	2.343	(0.231)	(51.6)
Other Liability	22,336	60.1	9.2	7.2	22.9	2.3	2.5	(3.9)	5.3	(1.3)	2.8	34.7	2.427	(0.239)	3.6
Products Liability	558	(47.7)	(0.0)	6.9	31.7	2.1	0.0	107.4	9.6	21.6	95.4	23.4	2.366	(0.233)	24.9
Workers Compensation	110,572	42.2	10.5	11.0	18.3	7.8	4.9	5.7	4.8	0.7	9.7	39.0	2.444	(0.241)	6.5
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	8	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	12.3	(12.2)	(27.8)	3.1	2.407	(0.237)	1.8
Accident and Health	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	5,705	84.2	6.1	9.3	20.2	2.0	1.2	(22.7)	1.3	(4.9)	(16.5)	65.5	2.385	(0.235)	(8.2)
Earthquake	561	0.2	(0.1)	10.8	13.4	1.8	9.9	64.4	1.7	13.4	52.7	72.5	2.430	(0.240)	40.9
Total All Lines	558,074	56.3	7.8	6.1	17.4	3.3	4.9	4.5	2.5	0.7	6.4	52.2	2.417	(0.238)	6.0

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

\*See technical notes

**2022 Profitability Report  
South Carolina**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	760,979	101.1	11.0	3.6	16.8	2.8	1.4	(36.3)	2.2	(7.8)	(26.2)	56.6	2.412	(0.238)	(12.2)
Private Passenger Auto Physical	486,793	84.3	8.2	3.6	16.5	2.5	1.6	(16.4)	0.6	(3.5)	(12.3)	82.1	2.413	(0.238)	(7.4)
Private Passenger Auto Total	1,247,772	94.5	9.9	3.6	16.7	2.7	1.5	(28.5)	1.6	(6.1)	(20.8)	64.4	2.412	(0.238)	(10.7)
Commercial Auto Liability	74,065	84.6	12.8	4.7	18.6	3.2	0.2	(23.8)	3.3	(5.3)	(15.2)	42.8	2.424	(0.239)	(3.9)
Commercial Auto Physical	24,563	76.4	8.3	5.3	19.0	3.4	0.1	(12.3)	0.4	(2.6)	(9.2)	70.6	2.428	(0.239)	(3.9)
Commercial Auto Total	98,628	82.6	11.7	4.8	18.7	3.3	0.2	(21.0)	2.6	(4.7)	(13.7)	47.4	2.425	(0.239)	(3.9)
Homeowners Multiple Peril	319,741	58.3	6.3	4.6	18.7	3.4	3.2	5.8	1.3	1.1	6.0	65.7	2.415	(0.238)	6.6
Farmowners Multiple Peril	722	125.1	9.0	4.6	20.4	4.6	0.0	(63.4)	1.6	(13.5)	(48.4)	67.9	2.445	(0.241)	(30.2)
Commercial Multiple Peril	98,877	58.0	16.4	6.1	20.2	3.0	0.1	(3.6)	2.8	(1.0)	0.3	45.0	2.400	(0.237)	2.8
Fire	40,817	52.1	3.8	7.2	14.5	3.2	0.9	18.5	1.7	3.7	16.4	66.0	2.403	(0.237)	13.5
Allied Lines	50,859	40.2	3.0	7.7	9.9	2.3	1.3	35.9	1.2	7.4	29.7	66.9	2.379	(0.235)	22.5
Inland Marine	32,372	49.5	3.1	8.0	16.4	2.9	1.0	19.5	1.2	4.0	16.7	71.1	2.414	(0.238)	14.5
Medical Professional Liability	34,962	37.3	26.3	9.8	10.4	3.0	3.3	10.3	10.3	1.1	19.5	22.9	2.349	(0.232)	7.0
Other Liability	67,328	79.8	18.2	7.2	18.8	3.2	0.8	(27.7)	5.6	(6.4)	(15.7)	33.4	2.415	(0.238)	(2.6)
Products Liability	9,197	93.3	59.3	6.9	24.9	2.9	0.0	(87.0)	9.0	(19.2)	(58.9)	24.3	2.356	(0.232)	(11.7)
Workers Compensation*	67,086	40.0	11.2	11.0	14.8	3.3	0.5	19.4	4.8	3.6	20.6	40.1	2.408	(0.237)	10.9
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	81	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	8.6	(11.8)	(31.8)	4.3	2.407	(0.237)	1.3
Accident and Health	20,127	63.5	3.7	3.0	12.7	1.5	0.0	15.9	(54.2)	8.7	(46.9)	58.1	2.409	(0.237)	(24.6)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	21,107	10.8	0.8	9.3	20.0	3.0	0.1	56.3	1.2	11.7	45.8	66.3	2.392	(0.236)	33.0
Earthquake	5,801	(0.4)	0.3	10.8	12.2	2.2	5.3	69.9	1.5	14.5	56.9	76.1	2.421	(0.239)	46.0
Total All Lines	2,115,477	79.4	10.0	4.7	17.0	2.9	1.5	(15.2)	1.5	(3.3)	(10.3)	57.6	2.408	(0.237)	(3.3)

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

\*See technical notes

**2022 Profitability Report  
South Dakota**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	88,141	80.3	10.0	3.6	19.4	2.6	0.5	(16.0)	2.3	(3.6)	(10.1)	55.4	2.423	(0.239)	(3.0)
Private Passenger Auto Physical	147,498	89.4	8.6	3.6	19.1	2.5	0.6	(23.6)	0.6	(5.0)	(17.9)	81.0	2.430	(0.240)	(11.9)
Private Passenger Auto Total	235,639	86.0	9.1	3.6	19.2	2.5	0.6	(20.7)	1.2	(4.5)	(15.0)	69.1	2.427	(0.239)	(7.7)
Commercial Auto Liability	24,739	79.5	13.4	4.7	19.0	2.6	0.1	(18.8)	3.8	(4.3)	(10.7)	40.5	2.420	(0.239)	(1.7)
Commercial Auto Physical	26,688	72.3	7.2	5.3	20.1	2.6	0.0	(7.2)	0.2	(1.5)	(5.4)	74.6	2.430	(0.240)	(1.4)
Commercial Auto Total	51,427	75.7	10.2	5.0	19.5	2.6	0.0	(12.8)	1.9	(2.9)	(8.0)	53.1	2.424	(0.239)	(1.6)
Homeowners Multiple Peril	120,418	156.7	15.7	4.6	21.8	2.4	0.7	(101.4)	1.6	(21.5)	(78.3)	60.6	2.432	(0.240)	(44.8)
Farmowners Multiple Peril	86,901	258.1	17.5	4.6	20.9	2.1	0.0	(202.9)	2.8	(42.9)	(157.2)	53.6	2.423	(0.239)	(81.6)
Commercial Multiple Peril	46,936	130.4	15.8	6.1	22.3	2.5	0.0	(76.9)	1.6	(16.3)	(59.0)	55.2	2.409	(0.237)	(29.9)
Fire	20,154	108.3	7.6	7.2	20.0	2.6	0.1	(45.5)	2.7	(9.8)	(33.0)	53.1	2.436	(0.240)	(14.9)
Allied Lines	83,507	167.6	10.3	7.7	17.6	1.0	0.0	(103.9)	1.0	(21.9)	(81.0)	74.5	2.417	(0.238)	(57.7)
Inland Marine	14,152	67.2	4.2	8.0	22.6	2.7	0.3	(4.8)	1.0	(1.1)	(2.6)	73.2	2.460	(0.242)	0.8
Medical Professional Liability	1,303	(20.7)	5.8	9.8	12.2	2.1	2.0	89.2	6.5	18.1	77.6	31.4	2.358	(0.232)	27.0
Other Liability	36,973	10.1	2.7	7.2	21.0	2.6	0.2	56.5	2.8	11.6	47.8	48.4	2.426	(0.239)	25.8
Products Liability	4,089	18.3	(42.6)	6.9	23.5	2.6	0.0	91.7	3.9	18.9	76.7	42.3	2.355	(0.232)	35.1
Workers Compensation	52,299	50.4	10.3	11.0	14.9	2.0	0.7	10.9	7.1	1.6	16.4	30.6	2.403	(0.237)	7.7
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	5	0.0	0.0	97.7	54.9	3.8	0.0	(56.1)	22.4	(14.0)	(19.7)	2.3	2.466	(0.243)	2.3
Accident and Health	8,087	72.6	4.3	3.0	13.4	2.7	0.0	4.3	(52.9)	6.1	(54.7)	46.3	2.414	(0.238)	(22.7)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	8,250	10.8	1.1	9.3	25.7	3.0	0.0	50.4	0.9	10.5	40.8	71.2	2.441	(0.241)	31.7
Earthquake	64	(0.2)	(1.7)	10.8	18.6	2.3	2.2	68.4	1.6	14.2	55.7	75.4	2.477	(0.244)	44.7
Total All Lines	770,206	120.0	10.9	5.5	19.7	2.3	0.4	(58.5)	1.5	(12.4)	(44.6)	57.3	2.422	(0.239)	(22.9)

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

\*See technical notes

**2022 Profitability Report  
Tennessee**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,083,847	84.6	11.3	3.6	16.5	2.0	0.5	(18.1)	2.1	(4.0)	(12.0)	58.2	2.408	(0.237)	(4.4)
Private Passenger Auto Physical	1,129,047	86.8	9.2	3.6	15.8	1.9	0.5	(17.5)	0.7	(3.8)	(13.1)	79.9	2.406	(0.237)	(7.8)
Private Passenger Auto Total	2,212,894	85.7	10.2	3.6	16.2	2.0	0.5	(17.8)	1.4	(3.9)	(12.6)	67.6	2.407	(0.237)	(5.8)
Commercial Auto Liability	114,528	64.6	10.0	4.7	18.1	2.6	0.1	0.2	2.8	(0.2)	3.2	46.3	2.419	(0.238)	4.1
Commercial Auto Physical	57,417	74.0	7.5	5.3	18.2	2.5	0.1	(7.2)	0.3	(1.5)	(5.4)	73.8	2.414	(0.238)	(1.3)
Commercial Auto Total	171,945	67.8	9.2	4.9	18.1	2.6	0.1	(2.3)	2.0	(0.7)	0.3	52.9	2.418	(0.238)	2.8
Homeowners Multiple Peril	778,167	71.7	7.9	4.6	18.3	1.6	1.2	(5.0)	1.4	(1.2)	(2.4)	63.9	2.398	(0.236)	1.1
Farmowners Multiple Peril	149,402	67.4	5.5	4.6	15.9	1.3	2.0	3.8	2.1	0.6	5.3	61.5	2.381	(0.235)	5.9
Commercial Multiple Peril	202,589	66.9	10.5	6.1	22.7	2.4	0.0	(8.4)	1.8	(1.9)	(4.6)	52.5	2.411	(0.238)	0.2
Fire	113,767	79.4	5.7	7.2	15.5	2.1	0.3	(9.8)	1.9	(2.3)	(5.6)	61.4	2.402	(0.237)	(0.8)
Allied Lines	101,758	63.2	4.1	7.7	13.1	2.2	0.7	9.3	1.2	1.8	8.7	66.0	2.406	(0.237)	8.4
Inland Marine	61,391	41.4	2.9	8.0	19.1	2.3	0.5	26.0	1.1	5.3	21.7	72.9	2.430	(0.240)	18.5
Medical Professional Liability	104,070	25.1	30.6	9.8	4.7	1.0	5.3	23.9	11.7	3.9	31.7	20.7	2.327	(0.229)	9.1
Other Liability	119,961	86.2	9.3	7.2	19.4	2.4	0.4	(24.6)	3.7	(5.5)	(15.3)	42.2	2.415	(0.238)	(3.8)
Products Liability	9,058	25.1	10.6	6.9	25.4	2.6	0.0	29.6	4.5	5.8	28.4	38.3	2.363	(0.233)	13.5
Workers Compensation	75,597	46.7	11.7	11.0	15.2	3.8	0.6	11.3	5.5	1.8	14.9	36.5	2.411	(0.238)	8.1
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	49	0.0	0.0	97.7	54.9	5.1	0.0	(57.3)	4.9	(12.5)	(40.0)	6.2	2.483	(0.245)	0.3
Accident and Health	27,896	91.1	5.4	3.0	12.0	2.0	0.0	(13.2)	(54.2)	2.6	(69.9)	58.2	2.408	(0.237)	(38.1)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	26,331	230.4	13.8	9.3	21.4	2.6	0.1	(177.2)	3.4	(37.6)	(136.2)	45.6	2.402	(0.237)	(59.4)
Earthquake	28,412	(0.0)	0.0	10.8	10.5	2.3	1.4	75.3	1.6	15.7	61.2	75.9	2.406	(0.237)	49.1
Total All Lines	4,183,288	77.5	9.6	4.8	16.7	2.0	0.8	(10.9)	1.5	(2.4)	(7.0)	59.5	2.400	(0.237)	(1.5)

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

\*See technical notes

**2022 Profitability Report  
Texas**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	10,066,549	85.0	10.8	3.6	15.2	1.8	0.4	(16.5)	2.2	(3.7)	(10.6)	56.6	2.402	(0.237)	(3.4)
Private Passenger Auto Physical	7,983,592	79.2	7.7	3.6	15.1	1.8	0.5	(7.5)	0.6	(1.6)	(5.2)	81.4	2.401	(0.237)	(1.6)
Private Passenger Auto Total	18,050,140	82.4	9.4	3.6	15.2	1.8	0.4	(12.5)	1.5	(2.8)	(8.2)	65.4	2.401	(0.237)	(2.7)
Commercial Auto Liability	1,655,505	77.7	13.3	4.7	15.3	1.7	0.0	(12.3)	3.1	(2.9)	(6.3)	44.4	2.399	(0.236)	(0.2)
Commercial Auto Physical	525,685	62.0	6.3	5.3	17.5	1.6	0.0	7.7	0.4	1.6	6.5	72.6	2.400	(0.237)	7.4
Commercial Auto Total	2,181,190	73.9	11.6	4.8	15.8	1.7	0.0	(7.5)	2.4	(1.8)	(3.2)	49.0	2.399	(0.237)	1.1
Homeowners Multiple Peril	1,447,233	68.4	7.3	4.6	16.6	2.0	3.4	(1.9)	1.4	(0.5)	(0.0)	65.1	2.386	(0.235)	2.6
Farmowners Multiple Peril	254,555	72.7	5.0	4.6	15.3	1.9	0.0	0.8	2.1	(0.1)	2.9	61.1	2.382	(0.235)	4.4
Commercial Multiple Peril	277,462	49.8	9.1	6.1	22.1	2.0	0.0	11.2	2.4	2.1	11.5	47.6	2.404	(0.237)	8.1
Fire	886,201	51.6	3.4	7.2	19.3	0.8	0.1	17.8	1.5	3.6	15.7	67.8	2.423	(0.239)	13.3
Allied Lines	331,996	49.7	3.9	7.7	12.4	2.0	1.2	23.5	1.9	4.7	20.6	58.1	2.399	(0.237)	14.6
Inland Marine	192,813	49.8	8.2	8.0	16.8	2.1	0.9	14.6	3.0	2.8	14.8	49.9	2.408	(0.237)	10.0
Medical Professional Liability	70,933	25.5	9.5	9.8	11.9	2.2	1.0	40.4	5.4	8.0	37.8	36.4	2.358	(0.232)	16.3
Other Liability	274,482	68.1	10.1	7.2	16.3	1.8	1.4	(4.5)	4.7	(1.4)	1.7	37.3	2.398	(0.236)	3.3
Products Liability	14,369	33.1	26.2	6.9	20.2	1.7	0.0	12.1	6.1	1.9	16.3	32.1	2.340	(0.231)	7.8
Workers Compensation	1,097,838	33.7	8.2	11.0	19.3	2.5	32.0	(6.4)	7.6	(2.1)	3.3	28.8	2.419	(0.238)	3.6
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	2,129	0.0	0.0	97.7	54.9	2.0	0.0	(54.3)	13.6	(12.7)	(28.0)	3.0	2.438	(0.240)	1.8
Accident and Health	97,104	86.1	5.1	3.0	11.5	1.8	0.0	(7.2)	(53.4)	3.8	(64.3)	50.7	2.406	(0.237)	(30.0)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	150,736	57.2	5.1	9.3	40.3	1.6	2.6	(15.8)	3.0	(3.6)	(9.2)	49.5	2.475	(0.244)	(1.8)
Earthquake	2,732	21.6	(13.7)	10.8	10.1	2.2	3.0	66.2	2.0	13.7	54.4	69.1	2.401	(0.237)	40.3
Total All Lines	25,331,911	76.1	9.1	4.4	15.8	1.8	1.9	(8.8)	1.7	(2.0)	(5.1)	59.1	2.403	(0.237)	(0.4)

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

\*See technical notes

**2022 Profitability Report  
Utah**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	392,565	83.9	12.6	3.6	19.7	2.4	0.6	(22.5)	2.7	(5.0)	(14.8)	51.1	2.424	(0.239)	(4.9)
Private Passenger Auto Physical	260,911	85.1	8.2	3.6	19.1	2.3	0.8	(18.8)	0.7	(4.0)	(14.1)	77.6	2.432	(0.240)	(8.2)
Private Passenger Auto Total	653,476	84.4	10.9	3.6	19.5	2.4	0.7	(21.0)	1.9	(4.6)	(14.5)	59.2	2.427	(0.239)	(5.9)
Commercial Auto Liability	43,192	77.3	16.0	4.7	20.4	2.2	0.1	(20.4)	4.0	(4.7)	(11.7)	39.0	2.425	(0.239)	(1.9)
Commercial Auto Physical	17,033	49.2	5.8	5.3	20.6	2.2	0.0	17.2	0.2	3.6	13.9	74.6	2.431	(0.240)	13.0
Commercial Auto Total	60,225	69.4	13.1	4.9	20.5	2.2	0.1	(9.7)	3.0	(2.3)	(4.4)	45.1	2.426	(0.239)	0.7
Homeowners Multiple Peril	205,007	72.7	7.6	4.6	22.8	2.3	1.0	(10.8)	1.6	(2.4)	(6.8)	60.5	2.440	(0.241)	(1.4)
Farmowners Multiple Peril	1,699	63.6	7.6	4.6	21.7	2.3	0.0	0.6	1.9	(0.1)	2.6	63.4	2.434	(0.240)	4.3
Commercial Multiple Peril	69,476	39.2	10.7	6.1	24.6	2.3	0.0	17.4	2.1	3.5	16.0	50.3	2.421	(0.239)	10.7
Fire	19,335	58.8	4.6	7.2	18.3	2.4	0.2	8.7	1.6	1.7	8.7	65.2	2.427	(0.239)	8.3
Allied Lines	15,770	27.4	1.2	7.7	12.1	2.2	0.7	48.9	1.0	10.2	39.8	67.9	2.397	(0.236)	29.6
Inland Marine	16,992	17.4	1.3	8.0	20.8	2.3	0.4	50.0	3.3	10.2	43.1	47.6	2.430	(0.240)	23.2
Medical Professional Liability	13,997	49.2	32.0	9.8	11.9	2.2	8.1	(12.9)	7.8	(3.5)	(1.6)	28.4	2.352	(0.232)	2.1
Other Liability	52,247	41.1	12.4	7.2	21.5	2.1	0.3	15.7	4.0	2.9	16.8	41.1	2.423	(0.239)	9.6
Products Liability	2,246	83.5	96.7	6.9	23.0	2.2	0.0	(112.1)	5.2	(24.1)	(82.8)	35.6	2.351	(0.232)	(26.9)
Workers Compensation	252,288	34.3	15.8	11.0	14.0	1.2	6.6	17.4	11.2	2.6	26.1	21.8	2.401	(0.237)	8.3
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	27	0.0	0.0	97.7	54.9	5.5	0.0	(57.8)	10.7	(13.2)	(33.9)	2.9	2.492	(0.246)	1.8
Accident and Health	7,136	57.7	3.4	3.0	11.2	0.7	0.0	24.4	(54.6)	10.5	(40.8)	64.2	2.403	(0.237)	(23.5)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	7,505	72.8	5.8	9.3	26.1	2.5	0.0	(16.2)	1.3	(3.5)	(11.4)	64.6	2.438	(0.240)	(4.7)
Earthquake	24,813	(0.1)	(0.1)	10.8	14.8	2.3	1.5	71.0	1.5	14.8	57.7	76.2	2.447	(0.241)	46.7
Total All Lines	1,402,240	65.3	11.2	5.8	19.1	2.1	1.8	(4.9)	3.4	(1.4)	(0.1)	43.8	2.417	(0.238)	2.6

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

\*See technical notes

**2022 Profitability Report  
Vermont**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	43,035	69.8	7.7	3.6	19.4	3.2	1.1	(4.5)	2.4	(1.2)	(0.9)	53.8	2.428	(0.239)	2.2
Private Passenger Auto Physical	55,192	72.3	6.9	3.6	19.3	2.8	1.3	(5.9)	0.7	(1.3)	(3.9)	78.7	2.438	(0.240)	(0.4)
Private Passenger Auto Total	98,227	71.2	7.3	3.6	19.3	3.0	1.2	(5.3)	1.4	(1.2)	(2.6)	65.5	2.433	(0.240)	1.0
Commercial Auto Liability	3,459	85.6	11.7	4.7	18.5	3.0	0.0	(23.2)	2.4	(5.1)	(15.6)	48.7	2.425	(0.239)	(5.0)
Commercial Auto Physical	2,438	69.8	6.3	5.3	19.2	3.1	0.0	(3.5)	0.2	(0.8)	(2.5)	73.6	2.429	(0.239)	0.9
Commercial Auto Total	5,896	79.1	9.4	4.9	18.8	3.1	0.0	(15.0)	1.5	(3.3)	(10.2)	56.6	2.427	(0.239)	(3.1)
Homeowners Multiple Peril	55,725	59.5	5.9	4.6	25.4	2.0	1.8	1.0	1.5	0.1	2.5	61.8	2.459	(0.242)	4.2
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	33,645	48.2	7.1	6.1	28.6	1.6	0.0	8.7	1.0	1.7	8.0	59.7	2.450	(0.242)	7.5
Fire	4,680	15.6	1.1	7.2	17.4	2.1	0.5	56.3	1.3	11.7	46.0	69.5	2.419	(0.239)	34.6
Allied Lines	5,989	10.2	0.6	7.7	12.5	2.3	0.7	66.3	0.8	13.8	53.3	71.6	2.402	(0.237)	40.8
Inland Marine	3,497	(6.6)	(1.0)	8.0	16.9	3.1	0.6	79.2	1.8	16.5	64.5	61.2	2.419	(0.238)	42.2
Medical Professional Liability	8,217	248.1	49.2	9.8	12.1	3.8	15.6	(238.2)	12.7	(51.3)	(174.2)	19.1	2.358	(0.232)	(30.7)
Other Liability	5,602	29.2	(1.3)	7.2	19.0	6.3	1.5	38.5	3.5	7.7	34.3	42.8	2.438	(0.240)	17.3
Products Liability	364	4.9	0.7	6.9	16.3	2.7	0.0	68.7	10.2	13.4	65.5	15.1	2.256	(0.222)	12.3
Workers Compensation	12,234	66.3	15.4	11.0	15.0	2.5	0.9	(10.8)	4.0	(2.7)	(4.1)	42.6	2.406	(0.237)	0.9
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	4	0.0	0.0	97.7	54.9	2.6	0.0	(54.9)	9.8	(12.5)	(32.6)	4.5	2.447	(0.241)	1.2
Accident and Health	980	49.5	2.8	3.0	11.8	1.7	0.0	31.5	(53.2)	11.9	(33.5)	49.3	2.406	(0.237)	(13.9)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	2,432	3.0	0.8	9.3	14.8	3.3	0.2	68.9	1.0	14.4	55.5	70.0	2.345	(0.231)	41.5
Earthquake	202	(0.1)	0.1	10.8	22.9	1.0	3.5	62.1	1.5	12.9	50.8	73.1	2.519	(0.248)	39.9
Total All Lines	237,694	65.5	8.1	5.2	21.2	2.6	1.6	(4.0)	1.7	(1.0)	(1.3)	56.5	2.428	(0.239)	1.9

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

\*See technical notes

**2022 Profitability Report  
Virginia**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	935,944	83.1	11.1	3.6	16.4	2.6	2.3	(18.7)	2.5	(4.2)	(12.0)	53.4	2.410	(0.238)	(3.7)
Private Passenger Auto Physical	823,876	82.5	8.0	3.6	15.9	2.5	2.3	(14.6)	0.6	(3.1)	(10.9)	81.7	2.411	(0.238)	(6.2)
Private Passenger Auto Total	1,759,820	82.8	9.7	3.6	16.1	2.6	2.3	(16.8)	1.6	(3.7)	(11.5)	63.7	2.410	(0.238)	(4.7)
Commercial Auto Liability	184,357	63.8	9.4	4.7	14.4	2.7	1.4	4.1	2.9	0.6	6.4	46.5	2.401	(0.237)	5.6
Commercial Auto Physical	61,628	78.7	8.1	5.3	17.2	2.7	0.9	(12.6)	0.3	(2.7)	(9.6)	73.7	2.408	(0.237)	(4.4)
Commercial Auto Total	245,984	67.5	9.1	4.8	15.1	2.7	1.3	(0.1)	2.3	(0.2)	2.4	51.2	2.402	(0.237)	3.9
Homeowners Multiple Peril	663,616	66.7	6.8	4.6	16.0	2.4	4.7	(0.9)	1.5	(0.3)	0.9	63.7	2.385	(0.235)	3.2
Farmowners Multiple Peril	67,801	55.6	3.7	4.6	15.1	3.2	0.0	18.1	2.1	3.6	16.6	61.5	2.391	(0.236)	12.9
Commercial Multiple Peril	213,197	55.0	8.4	6.1	24.5	2.8	0.1	3.3	2.0	0.5	4.9	50.8	2.424	(0.239)	5.1
Fire	56,967	104.4	9.5	7.2	14.9	2.4	1.3	(39.5)	2.4	(8.5)	(28.6)	57.0	2.400	(0.237)	(13.6)
Allied Lines	78,802	43.3	3.3	7.7	10.0	2.2	3.8	30.0	1.1	6.2	25.0	67.9	2.380	(0.235)	19.6
Inland Marine	41,643	23.1	3.4	8.0	15.6	2.6	2.7	44.9	2.0	9.2	37.7	58.9	2.405	(0.237)	24.9
Medical Professional Liability	82,634	71.5	36.5	9.8	15.4	2.0	2.8	(37.6)	6.2	(8.5)	(22.9)	33.1	2.370	(0.234)	(5.0)
Other Liability	127,395	44.0	8.1	7.2	18.4	2.8	2.3	17.4	4.3	3.2	18.5	39.1	2.412	(0.238)	9.9
Products Liability*	9,610	19.4	7.0	6.9	23.1	2.5	0.3	41.1	4.6	8.2	37.5	37.9	2.353	(0.232)	16.8
Workers Compensation	120,037	50.3	12.1	11.0	15.3	2.9	0.7	8.0	5.6	1.1	12.5	36.1	2.407	(0.237)	7.2
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	2	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	30.8	(14.0)	(7.5)	1.3	2.407	(0.237)	2.6
Accident and Health	32,567	55.9	3.4	3.0	11.1	1.6	0.0	25.4	(54.3)	10.7	(39.6)	59.5	2.405	(0.237)	(20.9)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	25,958	(14.4)	(0.5)	9.3	23.2	2.5	0.1	80.1	2.0	16.6	65.5	57.7	2.413	(0.238)	40.5
Earthquake	4,206	(0.3)	0.2	10.8	11.2	1.8	5.2	71.4	1.6	14.8	58.1	77.0	2.408	(0.237)	47.4
Total All Lines	3,530,239	71.3	9.2	4.8	16.4	2.6	2.4	(6.4)	1.5	(1.5)	(3.4)	57.5	2.403	(0.237)	0.7

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

\*See technical notes



**2022 Profitability Report  
Washington**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	983,754	94.1	12.1	3.6	16.9	2.4	1.2	(30.0)	2.9	(6.6)	(20.5)	49.5	2.411	(0.238)	(7.5)
Private Passenger Auto Physical	605,678	97.8	9.1	3.6	15.0	1.8	1.3	(28.4)	0.8	(6.0)	(21.5)	77.8	2.400	(0.237)	(14.1)
Private Passenger Auto Total	1,589,432	95.5	11.0	3.6	16.2	2.2	1.2	(29.4)	2.1	(6.4)	(20.9)	57.5	2.408	(0.237)	(9.4)
Commercial Auto Liability	115,519	68.1	8.7	4.7	18.2	2.1	0.0	(1.6)	3.1	(0.6)	2.2	44.4	2.417	(0.238)	3.6
Commercial Auto Physical	37,789	75.1	7.5	5.3	18.9	2.1	0.0	(8.4)	0.4	(1.8)	(6.3)	72.2	2.416	(0.238)	(1.9)
Commercial Auto Total	153,308	69.8	8.4	4.8	18.4	2.1	0.0	(3.3)	2.4	(0.9)	0.1	49.0	2.417	(0.238)	2.7
Homeowners Multiple Peril	506,359	77.4	8.1	4.6	17.0	2.1	1.9	(10.8)	1.7	(2.4)	(6.7)	60.9	2.390	(0.236)	(1.4)
Farmowners Multiple Peril	44,048	55.4	5.4	4.6	21.4	1.6	0.0	11.9	2.2	2.3	11.8	60.7	2.425	(0.239)	9.8
Commercial Multiple Peril	138,096	78.9	13.9	6.1	21.1	2.2	0.0	(22.0)	2.5	(4.9)	(14.6)	47.0	2.400	(0.237)	(4.2)
Fire	37,179	42.0	2.8	7.2	12.8	2.2	0.8	32.5	1.9	6.6	27.7	62.2	2.379	(0.235)	19.9
Allied Lines	40,505	28.3	1.5	7.7	9.7	2.3	1.8	48.9	1.1	10.2	39.8	67.4	2.376	(0.234)	29.5
Inland Marine	33,942	23.5	(1.9)	8.0	15.2	2.1	1.3	52.1	1.2	10.8	42.5	70.1	2.398	(0.236)	32.5
Medical Professional Liability	95,418	38.4	28.6	9.8	7.3	2.1	0.3	13.8	5.5	2.4	16.9	36.8	2.338	(0.230)	8.8
Other Liability	114,172	54.8	9.7	7.2	16.4	2.2	0.8	9.3	4.0	1.6	11.7	41.1	2.400	(0.237)	7.5
Products Liability	5,627	(21.7)	(21.7)	6.9	23.2	2.1	0.0	111.4	4.0	23.0	92.4	41.1	2.353	(0.232)	40.6
Workers Compensation*	31	(6.5)	(6.5)	11.0	18.1	13.1	1.1	70.0	3.7	14.3	59.3	41.9	2.515	(0.248)	27.6
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	31	0.0	0.0	97.7	54.9	9.4	0.0	(61.7)	5.8	(13.5)	(42.4)	4.1	2.551	(0.251)	1.1
Accident and Health	34,869	72.2	4.2	3.0	12.0	2.2	0.0	6.7	(54.4)	6.8	(54.4)	60.8	2.409	(0.237)	(30.5)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	21,843	(12.6)	(0.0)	9.3	25.1	2.4	0.2	76.1	1.9	15.8	62.2	57.6	2.427	(0.239)	38.5
Earthquake	35,148	(0.1)	0.1	10.8	8.7	2.4	2.4	76.1	1.6	15.8	61.9	75.8	2.389	(0.235)	49.5
Total All Lines	2,850,009	80.9	10.2	4.6	16.3	2.1	1.1	(15.0)	1.6	(3.3)	(10.1)	55.5	2.400	(0.237)	(3.0)

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

\*See technical notes

**2022 Profitability Report  
West Virginia**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	200,852	67.9	8.7	3.6	18.6	4.2	0.5	(3.1)	1.9	(0.8)	(0.4)	60.0	2.424	(0.239)	2.4
Private Passenger Auto Physical	209,996	82.2	7.7	3.6	17.7	4.1	0.6	(15.7)	0.6	(3.4)	(11.7)	82.0	2.429	(0.239)	(6.9)
Private Passenger Auto Total	410,848	75.2	8.2	3.6	18.1	4.2	0.5	(9.5)	1.3	(2.1)	(6.2)	69.5	2.426	(0.239)	(1.6)
Commercial Auto Liability	16,666	48.5	6.1	4.7	19.7	3.8	0.1	17.4	2.3	3.4	16.3	49.7	2.435	(0.240)	10.8
Commercial Auto Physical	6,153	72.4	9.0	5.3	19.3	4.0	0.0	(9.7)	0.2	(2.1)	(7.4)	74.8	2.435	(0.240)	(2.9)
Commercial Auto Total	22,819	55.0	6.9	4.8	19.6	3.9	0.1	10.1	1.8	2.0	9.9	54.7	2.435	(0.240)	8.1
Homeowners Multiple Peril	55,940	53.6	5.2	4.6	19.6	1.1	2.3	13.8	1.3	2.8	12.4	65.2	2.404	(0.237)	10.7
Farmowners Multiple Peril	11,712	30.9	2.8	4.6	22.7	0.5	0.0	38.9	1.6	8.0	32.5	67.2	2.431	(0.240)	24.5
Commercial Multiple Peril	33,413	50.4	6.4	6.1	23.2	3.3	0.0	10.8	1.2	2.1	9.9	57.6	2.422	(0.239)	8.3
Fire	16,935	52.3	3.5	7.2	16.7	1.6	0.3	18.6	1.5	3.8	16.3	67.6	2.409	(0.237)	13.7
Allied Lines	12,542	18.4	1.3	7.7	13.6	2.4	0.6	56.3	0.8	11.8	45.3	73.5	2.413	(0.238)	36.0
Inland Marine*	4,250	6.7	1.0	8.0	18.4	3.4	0.7	62.0	1.4	12.9	50.5	66.5	2.435	(0.240)	36.3
Medical Professional Liability	21,080	49.7	34.5	9.8	10.7	4.9	0.3	(9.5)	7.4	(2.7)	0.6	28.8	2.365	(0.233)	2.8
Other Liability	12,388	(399.1)	(29.4)	7.2	18.7	4.2	0.4	498.4	4.6	104.2	398.8	37.6	2.418	(0.238)	152.7
Products Liability	388	1,279.9	666.9	6.9	17.1	3.8	0.2	(1,874.6)	67.8	(400.3)	(1,406.5)	4.2	2.342	(0.231)	(57.0)
Workers Compensation	67,616	15.0	(0.8)	11.0	13.2	0.8	0.0	61.1	22.8	10.6	73.3	12.1	2.400	(0.237)	11.5
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	56	0.0	0.0	97.7	54.9	3.6	0.0	(55.9)	9.6	(12.7)	(33.6)	3.8	2.462	(0.243)	1.4
Accident and Health	10,543	110.4	6.5	3.0	12.1	2.2	0.0	(33.9)	(55.4)	(1.7)	(87.7)	76.4	2.411	(0.238)	(64.3)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other*	8,017	2.7	0.9	9.3	24.3	3.7	0.0	59.4	1.1	12.4	48.1	67.9	2.436	(0.240)	35.4
Earthquake	229	(0.2)	0.1	10.8	12.7	3.6	2.8	70.5	1.3	14.7	57.1	84.1	2.434	(0.240)	50.7
Total All Lines	688,776	53.9	7.0	5.1	17.8	3.4	0.5	12.6	2.8	2.4	13.1	44.6	2.411	(0.238)	8.5

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

\*See technical notes

**2022 Profitability Report  
Wisconsin**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	519,910	76.3	9.5	3.6	19.3	0.7	0.3	(9.4)	3.0	(2.3)	(4.1)	48.9	2.414	(0.238)	0.6
Private Passenger Auto Physical	571,634	95.0	9.2	3.6	19.1	0.7	0.4	(27.8)	0.7	(5.9)	(21.2)	79.5	2.421	(0.239)	(14.2)
Private Passenger Auto Total	1,091,544	86.1	9.3	3.6	19.2	0.7	0.3	(19.0)	1.8	(4.2)	(13.1)	61.3	2.417	(0.238)	(5.4)
Commercial Auto Liability	178,022	49.7	7.5	4.7	18.6	0.7	0.6	18.5	2.9	3.6	17.9	45.8	2.411	(0.238)	10.8
Commercial Auto Physical	105,328	71.6	7.7	5.3	19.5	0.8	0.8	(5.4)	0.2	(1.2)	(4.1)	77.0	2.411	(0.238)	(0.5)
Commercial Auto Total	283,350	57.8	7.6	4.9	18.9	0.8	0.7	9.6	1.9	1.8	9.7	54.0	2.411	(0.238)	7.9
Homeowners Multiple Peril	507,961	121.5	12.4	4.6	22.2	1.0	0.6	(62.0)	1.7	(13.2)	(47.0)	59.5	2.424	(0.239)	(25.3)
Farmowners Multiple Peril	140,560	62.0	5.3	4.6	19.5	1.3	2.2	5.4	2.4	0.9	6.9	58.2	2.410	(0.238)	6.7
Commercial Multiple Peril	296,045	83.3	10.4	6.1	22.6	1.1	0.0	(23.2)	2.0	(5.1)	(16.2)	51.7	2.402	(0.237)	(5.7)
Fire	90,645	54.3	4.0	7.2	19.9	1.3	0.1	13.5	1.6	2.7	12.4	65.4	2.432	(0.240)	10.8
Allied Lines	146,828	59.7	3.8	7.7	18.0	0.9	0.1	10.0	0.9	2.0	8.9	72.7	2.430	(0.240)	9.2
Inland Marine	70,401	43.8	2.8	8.0	21.6	1.1	0.2	22.8	1.3	4.7	19.4	68.8	2.441	(0.241)	16.0
Medical Professional Liability	6,405	16.8	14.8	9.8	10.8	0.7	2.2	45.3	3.9	9.1	40.0	44.9	2.346	(0.231)	20.5
Other Liability	253,562	39.5	10.0	7.2	19.9	0.8	1.3	21.6	4.0	4.1	21.6	41.1	2.409	(0.238)	11.5
Products Liability	20,291	36.9	37.3	6.9	24.3	0.7	0.0	(5.8)	6.4	(1.8)	2.5	31.1	2.349	(0.232)	3.4
Workers Compensation	552,590	37.2	9.1	11.0	14.5	0.3	13.1	15.1	4.1	2.8	16.4	44.0	2.394	(0.236)	9.8
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	71	0.0	0.0	97.7	54.9	1.5	0.0	(53.8)	12.0	(12.5)	(29.4)	3.5	2.431	(0.240)	1.6
Accident and Health	22,875	82.3	4.8	3.0	13.0	0.3	0.0	(3.1)	(54.5)	4.7	(62.3)	61.3	2.407	(0.237)	(35.5)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	35,581	(14.4)	(0.3)	9.3	22.8	1.6	0.0	81.2	1.3	16.9	65.5	66.5	2.405	(0.237)	46.2
Earthquake	3,382	(0.0)	0.0	10.8	9.3	2.7	0.2	77.4	1.6	16.1	62.9	74.5	2.397	(0.236)	49.5
Total All Lines	3,522,091	72.4	9.1	6.0	19.3	0.8	2.5	(9.7)	2.0	(2.2)	(5.5)	54.5	2.411	(0.238)	(0.4)

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\*See technical notes

**2022 Profitability Report  
Wyoming**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	57,651	77.0	8.9	3.6	17.9	1.3	0.7	(9.1)	2.5	(2.2)	(4.4)	53.4	2.411	(0.238)	0.3
Private Passenger Auto Physical	101,343	57.4	5.7	3.6	17.4	1.2	0.8	14.1	0.7	2.9	11.9	79.3	2.412	(0.238)	12.1
Private Passenger Auto Total	158,994	64.5	6.9	3.6	17.6	1.3	0.8	5.7	1.4	1.1	6.0	67.5	2.412	(0.238)	6.7
Commercial Auto Liability	11,766	27.8	11.8	4.7	19.6	1.6	0.0	34.9	3.3	7.0	31.2	43.2	2.420	(0.239)	16.1
Commercial Auto Physical	9,527	46.8	5.8	5.3	19.7	1.5	0.0	21.1	0.3	4.4	17.0	74.7	2.419	(0.238)	15.3
Commercial Auto Total	21,293	36.3	9.1	5.0	19.7	1.6	0.0	28.7	2.0	5.8	24.8	53.2	2.420	(0.239)	15.9
Homeowners Multiple Peril	89,152	35.7	1.9	4.6	19.2	2.1	0.8	35.8	1.5	7.4	30.0	62.6	2.409	(0.238)	21.4
Farmowners Multiple Peril	16,981	42.9	(0.0)	4.6	17.1	2.0	0.0	33.8	3.0	6.8	30.0	52.2	2.397	(0.236)	18.3
Commercial Multiple Peril	33,362	38.9	2.7	6.1	19.5	2.1	0.0	31.0	1.8	6.3	26.4	53.4	2.389	(0.235)	16.7
Fire	6,469	47.1	4.0	7.2	12.8	2.3	0.2	26.7	2.9	5.3	24.2	52.5	2.386	(0.235)	15.3
Allied Lines	10,152	19.0	1.3	7.7	12.6	2.4	0.6	56.7	1.0	11.8	45.9	69.6	2.403	(0.237)	34.6
Inland Marine	6,675	13.0	0.7	8.0	18.5	2.4	0.3	57.4	0.9	12.0	46.4	73.6	2.430	(0.240)	36.8
Medical Professional Liability	4,018	(77.3)	(19.8)	9.8	5.4	0.7	0.4	181.2	11.1	36.9	155.4	21.2	2.320	(0.229)	35.4
Other Liability	16,419	(10.0)	4.7	7.2	21.3	2.4	0.2	74.6	4.1	15.3	63.5	40.2	2.423	(0.239)	28.2
Products Liability	477	106.2	117.5	6.9	23.0	1.8	0.0	(155.0)	5.4	(33.1)	(116.5)	34.7	2.349	(0.232)	(37.8)
Workers Compensation*	407	75.4	18.4	11.0	20.4	1.6	0.0	(26.5)	2.4	(5.8)	(18.3)	54.5	2.438	(0.240)	(7.3)
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	7,428	69.9	4.1	3.0	14.0	(1.2)	0.0	10.5	(55.1)	7.6	(52.2)	69.4	2.405	(0.237)	(33.6)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	9,792	14.3	1.3	9.3	20.3	3.5	0.0	51.6	2.0	10.6	43.0	56.3	2.399	(0.237)	26.9
Earthquake	1,362	(0.1)	(0.0)	10.8	17.6	2.2	0.7	69.1	1.4	14.4	56.1	78.2	2.470	(0.243)	46.6
Total All Lines	382,982	44.6	4.4	4.8	18.1	1.7	0.6	26.1	0.7	5.4	21.4	59.7	2.406	(0.237)	15.4

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\*See technical notes

**2022 Profitability Report  
American Samoa**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Private Passenger Auto Physical	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Private Passenger Auto Total	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Physical	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Total	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Homeowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Fire	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Allied Lines	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Inland Marine	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Medical Professional Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Other Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Products Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Workers Compensation	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Earthquake	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Total All Lines	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0

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\*See technical notes

**2022 Profitability Report  
Guam**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	994	75.4	7.8	3.6	7.7	2.3	10.5	(6.9)	1.5	(1.6)	(3.8)	66.6	2.374	(0.234)	0.1
Private Passenger Auto Physical	3,984	37.4	3.8	3.6	7.6	2.3	10.0	35.5	0.2	7.4	28.3	94.9	2.361	(0.233)	29.4
Private Passenger Auto Total	4,978	45.0	4.6	3.6	7.6	2.3	10.1	27.0	0.5	5.6	21.9	87.5	2.365	(0.233)	21.7
Commercial Auto Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Physical	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Total	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Homeowners Multiple Peril	300	32.8	2.7	4.6	8.0	3.0	11.6	37.6	1.9	7.7	31.8	59.0	2.326	(0.229)	21.3
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Fire	16	0.0	0.0	7.2	6.4	2.7	0.0	83.9	0.9	17.5	67.3	81.7	2.333	(0.230)	57.6
Allied Lines	98	0.0	0.0	7.7	6.5	2.9	0.0	83.2	0.4	17.4	66.1	86.0	2.362	(0.233)	59.5
Inland Marine	86	25.7	1.4	8.0	9.0	2.0	10.1	44.0	1.2	9.1	36.0	71.4	2.339	(0.231)	28.3
Medical Professional Liability	272	(403.4)	(177.9)	9.8	4.4	6.5	0.2	660.8	8.8	137.9	531.7	25.1	2.341	(0.231)	135.9
Other Liability	29	26.7	1.9	7.2	7.0	1.6	9.1	46.9	2.7	9.6	40.0	50.3	2.340	(0.231)	22.7
Products Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Workers Compensation	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	3	0.0	0.0	9.3	10.7	51.5	0.0	28.7	0.3	6.0	23.0	80.8	2.702	(0.266)	21.5
Earthquake	23	0.0	0.0	10.8	8.5	2.3	0.0	78.7	1.4	16.4	63.7	81.0	2.389	(0.235)	54.2
Total All Lines	5,806	21.9	(4.2)	4.2	7.5	2.5	9.5	58.9	1.0	12.3	47.6	76.1	2.358	(0.232)	38.8

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\*See technical notes

**2022 Profitability Report  
Puerto Rico**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	415	37.9	4.5	3.6	7.7	2.3	11.4	33.0	1.7	6.8	27.9	63.8	2.377	(0.234)	20.4
Private Passenger Auto Physical	940	39.9	4.1	3.6	7.6	2.2	11.3	31.4	0.2	6.6	25.0	97.8	2.364	(0.233)	27.0
Private Passenger Auto Total	1,354	39.3	4.2	3.6	7.6	2.2	11.4	31.9	0.6	6.6	25.9	84.1	2.369	(0.234)	24.4
Commercial Auto Liability	3	11.6	(0.9)	4.7	25.6	6.5	0.0	52.8	1.5	10.9	43.3	55.2	2.512	(0.248)	26.7
Commercial Auto Physical	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Total	3	11.6	(0.9)	4.7	25.6	6.5	0.0	52.8	1.5	10.9	43.3	55.2	2.512	(0.248)	26.7
Homeowners Multiple Peril	73	82.5	7.8	4.6	8.0	2.9	11.0	(16.6)	1.7	(3.7)	(11.2)	61.9	2.325	(0.229)	(4.4)
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	564	75.2	18.8	6.1	27.2	6.5	0.0	(33.5)	3.2	(7.3)	(23.0)	41.8	2.455	(0.242)	(6.9)
Fire	5,305	0.0	0.0	7.2	6.4	4.3	0.0	82.4	1.2	17.2	66.4	74.9	2.335	(0.230)	52.3
Allied Lines	10,012	364.2	31.4	7.7	6.5	4.3	0.0	(313.8)	4.4	(66.3)	(243.0)	38.9	2.378	(0.234)	(91.9)
Inland Marine	2,484	0.5	0.0	8.0	9.0	3.9	0.1	78.7	1.1	16.4	63.3	71.7	2.352	(0.232)	48.0
Medical Professional Liability	17,392	27.2	26.3	9.8	15.6	0.4	0.1	21.0	6.1	3.8	23.4	33.1	2.366	(0.233)	10.3
Other Liability	93	14.6	10.7	7.2	30.7	1.5	0.5	35.1	1.9	7.2	29.9	52.9	2.501	(0.247)	18.5
Products Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Workers Compensation*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	72,821	41.9	2.3	9.3	10.8	9.5	0.0	26.7	1.0	5.5	22.2	71.6	2.370	(0.234)	18.5
Earthquake	10,663	0.0	0.0	10.8	8.6	4.3	0.0	76.6	1.8	15.9	62.5	71.0	2.406	(0.237)	47.0
Total All Lines	120,763	60.2	7.9	9.2	10.7	6.8	0.2	5.3	2.1	0.9	6.5	57.8	2.372	(0.234)	6.4

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

\*See technical notes

**2022 Profitability Report  
U.S. Virgin Islands**

**Mutual + Reciprocal**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	432	123.9	15.8	3.6	7.7	2.3	10.1	(63.0)	3.5	(13.6)	(46.0)	46.9	2.384	(0.235)	(19.0)
Private Passenger Auto Physical	1,395	51.6	5.3	3.6	7.6	2.2	10.5	19.4	0.2	4.0	15.5	96.5	2.363	(0.233)	17.6
Private Passenger Auto Total	1,827	68.7	7.8	3.6	7.6	2.3	10.4	(0.1)	1.0	(0.1)	1.0	77.2	2.371	(0.234)	3.4
Commercial Auto Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Physical	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Total	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Homeowners Multiple Peril	69	68.8	6.8	4.6	8.0	3.5	11.0	(2.4)	1.8	(0.7)	0.1	61.0	2.331	(0.230)	2.6
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Fire	141	0.0	0.0	7.2	6.4	0.0	0.0	86.7	0.4	18.2	68.9	105.2	2.365	(0.233)	75.1
Allied Lines	268	0.0	0.0	7.7	6.5	0.0	0.0	86.1	(0.1)	18.1	67.9	105.4	2.375	(0.234)	74.1
Inland Marine	93	23.4	1.3	8.0	9.0	0.6	2.7	55.3	0.6	11.5	44.3	88.7	2.357	(0.232)	41.9
Medical Professional Liability	23	467.6	402.3	9.8	4.4	10.5	4.7	(799.0)	13.2	(169.1)	(616.7)	18.8	2.351	(0.232)	(113.3)
Other Liability	21	22.2	1.2	7.2	7.0	1.4	10.5	50.9	3.3	10.4	43.8	45.5	2.332	(0.230)	22.5
Products Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Workers Compensation	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	29	0.0	0.0	9.3	10.7	0.0	0.0	80.2	0.4	16.8	63.8	94.6	2.333	(0.230)	62.9
Earthquake	78	0.0	0.0	10.8	8.5	0.0	0.0	81.0	1.0	16.9	65.1	97.8	2.384	(0.235)	66.3
Total All Lines	2,549	56.4	9.5	4.8	7.5	1.8	8.0	12.2	1.0	2.5	10.7	78.3	2.368	(0.233)	11.0

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

\*See technical notes



**2022 Profitability Report  
N Mariana Islands**

**Mutual + Reciprocal**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Private Passenger Auto Physical	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Private Passenger Auto Total	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Physical	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Total	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Homeowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Fire	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Allied Lines	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Inland Marine	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Medical Professional Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Other Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Products Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Workers Compensation	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Earthquake	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Total All Lines	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0

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

\*See technical notes

## Profitability Results By State By Line - Stock

## 2022 Profitability Report

### Alabama

#### Stock

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,312,510	67.2	7.9	5.3	13.5	3.7	0.1	2.3	3.7	1.1	5.0	102.8	3.846	0.603	8.4
Private Passenger Auto Physical	1,016,839	72.2	7.5	5.1	13.6	3.6	0.1	(2.1)	1.1	(0.3)	(0.7)	148.1	3.857	0.604	2.2
Private Passenger Auto Total	2,329,349	69.4	7.7	5.2	13.6	3.6	0.1	0.4	2.6	0.5	2.5	118.6	3.850	0.603	6.2
Commercial Auto Liability	516,993	62.3	10.6	5.9	21.9	3.6	0.0	(4.3)	6.7	0.1	2.3	71.8	3.921	0.614	4.9
Commercial Auto Physical	175,189	59.4	6.3	6.1	17.3	3.5	0.0	7.5	1.1	1.7	6.8	123.5	3.853	0.604	11.7
Commercial Auto Total	692,182	61.6	9.5	5.9	20.7	3.6	0.0	(1.3)	5.3	0.6	3.4	80.3	3.910	0.613	6.0
Homeowners Multiple Peril	1,649,667	49.3	6.8	4.1	17.6	3.3	0.0	18.9	2.7	4.4	17.1	108.0	3.844	0.602	21.8
Farmowners Multiple Peril	25,301	58.3	6.0	6.6	22.4	3.6	0.0	3.1	1.8	0.9	4.0	108.3	3.883	0.608	7.6
Commercial Multiple Peril	626,252	44.6	9.0	7.0	22.5	3.6	0.0	13.3	4.4	3.5	14.3	84.3	3.865	0.606	15.3
Fire	259,870	51.0	4.4	5.4	17.8	2.2	0.0	19.2	4.0	4.7	18.6	96.1	3.847	0.603	21.1
Allied Lines	426,179	44.7	3.7	3.3	14.4	1.8	0.0	32.1	4.3	7.4	29.0	98.9	3.861	0.605	32.0
Inland Marine	413,993	45.6	3.7	5.1	23.5	3.7	0.0	18.4	1.6	4.1	15.9	133.3	3.878	0.608	24.4
Medical Professional Liability	126,743	55.9	52.3	6.2	11.4	1.1	0.2	(27.0)	11.0	(3.9)	(12.0)	56.1	3.650	0.572	(3.7)
Other Liability	932,203	64.8	17.0	5.5	19.9	2.4	0.0	(9.5)	10.0	(0.4)	0.9	56.6	3.854	0.604	3.8
Products Liability	46,134	64.3	37.2	5.7	18.5	2.2	(0.0)	(27.9)	12.0	(4.0)	(11.9)	49.8	3.711	0.581	(2.8)
Workers Compensation	422,655	38.1	12.7	7.3	14.0	4.4	0.3	23.2	18.3	7.7	33.8	37.3	3.825	0.599	15.8
Mortgage Guaranty	71,492	(14.4)	(0.0)	19.0	(0.4)	2.6	0.0	93.2	(12.6)	17.6	63.0	113.3	3.834	0.601	74.6
Financial Guaranty*	2,875	15.3	5.9	106.7	6.0	5.1	0.0	(38.9)	121.1	10.8	71.4	4.6	3.967	0.622	6.6
Accident and Health*	93,262	78.0	3.4	6.9	20.0	2.6	0.0	(11.0)	1.9	(2.0)	(7.1)	102.6	3.753	0.588	(4.1)
Warranty	14,166	57.2	0.9	6.1	9.4	3.3	0.0	23.2	8.7	6.2	25.6	51.1	3.784	0.593	16.3
All Other	293,999	24.2	4.8	7.4	28.6	3.4	0.0	31.5	6.3	7.6	30.2	81.0	3.893	0.610	27.8
Earthquake	10,149	3.5	1.2	4.4	14.4	2.5	0.0	74.1	2.0	15.9	60.2	123.0	3.770	0.591	77.2
Total All Lines	8,436,470	55.4	9.1	5.5	17.5	3.3	0.0	9.2	4.9	2.7	11.4	85.7	3.850	0.603	13.0

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

## 2022 Profitability Report

### Alaska

### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	194,610	69.8	8.7	5.3	11.4	2.9	0.2	1.8	4.3	1.0	5.0	96.3	3.693	0.579	8.0	
Private Passenger Auto Physical	157,783	67.5	7.1	5.1	12.0	2.8	0.1	5.2	1.2	1.3	5.1	147.6	3.817	0.598	10.8	
Private Passenger Auto Total	352,393	68.8	8.0	5.2	11.7	2.8	0.1	3.4	2.9	1.2	5.1	114.0	3.736	0.585	8.9	
Commercial Auto Liability	68,746	19.4	5.0	5.9	17.7	2.9	0.0	49.1	5.8	11.2	43.7	77.5	3.738	0.586	37.0	
Commercial Auto Physical	21,670	60.4	6.9	6.1	17.7	2.9	0.0	6.1	1.1	1.5	5.7	122.4	3.849	0.603	10.3	
Commercial Auto Total	90,416	29.2	5.4	5.9	17.7	2.9	0.0	38.8	4.7	8.9	34.6	85.0	3.756	0.588	32.6	
Homeowners Multiple Peril	163,751	67.1	9.1	4.1	17.1	2.8	0.0	(0.2)	2.8	0.4	2.2	105.7	3.822	0.599	5.6	
Farmowners Multiple Peril	6	71.1	20.4	6.6	21.9	3.8	0.0	(23.8)	13.5	(2.9)	(7.4)	46.6	3.824	0.599	(0.2)	
Commercial Multiple Peril	105,946	45.8	7.0	7.0	21.0	2.5	0.0	16.7	4.8	4.3	17.3	82.0	3.823	0.599	17.4	
Fire	55,880	41.5	2.4	5.4	17.8	1.9	0.0	31.0	4.7	7.2	28.4	88.2	3.841	0.602	28.3	
Allied Lines	36,147	127.9	6.4	3.3	15.3	2.1	0.0	(55.0)	4.1	(10.9)	(39.9)	97.2	3.899	0.611	(35.5)	
Inland Marine	84,643	33.2	3.0	5.1	26.0	2.6	0.0	30.1	1.4	6.5	24.9	142.3	3.892	0.610	38.8	
Medical Professional Liability	11,950	(9.9)	7.1	6.2	18.8	1.2	0.2	76.5	1.0	16.2	61.3	65.8	NR	NR	40.3	
Other Liability	178,284	33.0	9.1	5.5	19.9	1.6	0.0	30.9	9.3	7.9	32.3	60.0	3.844	0.602	22.6	
Products Liability	6,399	5.6	7.8	5.7	20.0	2.1	0.0	58.9	0.1	12.4	46.6	59.1	NR	NR	27.5	
Workers Compensation	187,586	35.0	11.8	7.3	12.5	3.5	1.3	28.6	17.4	8.7	37.3	38.5	3.816	0.598	17.6	
Mortgage Guaranty	18,208	(16.4)	(0.1)	19.0	(0.4)	2.6	0.0	95.3	(13.6)	17.9	63.8	133.2	3.833	0.601	88.2	
Financial Guaranty*	412	0.0	0.0	106.7	6.0	26.9	0.0	(39.6)	98.2	7.1	51.5	8.6	4.698	0.736	8.4	
Accident and Health	7,289	56.8	2.4	6.9	23.2	2.6	0.0	8.1	(1.2)	1.5	5.5	68.3	NR	NR	3.7	
Warranty	682	67.6	0.7	6.1	4.2	4.0	0.0	17.4	6.1	4.6	18.9	69.6	3.597	0.564	16.2	
All Other	156,094	20.4	4.8	7.4	24.1	2.3	0.0	41.1	6.6	9.7	38.0	79.3	3.682	0.577	33.2	
Earthquake	39,987	4.2	1.0	4.4	14.9	1.8	0.0	73.7	2.0	15.8	59.9	117.7	3.755	0.588	73.7	
Total All Lines	1,496,071	45.7	7.3	5.9	16.9	2.6	0.2	21.4	5.9	5.4	21.9	77.3	3.719	0.583	20.0	

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

## 2022 Profitability Report

### Arizona

### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,057,342	75.6	9.4	5.3	13.4	2.1	0.1	(5.8)	4.0	(0.6)	(1.2)	99.6	3.825	0.599	2.0
Private Passenger Auto Physical	2,048,173	78.0	8.2	5.1	13.3	2.0	0.1	(6.7)	1.2	(1.2)	(4.3)	144.4	3.826	0.599	(3.0)
Private Passenger Auto Total	5,105,515	76.5	8.9	5.2	13.4	2.1	0.1	(6.2)	2.9	(0.8)	(2.5)	113.7	3.825	0.599	0.4
Commercial Auto Liability	727,365	66.8	10.4	5.9	15.4	2.1	0.0	(0.6)	6.3	0.9	4.8	75.1	3.820	0.598	6.8
Commercial Auto Physical	175,073	63.3	6.9	6.1	17.1	2.0	0.0	4.6	1.3	1.2	4.7	119.2	3.819	0.598	8.9
Commercial Auto Total	902,438	66.1	9.7	5.9	15.8	2.1	0.0	0.4	5.3	0.9	4.8	80.9	3.820	0.598	7.1
Homeowners Multiple Peril	1,864,558	77.3	10.2	4.1	18.1	2.3	0.0	(12.0)	2.8	(2.1)	(7.1)	105.8	3.832	0.600	(4.3)
Farmowners Multiple Peril	18,072	91.3	13.5	6.6	21.5	1.9	0.0	(34.9)	3.0	(6.8)	(25.0)	94.9	3.825	0.599	(20.5)
Commercial Multiple Peril	702,285	69.8	11.8	7.0	21.3	1.8	0.0	(11.8)	5.4	(1.6)	(4.8)	77.3	3.818	0.598	(0.5)
Fire	201,644	56.8	5.4	5.4	16.0	1.7	0.0	14.7	3.6	3.6	14.6	98.8	3.804	0.596	17.7
Allied Lines	351,187	83.6	5.8	3.3	13.5	1.1	0.0	(7.4)	2.9	(1.1)	(3.4)	116.5	3.846	0.603	(0.7)
Inland Marine	530,761	47.2	4.0	5.1	23.1	1.9	0.0	18.7	1.4	4.2	16.0	139.7	3.844	0.602	25.6
Medical Professional Liability	119,051	61.6	23.2	6.2	19.6	0.8	0.1	(11.4)	10.4	(0.8)	(0.2)	56.8	3.734	0.585	3.0
Other Liability	1,491,647	57.2	10.3	5.5	18.9	1.2	0.0	6.9	8.8	2.8	12.9	60.6	3.834	0.601	11.0
Products Liability	72,655	48.6	23.3	5.7	19.6	0.8	0.0	2.1	10.3	2.0	10.3	55.1	3.712	0.582	8.8
Workers Compensation	820,886	32.1	12.3	7.3	13.6	2.1	0.2	32.4	21.7	10.2	43.9	32.6	3.814	0.598	17.5
Mortgage Guaranty	154,644	(18.0)	(0.0)	19.0	(0.4)	1.7	0.0	97.7	(12.9)	18.5	66.3	120.0	3.823	0.599	82.8
Financial Guaranty*	1,353	0.0	0.0	106.7	6.0	4.0	0.0	(16.7)	111.3	13.9	80.7	6.4	3.932	0.616	8.5
Accident and Health	107,762	51.6	2.0	6.9	15.8	2.1	0.0	21.6	5.5	5.4	21.7	61.1	3.783	0.593	16.4
Warranty	31,614	73.0	0.9	6.1	3.4	2.0	0.0	14.5	7.3	4.2	17.6	63.3	3.483	0.546	14.1
All Other	333,651	26.1	4.6	7.4	26.6	2.1	0.0	33.2	6.4	8.0	31.6	78.5	3.840	0.602	28.1
Earthquake	17,362	7.2	2.2	4.4	11.9	1.1	0.0	73.2	1.7	15.6	59.3	129.5	3.687	0.578	79.8
Total All Lines	12,827,085	66.1	9.3	5.6	16.0	1.9	0.0	1.1	5.1	1.0	5.1	83.7	3.822	0.599	7.5

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## 2022 Profitability Report

### Arkansas

#### Stock

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	770,436	69.9	8.3	5.3	14.5	3.1	0.0	(1.1)	3.3	0.3	1.9	108.2	3.854	0.604	5.3
Private Passenger Auto Physical	671,195	91.0	9.3	5.1	14.0	3.1	0.0	(22.6)	1.2	(4.6)	(16.9)	144.9	3.857	0.604	(21.2)
Private Passenger Auto Total	1,441,631	79.7	8.8	5.2	14.3	3.1	0.0	(11.1)	2.3	(2.0)	(6.8)	122.7	3.855	0.604	(5.1)
Commercial Auto Liability	326,866	65.6	9.7	5.9	15.4	3.0	0.1	0.4	7.0	1.2	6.2	70.7	3.830	0.600	7.6
Commercial Auto Physical	141,565	78.7	8.1	6.1	16.6	3.1	0.1	(12.7)	1.1	(2.5)	(9.1)	124.2	3.830	0.600	(8.1)
Commercial Auto Total	468,432	69.6	9.2	5.9	15.7	3.0	0.1	(3.5)	5.2	0.1	1.6	81.3	3.830	0.600	4.5
Homeowners Multiple Peril	763,575	106.5	13.1	4.1	18.1	3.3	0.0	(45.1)	2.7	(9.1)	(33.4)	107.2	3.854	0.604	(32.5)
Farmowners Multiple Peril	15,991	101.3	9.8	6.6	21.3	3.3	0.0	(42.3)	2.7	(8.5)	(31.2)	99.6	3.848	0.603	(27.8)
Commercial Multiple Peril	356,160	98.6	12.6	7.0	21.2	3.2	0.1	(42.6)	4.5	(8.2)	(29.8)	83.8	3.838	0.601	(21.8)
Fire	131,415	181.8	12.9	5.4	17.6	2.0	0.0	(119.7)	6.4	(24.1)	(89.2)	76.4	3.835	0.601	(65.0)
Allied Lines	369,733	126.7	5.9	3.3	12.3	1.0	0.0	(49.3)	3.2	(9.8)	(36.2)	119.5	3.822	0.599	(40.1)
Inland Marine	247,035	46.9	4.1	5.1	22.0	2.9	0.0	18.9	1.7	4.2	16.4	131.9	3.842	0.602	24.8
Medical Professional Liability	30,931	51.1	9.0	6.2	20.6	1.3	0.0	11.8	13.3	4.6	20.6	48.6	3.733	0.585	13.1
Other Liability	581,991	68.3	6.8	5.5	14.7	2.0	0.0	2.7	10.8	2.3	11.2	53.3	3.787	0.593	9.2
Products Liability	22,946	44.7	23.1	5.7	18.2	1.8	(0.0)	6.5	12.9	3.4	16.0	47.2	3.706	0.581	10.7
Workers Compensation	254,573	41.3	11.6	7.3	12.6	6.2	0.2	20.7	13.8	6.5	28.0	45.9	3.833	0.601	16.1
Mortgage Guaranty	38,347	(12.7)	0.0	19.0	(0.3)	2.4	0.0	91.7	(13.5)	17.1	61.1	128.9	3.832	0.600	81.9
Financial Guaranty*	401	(77.0)	0.0	106.7	6.0	13.0	0.0	51.2	122.7	30.0	143.9	7.6	4.161	0.652	14.4
Accident and Health	51,658	55.5	3.2	6.9	15.6	2.7	0.0	16.1	3.1	3.9	15.3	84.1	3.803	0.596	16.1
Warranty	8,796	60.1	0.7	6.1	1.1	2.9	0.0	29.2	8.5	7.5	30.2	55.5	3.376	0.529	19.6
All Other	162,059	80.5	8.7	7.4	26.6	2.8	0.0	(25.9)	5.9	(4.5)	(15.5)	87.9	3.847	0.603	(10.4)
Earthquake	37,963	(0.5)	(0.2)	4.4	14.2	2.5	0.0	79.7	1.7	17.0	64.4	124.3	3.760	0.589	83.3
Total All Lines	4,983,639	83.6	9.2	5.5	16.1	2.9	0.0	(17.3)	4.6	(2.9)	(9.8)	88.1	3.828	0.600	(5.4)

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

**2022 Profitability Report  
California**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	10,844,488	79.0	12.0	5.3	14.2	2.4	0.1	(13.0)	4.5	(2.0)	(6.5)	94.5	3.837	0.601	(2.9)	
Private Passenger Auto Physical	8,915,418	83.7	8.7	5.1	13.5	2.5	0.1	(13.5)	1.1	(2.7)	(9.8)	149.2	3.836	0.601	(11.4)	
Private Passenger Auto Total	19,759,906	81.1	10.5	5.2	13.9	2.4	0.1	(13.2)	2.9	(2.3)	(8.0)	113.2	3.837	0.601	(5.8)	
Commercial Auto Liability	4,876,593	87.4	14.9	5.9	15.3	1.8	0.0	(25.2)	7.6	(4.1)	(13.5)	67.6	3.813	0.597	(5.9)	
Commercial Auto Physical	1,218,145	58.3	6.1	6.1	19.3	1.9	0.0	8.4	1.3	2.0	7.7	119.5	3.860	0.605	12.5	
Commercial Auto Total	6,094,738	81.6	13.1	5.9	16.1	1.8	0.0	(18.5)	6.3	(2.9)	(9.2)	74.1	3.819	0.598	(3.6)	
Homeowners Multiple Peril	8,561,196	53.5	8.7	4.1	19.1	2.3	0.0	12.3	3.4	3.1	12.6	98.8	3.851	0.603	15.7	
Farmowners Multiple Peril	208,150	35.5	4.9	6.6	23.1	2.5	0.0	27.5	4.2	6.4	25.3	84.7	3.857	0.604	24.7	
Commercial Multiple Peril	5,252,058	55.3	12.1	7.0	22.1	2.2	0.0	1.3	5.8	1.2	5.9	74.7	3.833	0.601	7.6	
Fire	2,014,838	41.1	4.2	5.4	19.3	1.3	0.0	28.6	3.9	6.6	25.9	95.6	3.862	0.605	28.0	
Allied Lines	2,026,365	100.0	5.6	3.3	14.0	1.1	0.0	(24.0)	3.7	(4.5)	(15.8)	104.9	3.850	0.603	(13.4)	
Inland Marine	3,889,247	50.8	4.6	5.1	21.0	2.0	0.0	16.6	2.0	3.8	14.7	128.5	3.813	0.597	22.2	
Medical Professional Liability	611,751	28.9	18.3	6.2	19.3	1.1	0.2	26.1	10.7	7.2	29.6	56.9	3.729	0.584	20.0	
Other Liability	15,070,695	59.1	13.9	5.5	19.9	1.2	0.0	0.5	10.1	1.7	8.9	55.9	3.843	0.602	8.2	
Products Liability	686,824	35.5	24.7	5.7	20.8	0.9	0.0	12.5	14.9	5.0	22.4	42.2	3.717	0.582	12.6	
Workers Compensation	11,485,999	45.2	16.8	7.3	16.1	2.6	0.8	11.3	15.1	4.7	21.7	43.0	3.830	0.600	12.5	
Mortgage Guaranty	529,749	(27.4)	(0.0)	19.0	(0.4)	1.9	0.0	106.9	(12.1)	20.6	74.3	106.8	3.824	0.599	82.5	
Financial Guaranty*	44,569	24.0	0.5	106.7	6.0	2.9	0.0	(40.1)	106.7	8.3	58.2	9.5	3.894	0.610	8.8	
Accident and Health	619,256	71.5	3.6	6.9	15.4	2.4	0.0	0.2	4.9	0.8	4.3	65.3	3.784	0.593	6.0	
Warranty	225,901	46.9	0.5	6.1	29.3	1.9	0.0	15.3	5.5	4.1	16.8	62.0	4.609	0.722	14.3	
All Other	2,345,562	33.5	4.6	7.4	27.5	2.5	0.0	24.5	5.6	6.0	24.0	87.1	3.864	0.605	24.2	
Earthquake	1,615,864	1.9	0.6	4.4	23.0	1.2	0.0	68.9	1.5	14.7	55.8	126.6	3.940	0.617	73.9	
Total All Lines	81,042,667	60.6	11.2	5.8	17.7	2.0	0.1	2.5	6.7	1.6	7.6	72.8	3.838	0.601	8.8	

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## 2022 Profitability Report

### Colorado

#### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,400,357	66.2	8.6	5.3	13.9	1.7	0.1	4.4	4.5	1.6	7.2	94.0	3.825	0.599	10.0
Private Passenger Auto Physical	1,828,202	64.1	6.6	5.1	13.5	1.7	0.1	8.8	1.2	2.0	8.0	144.0	3.822	0.599	14.7
Private Passenger Auto Total	4,228,559	65.3	7.7	5.2	13.7	1.7	0.1	6.3	3.1	1.8	7.6	110.6	3.824	0.599	11.6
Commercial Auto Liability	613,993	62.8	9.7	5.9	15.9	1.7	0.0	4.0	6.5	1.9	8.7	73.4	3.820	0.599	9.6
Commercial Auto Physical	224,291	56.7	6.8	6.1	17.7	1.9	0.0	10.9	1.1	2.5	9.5	123.2	3.828	0.600	15.0
Commercial Auto Total	838,284	61.1	8.9	5.9	16.4	1.8	0.0	5.9	5.1	2.0	8.9	82.3	3.822	0.599	10.6
Homeowners Multiple Peril	3,001,786	56.1	7.1	4.1	17.6	1.8	0.0	13.3	3.8	3.4	13.7	94.8	3.809	0.597	16.2
Farmowners Multiple Peril	94,806	69.9	6.3	6.6	23.6	1.7	0.0	(8.1)	2.0	(1.4)	(4.8)	106.6	3.866	0.606	(1.8)
Commercial Multiple Peril	983,333	42.7	8.0	7.0	20.9	1.6	0.0	19.8	5.1	4.9	19.9	79.4	3.810	0.597	19.0
Fire	272,306	12.4	2.1	5.4	20.6	0.9	0.0	58.5	4.3	13.0	49.9	92.1	3.874	0.607	49.2
Allied Lines	622,230	108.6	5.4	3.3	10.8	0.7	0.0	(28.9)	3.0	(5.6)	(20.3)	116.0	3.789	0.594	(20.3)
Inland Marine	590,162	53.8	4.7	5.1	22.5	1.9	0.0	12.0	1.7	2.8	10.9	131.5	3.835	0.601	17.6
Medical Professional Liability	148,704	41.1	12.9	6.2	14.6	0.8	8.5	15.9	9.7	4.9	20.8	60.2	3.675	0.576	15.6
Other Liability	1,951,306	45.3	8.4	5.5	19.5	1.1	0.0	20.3	9.3	5.7	23.9	58.6	3.839	0.601	17.2
Products Liability	94,671	150.7	43.5	5.7	19.6	1.0	0.0	(120.5)	13.1	(23.2)	(84.1)	46.8	3.710	0.581	(36.2)
Workers Compensation*	1,007,738	54.1	13.5	7.3	15.7	2.6	1.2	5.6	9.4	2.7	12.4	60.5	3.831	0.600	10.7
Mortgage Guaranty	145,284	(16.7)	(0.0)	19.0	(0.4)	1.9	0.0	96.2	(13.7)	18.1	64.5	132.2	3.828	0.600	88.4
Financial Guaranty*	6,096	0.0	1.6	106.7	6.2	2.5	0.0	(17.0)	111.7	13.9	80.8	6.6	3.887	0.609	8.6
Accident and Health	80,231	94.7	4.2	6.9	15.0	2.1	0.0	(22.9)	6.5	(3.8)	(12.6)	56.4	3.761	0.589	(3.9)
Warranty	26,678	57.1	0.6	6.1	3.0	2.1	0.0	31.2	9.7	8.1	32.8	49.6	3.409	0.534	19.1
All Other	425,348	37.0	3.7	7.4	25.5	1.9	0.0	24.6	5.8	6.1	24.3	85.5	3.816	0.598	24.0
Earthquake	15,746	(21.0)	(5.1)	4.4	12.8	1.0	0.0	107.9	2.7	23.1	87.6	110.8	3.707	0.581	100.2
Total All Lines	14,533,267	57.3	7.9	5.5	16.7	1.6	0.2	10.8	4.8	3.0	12.6	85.6	3.819	0.598	14.0

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



**2022 Profitability Report  
Connecticut**

**Stock**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
<b>Line Of Business</b>	<b>Direct Premiums Earned (000s)</b>	<b>Losses Incurred</b>	<b>Loss Adjust Expense</b>	<b>General Expense</b>	<b>Selling Expense</b>	<b>Taxes License Fees</b>	<b>Divs To Plcyhldr</b>	<b>Under- Writing Profit</b>	<b>Invest Gain On Ins Trans</b>	<b>Tax On Ins Trans</b>	<b>Profit On Ins Trans</b>	<b>Earned Prem To Net Worth</b>	<b>Inv Gain On Net Worth</b>	<b>Tax On Inv Gain On Net Worth</b>	<b>Return On Net Worth</b>
Private Passenger Auto Liability	1,691,067	78.2	11.8	5.3	14.0	1.9	0.0	(11.3)	6.1	(1.4)	(3.7)	79.5	3.827	0.600	0.3
Private Passenger Auto Physical	1,030,615	77.7	8.6	5.1	14.0	1.9	0.0	(7.4)	1.3	(1.4)	(4.8)	140.9	3.836	0.601	(3.5)
Private Passenger Auto Total	2,721,682	78.1	10.6	5.2	14.0	1.9	0.0	(9.8)	4.3	(1.4)	(4.1)	95.2	3.830	0.600	(0.7)
Commercial Auto Liability	417,342	66.3	9.4	5.9	16.7	2.1	0.0	(0.4)	7.7	1.1	6.2	66.7	3.835	0.601	7.4
Commercial Auto Physical	110,028	63.2	6.9	6.1	17.6	2.1	0.0	4.1	1.2	1.0	4.2	120.2	3.831	0.600	8.3
Commercial Auto Total	527,369	65.6	8.8	5.9	16.9	2.1	0.0	0.5	6.4	1.1	5.8	73.5	3.835	0.601	7.5
Homeowners Multiple Peril	1,441,233	47.4	6.8	4.1	20.0	2.2	0.0	19.4	3.1	4.6	17.9	101.8	3.872	0.607	21.5
Farmowners Multiple Peril	4,399	47.9	8.0	6.6	22.4	4.5	0.0	10.6	2.7	2.6	10.6	96.5	3.897	0.610	13.5
Commercial Multiple Peril	636,634	43.1	8.5	7.0	22.3	2.4	0.0	16.7	7.2	4.6	19.3	66.7	3.837	0.601	16.1
Fire	155,960	27.5	2.8	5.4	17.9	1.3	0.0	44.9	3.0	9.9	38.0	108.5	3.838	0.601	44.5
Allied Lines	214,067	25.1	2.0	3.3	14.7	1.7	0.0	53.1	3.1	11.6	44.6	110.7	3.888	0.609	52.6
Inland Marine	411,146	37.9	3.0	5.1	21.3	1.9	0.0	30.7	1.6	6.7	25.6	137.0	3.818	0.598	38.3
Medical Professional Liability	104,975	75.8	25.2	6.2	16.8	1.4	0.0	(25.3)	15.1	(2.9)	(7.3)	44.1	3.703	0.580	(0.1)
Other Liability	1,482,759	77.6	8.8	5.5	18.9	1.5	0.0	(12.2)	11.9	(0.7)	0.4	50.1	3.831	0.600	3.4
Products Liability	61,132	48.9	14.1	5.7	17.0	1.5	0.0	12.8	18.1	5.5	25.3	36.8	3.694	0.579	12.4
Workers Compensation	725,768	47.1	13.6	7.3	13.3	2.9	0.5	15.3	15.7	5.7	25.3	41.6	3.817	0.598	13.7
Mortgage Guaranty	75,975	(25.7)	(0.1)	19.0	(0.4)	1.6	0.0	105.6	(12.0)	20.3	73.3	107.6	3.822	0.599	82.1
Financial Guaranty*	3,858	(48.6)	0.3	106.7	6.0	2.0	0.0	33.6	98.4	22.5	109.5	25.4	3.865	0.606	31.1
Accident and Health	66,092	88.9	4.7	6.9	15.4	1.9	0.0	(17.8)	7.4	(2.6)	(7.9)	51.9	3.765	0.590	(0.9)
Warranty	9,840	44.1	0.6	6.1	1.6	2.2	0.0	45.4	13.7	11.7	47.4	37.6	3.319	0.520	20.6
All Other	289,179	27.8	3.8	7.4	25.0	1.9	0.0	34.1	8.0	8.4	33.7	72.1	3.810	0.597	27.5
Earthquake	11,851	10.4	3.1	4.4	11.8	1.3	0.0	69.0	1.7	14.8	56.0	130.1	3.700	0.580	76.0
Total All Lines	8,943,920	60.5	8.8	5.6	17.2	2.0	0.1	5.9	6.7	2.3	10.3	72.4	3.828	0.600	10.7

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

**2022 Profitability Report  
Delaware**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	456,152	75.2	10.2	5.3	12.1	2.7	0.1	(5.5)	4.5	(0.5)	(0.6)	94.0	3.816	0.598	2.7
Private Passenger Auto Physical	224,888	85.6	8.8	5.1	11.6	1.9	0.1	(13.1)	1.2	(2.6)	(9.3)	144.7	3.791	0.594	(10.3)
Private Passenger Auto Total	681,040	78.6	9.8	5.2	11.9	2.4	0.1	(8.0)	3.4	(1.2)	(3.5)	106.3	3.810	0.597	(0.5)
Commercial Auto Liability	150,021	63.9	10.9	5.9	14.5	2.3	0.0	2.5	7.6	1.7	8.3	67.8	3.810	0.597	8.9
Commercial Auto Physical	31,908	62.8	6.4	6.1	17.0	2.6	0.0	5.2	1.3	1.3	5.1	118.7	3.829	0.600	9.3
Commercial Auto Total	181,928	63.7	10.1	5.9	14.9	2.4	0.0	2.9	6.5	1.6	7.8	73.3	3.812	0.597	8.9
Homeowners Multiple Peril	317,013	48.8	6.7	4.1	17.9	2.4	0.0	20.0	2.6	4.6	18.0	108.1	3.832	0.600	22.7
Farmowners Multiple Peril	5,442	54.7	4.2	6.6	24.5	3.2	0.0	6.8	1.6	1.7	6.7	110.9	3.923	0.615	10.7
Commercial Multiple Peril	314,986	12.4	2.3	7.0	12.4	1.1	0.0	64.7	5.0	14.4	55.3	83.1	3.693	0.579	49.1
Fire	36,341	30.3	2.5	5.4	14.6	1.6	0.0	45.6	2.9	10.0	38.4	111.2	3.778	0.592	45.9
Allied Lines	65,606	10.4	1.2	3.3	13.4	1.9	0.0	69.8	1.3	14.9	56.2	147.7	3.874	0.607	86.3
Inland Marine	162,079	60.5	5.2	5.1	17.0	2.0	0.0	10.2	1.2	2.3	9.0	154.4	3.772	0.591	17.1
Medical Professional Liability	24,276	160.4	41.3	6.2	18.2	1.9	0.0	(128.0)	12.2	(25.0)	(90.8)	50.7	3.728	0.584	(42.9)
Other Liability	591,164	134.0	9.3	5.5	18.3	1.5	0.0	(68.6)	12.9	(12.4)	(43.3)	47.3	3.824	0.599	(17.3)
Products Liability	14,530	32.8	50.7	5.7	16.0	1.7	(0.0)	(6.9)	30.8	3.4	20.5	23.9	3.691	0.578	8.0
Workers Compensation	190,191	25.2	10.7	7.3	13.5	6.0	0.9	36.4	15.1	10.0	41.5	42.7	3.838	0.601	20.9
Mortgage Guaranty	22,786	(20.3)	0.0	19.0	(0.4)	2.4	0.0	99.4	(11.8)	19.0	68.5	102.2	3.830	0.600	73.3
Financial Guaranty*	11,939	(849.9)	423.8	106.7	6.0	2.2	0.0	411.1	126.8	106.2	431.7	13.8	3.845	0.602	62.9
Accident and Health	117,286	40.3	1.9	6.9	14.0	2.4	0.0	34.5	1.9	7.6	28.9	108.2	3.793	0.594	34.5
Warranty	26,149	69.1	0.8	6.1	(2.6)	3.1	0.0	23.6	9.8	6.5	26.9	51.2	3.198	0.501	16.5
All Other	96,762	21.8	2.4	7.4	25.7	3.5	0.0	39.2	5.2	9.1	35.4	90.1	3.852	0.603	35.1
Earthquake	1,663	0.5	0.2	4.4	12.1	4.1	0.0	78.8	1.6	16.8	63.6	128.1	3.751	0.588	84.6
Total All Lines	2,861,179	63.9	9.5	6.2	15.0	2.3	0.1	3.0	6.9	1.7	8.2	72.8	3.799	0.595	9.2

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

**2022 Profitability Report  
District of Columbia**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	161,318	81.5	10.7	5.3	9.5	2.5	0.1	(9.6)	4.5	(1.3)	(3.8)	95.3	3.785	0.593	(0.4)	
Private Passenger Auto Physical	137,455	93.0	9.5	5.1	9.5	2.3	0.1	(19.6)	1.3	(3.9)	(14.4)	144.1	3.765	0.590	(17.5)	
Private Passenger Auto Total	298,773	86.8	10.1	5.2	9.5	2.4	0.1	(14.2)	3.0	(2.5)	(8.7)	112.9	3.778	0.592	(6.6)	
Commercial Auto Liability	40,347	79.1	14.1	5.9	13.0	2.3	(0.0)	(14.4)	7.6	(1.8)	(5.0)	66.0	3.786	0.593	(0.1)	
Commercial Auto Physical	8,242	63.6	6.6	6.1	15.3	2.5	0.0	5.9	1.3	1.4	5.8	119.3	3.791	0.594	10.1	
Commercial Auto Total	48,589	76.5	12.8	5.9	13.4	2.4	(0.0)	(11.0)	6.5	(1.3)	(3.1)	71.4	3.786	0.593	1.0	
Homeowners Multiple Peril	174,359	55.5	7.6	4.1	18.6	2.4	0.0	11.8	3.0	2.9	11.8	103.5	3.845	0.602	15.5	
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0	
Commercial Multiple Peril	177,942	48.4	7.1	7.0	21.9	2.5	0.0	13.1	4.7	3.5	14.3	81.9	3.838	0.601	15.0	
Fire	61,913	34.2	2.7	5.4	14.3	1.5	0.0	41.9	3.8	9.4	36.3	101.5	3.780	0.592	40.0	
Allied Lines	56,488	44.1	2.9	3.3	12.8	1.3	0.0	35.6	3.6	8.0	31.2	105.8	3.835	0.601	36.2	
Inland Marine	151,362	21.2	3.4	5.1	15.6	2.0	0.1	52.7	2.1	11.4	43.4	132.1	3.764	0.590	60.6	
Medical Professional Liability	25,242	12.3	14.0	6.2	19.6	1.3	0.0	46.7	11.5	11.6	46.5	54.0	3.731	0.585	28.3	
Other Liability	664,211	51.1	11.7	5.5	20.9	1.3	0.0	9.6	7.5	3.2	13.9	67.7	3.859	0.605	12.7	
Products Liability	10,138	74.7	107.4	5.7	14.9	1.2	(0.0)	(103.9)	14.4	(19.6)	(70.0)	43.6	3.674	0.576	(27.4)	
Workers Compensation	156,928	28.2	10.3	7.3	12.7	6.9	0.5	34.1	13.5	9.3	38.4	45.9	3.843	0.602	20.9	
Mortgage Guaranty	24,155	(71.3)	(0.1)	19.0	(0.4)	2.0	0.0	150.9	(0.1)	31.7	119.1	43.0	3.818	0.598	54.4	
Financial Guaranty*	1,730	0.0	0.0	106.7	6.0	2.4	0.0	(15.1)	106.5	13.5	77.9	9.5	3.877	0.607	10.7	
Accident and Health	92,153	34.3	2.7	6.9	21.2	2.5	0.0	32.3	2.8	7.2	27.9	85.5	3.918	0.614	27.2	
Warranty	41	162.8	1.7	6.1	4.5	4.1	0.0	(79.2)	9.6	(15.1)	(54.5)	56.3	3.682	0.577	(27.5)	
All Other	259,383	16.3	2.0	7.4	29.7	1.9	0.0	42.7	6.6	10.0	39.3	64.6	3.933	0.616	28.7	
Earthquake	4,931	14.1	4.7	4.4	13.4	1.0	0.0	62.5	1.6	13.4	50.7	133.9	3.725	0.584	71.0	
Total All Lines	2,208,337	45.7	8.5	6.0	18.5	2.2	0.1	19.0	5.9	4.9	20.0	75.4	3.848	0.603	18.4	

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

## 2022 Profitability Report

### Florida

### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	14,282,539	76.4	13.3	5.3	12.6	1.2	0.0	(8.8)	4.0	(1.2)	(3.6)	99.8	3.804	0.596	(0.4)
Private Passenger Auto Physical	5,853,301	107.6	11.6	5.1	12.5	1.2	0.0	(38.1)	1.3	(7.8)	(28.9)	142.7	3.796	0.595	(38.1)
Private Passenger Auto Total	20,135,840	85.5	12.8	5.2	12.5	1.2	0.0	(17.3)	3.2	(3.1)	(11.0)	109.3	3.803	0.596	(8.8)
Commercial Auto Liability	3,656,690	84.3	13.1	5.9	15.2	1.5	0.0	(19.9)	6.9	(3.1)	(9.9)	71.4	3.809	0.597	(3.8)
Commercial Auto Physical	559,056	71.5	8.1	6.1	17.3	1.5	0.0	(4.4)	1.5	(0.7)	(2.2)	117.2	3.812	0.597	0.6
Commercial Auto Total	4,215,745	82.6	12.4	5.9	15.5	1.5	0.0	(17.8)	6.2	(2.8)	(8.9)	75.3	3.809	0.597	(3.5)
Homeowners Multiple Peril	11,648,535	125.5	24.1	4.1	17.4	1.6	0.0	(72.7)	4.8	(14.5)	(53.5)	85.9	3.804	0.596	(42.7)
Farmowners Multiple Peril	24,998	52.2	11.4	6.6	26.1	1.5	0.0	2.3	3.1	1.0	4.4	92.1	3.902	0.611	7.4
Commercial Multiple Peril	2,660,454	92.6	16.4	7.0	22.9	1.5	0.0	(40.3)	6.3	(7.5)	(26.5)	72.0	3.833	0.601	(15.9)
Fire	1,694,419	80.0	8.4	5.4	20.0	0.8	0.0	(14.7)	4.4	(2.4)	(7.8)	91.8	3.860	0.605	(3.9)
Allied Lines	5,269,902	189.3	13.4	3.3	16.1	1.1	0.0	(123.3)	5.4	(25.1)	(92.9)	86.5	3.883	0.608	(77.0)
Inland Marine	2,023,560	69.4	6.2	5.1	20.7	1.6	0.0	(3.0)	2.0	(0.3)	(0.7)	124.8	3.800	0.595	2.4
Medical Professional Liability	455,809	47.8	23.9	6.2	18.9	1.1	0.1	2.0	10.5	2.1	10.4	57.7	3.726	0.584	9.1
Other Liability	8,380,490	66.4	12.0	5.5	16.9	1.0	0.0	(1.8)	6.8	0.7	4.3	73.4	3.806	0.596	6.4
Products Liability	294,924	66.4	33.2	5.7	20.5	0.7	0.0	(26.4)	13.9	(3.4)	(9.1)	44.6	3.714	0.582	(0.9)
Workers Compensation	3,032,486	45.0	14.1	7.3	15.0	2.6	2.8	13.1	10.8	4.4	19.5	54.7	3.827	0.600	13.9
Mortgage Guaranty	456,796	(33.8)	(0.1)	19.0	(0.4)	1.5	0.0	113.8	(11.2)	22.2	80.5	97.8	3.820	0.598	81.9
Financial Guaranty*	9,554	(39.9)	(0.5)	106.7	6.0	11.6	0.0	16.1	101.2	19.2	98.1	9.5	4.193	0.657	12.9
Accident and Health	303,760	69.3	3.5	6.9	19.1	2.0	0.0	(0.9)	7.9	1.0	5.9	49.3	3.877	0.607	6.2
Warranty	638,034	65.8	0.9	6.1	6.6	2.4	0.0	18.2	12.1	5.7	24.7	39.7	3.589	0.562	12.8
All Other	1,820,289	48.5	7.0	7.4	28.2	1.9	0.0	7.0	5.4	2.3	10.0	89.2	3.866	0.606	12.2
Earthquake	41,178	15.0	4.5	4.4	16.6	0.7	0.0	58.7	2.1	12.7	48.1	125.1	3.790	0.594	63.4
Total All Lines	63,106,772	93.9	14.4	5.3	16.0	1.4	0.2	(31.1)	5.0	(5.7)	(20.3)	85.1	3.812	0.597	(14.1)

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

## 2022 Profitability Report

### Georgia

#### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	5,208,966	81.6	11.0	5.3	13.6	3.6	0.1	(15.2)	3.9	(2.6)	(8.7)	101.1	3.845	0.602	(5.6)
Private Passenger Auto Physical	2,737,295	77.4	8.0	5.1	14.5	3.3	0.1	(8.4)	1.1	(1.6)	(5.7)	146.3	3.870	0.606	(5.1)
Private Passenger Auto Total	7,946,261	80.2	10.0	5.2	13.9	3.5	0.1	(12.8)	2.9	(2.2)	(7.7)	113.1	3.852	0.603	(5.4)
Commercial Auto Liability	1,596,290	83.8	12.2	5.9	15.5	3.9	0.0	(21.4)	6.6	(3.4)	(11.3)	72.1	3.846	0.603	(4.9)
Commercial Auto Physical	363,848	64.9	7.1	6.1	17.3	3.8	0.0	1.0	1.2	0.4	1.8	119.6	3.858	0.604	5.4
Commercial Auto Total	1,960,138	80.3	11.3	5.9	15.9	3.9	0.0	(17.2)	5.6	(2.7)	(8.9)	77.8	3.848	0.603	(3.7)
Homeowners Multiple Peril	3,456,718	74.5	9.5	4.1	17.5	4.1	0.0	(9.7)	2.8	(1.6)	(5.3)	105.4	3.858	0.604	(2.3)
Farmowners Multiple Peril	51,554	57.6	6.8	6.6	23.6	4.2	0.0	1.1	2.3	0.6	2.8	101.7	3.916	0.613	6.2
Commercial Multiple Peril	1,249,040	67.5	12.1	7.0	21.6	4.2	0.0	(12.4)	5.0	(1.8)	(5.5)	79.7	3.858	0.604	(1.2)
Fire	429,573	50.0	4.6	5.4	17.8	2.7	0.0	19.4	3.7	4.7	18.5	98.6	3.860	0.605	21.5
Allied Lines	718,909	52.3	2.8	3.3	12.6	1.7	0.0	27.3	3.1	6.2	24.2	115.8	3.836	0.601	31.2
Inland Marine	907,415	47.3	4.2	5.1	24.3	3.7	0.0	15.3	1.7	3.5	13.5	132.8	3.890	0.609	21.2
Medical Professional Liability	205,680	61.2	17.7	6.2	18.9	1.4	0.2	(5.5)	14.3	1.1	7.7	45.6	3.722	0.583	6.7
Other Liability	2,700,275	75.5	11.7	5.5	18.0	2.3	0.0	(12.9)	9.8	(1.2)	(2.0)	57.2	3.833	0.601	2.1
Products Liability	122,303	79.6	31.0	5.7	17.6	2.3	(0.0)	(36.2)	17.4	(4.9)	(13.9)	37.8	3.703	0.580	(2.1)
Workers Compensation	1,682,461	41.2	11.7	7.3	13.7	4.8	0.3	21.0	9.3	5.9	24.5	60.0	3.837	0.601	17.9
Mortgage Guaranty	209,387	(29.5)	(0.1)	19.0	(0.4)	3.2	0.0	107.8	(12.5)	20.7	74.7	113.7	3.833	0.601	88.1
Financial Guaranty*	4,005	0.0	0.1	106.7	6.0	5.1	0.0	(17.9)	102.9	12.4	72.6	12.8	3.966	0.621	12.6
Accident and Health	167,600	86.4	4.4	6.9	17.0	4.1	0.0	(18.9)	3.3	(3.5)	(12.1)	83.1	3.860	0.605	(6.8)
Warranty	49,312	63.3	0.8	6.1	29.6	4.1	0.0	(3.9)	7.9	0.4	3.7	44.5	4.827	0.756	5.7
All Other	555,323	42.6	6.2	7.4	24.2	4.0	0.0	15.6	6.3	4.3	17.7	81.4	3.831	0.600	17.6
Earthquake	21,699	8.3	2.9	4.4	13.6	2.4	0.0	68.4	2.1	14.7	55.8	118.6	3.747	0.587	69.4
Total All Lines	22,437,653	70.1	9.8	5.6	16.3	3.5	0.1	(5.3)	4.7	(0.4)	(0.2)	87.3	3.848	0.603	3.0

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

**2022 Profitability Report  
Hawaii  
Stock**

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	336,900	63.4	8.6	5.3	10.8	3.5	0.1	8.4	4.2	2.4	10.2	97.6	3.810	0.597	13.2
Private Passenger Auto Physical	291,238	65.4	6.7	5.1	10.4	3.3	0.1	8.9	1.2	2.1	8.1	145.8	3.798	0.595	15.0
Private Passenger Auto Total	628,138	64.4	7.7	5.2	10.6	3.4	0.1	8.6	2.8	2.3	9.2	115.3	3.805	0.596	13.8
Commercial Auto Liability	93,934	36.5	5.6	5.9	17.1	3.7	(0.0)	31.3	6.0	7.5	29.8	77.3	3.862	0.605	26.3
Commercial Auto Physical	28,790	59.9	6.8	6.1	16.8	3.8	(0.0)	6.6	1.4	1.6	6.4	115.8	3.848	0.603	10.7
Commercial Auto Total	122,724	42.0	5.9	5.9	17.0	3.7	(0.0)	25.5	4.9	6.1	24.3	83.9	3.859	0.605	23.6
Homeowners Multiple Peril	373,545	41.7	5.8	4.1	18.7	3.1	0.0	26.6	2.6	6.0	23.2	109.1	3.863	0.605	28.6
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	193,586	31.1	7.1	7.0	21.7	3.2	0.0	29.9	4.2	6.9	27.2	86.4	3.847	0.603	26.7
Fire	122,637	19.5	1.8	5.4	21.2	2.5	0.0	49.7	2.8	10.9	41.6	107.1	3.936	0.617	47.9
Allied Lines	220,697	14.8	1.1	3.3	20.4	2.7	0.0	57.6	2.3	12.5	47.5	119.9	4.059	0.636	60.4
Inland Marine	132,988	34.6	3.0	5.1	22.6	3.6	0.0	31.1	2.0	6.8	26.2	125.9	3.860	0.605	36.3
Medical Professional Liability	20,525	89.7	30.2	6.2	17.3	1.1	0.1	(44.6)	10.9	(7.7)	(26.0)	56.6	3.707	0.581	(11.6)
Other Liability	375,711	58.3	13.2	5.5	20.2	2.0	(0.0)	0.8	11.4	1.9	10.2	51.8	3.851	0.603	8.5
Products Liability	13,036	18.2	2.4	5.7	21.7	1.3	0.0	50.8	15.9	13.2	53.6	39.7	3.731	0.585	24.4
Workers Compensation	228,819	44.0	12.4	7.3	13.1	5.2	0.7	17.4	12.6	5.6	24.3	48.5	3.834	0.601	15.0
Mortgage Guaranty	20,246	(44.3)	(0.1)	19.0	(0.4)	2.7	0.0	123.1	(9.8)	24.3	89.0	82.7	3.830	0.600	76.8
Financial Guaranty*	3,759	0.0	0.0	106.7	6.0	4.5	0.0	(17.2)	96.7	11.5	68.0	62.5	3.919	0.614	45.8
Accident and Health	6,958	84.3	2.7	6.9	12.1	4.5	0.0	(10.5)	28.4	2.2	15.6	17.8	3.718	0.583	5.9
Warranty	3,381	59.0	1.1	6.1	1.2	3.2	0.0	29.5	11.8	8.0	33.3	43.8	3.404	0.533	17.4
All Other	106,796	17.3	4.3	7.4	27.5	3.1	0.0	40.4	6.2	9.5	37.2	79.8	3.875	0.607	32.9
Earthquake	18,105	3.6	1.2	4.4	17.3	1.8	0.0	71.7	1.8	15.3	58.2	122.1	3.817	0.598	74.3
Total All Lines	2,591,652	43.7	7.3	5.6	17.2	3.2	0.1	22.9	5.4	5.7	22.6	82.2	3.853	0.604	21.8

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

**2022 Profitability Report  
Idaho  
Stock**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	519,678	63.7	8.5	5.3	14.5	1.7	0.0	6.3	3.7	1.9	8.0	102.9	3.835	0.601	11.5
Private Passenger Auto Physical	413,162	72.1	7.4	5.1	14.8	1.7	0.1	(1.3)	1.3	(0.1)	0.1	141.7	3.847	0.603	3.3
Private Passenger Auto Total	932,841	67.4	8.0	5.2	14.6	1.7	0.1	2.9	2.6	1.0	4.5	117.1	3.840	0.602	8.5
Commercial Auto Liability	160,895	55.4	8.0	5.9	16.2	1.8	0.0	12.7	6.3	3.7	15.3	75.3	3.825	0.599	14.8
Commercial Auto Physical	80,140	57.7	5.9	6.1	17.0	1.7	0.0	11.5	1.0	2.6	10.0	123.4	3.810	0.597	15.5
Commercial Auto Total	241,035	56.2	7.3	5.9	16.5	1.8	0.0	12.3	4.5	3.3	13.5	86.5	3.822	0.599	14.9
Homeowners Multiple Peril	414,966	68.1	8.5	4.1	18.1	1.7	0.0	(0.6)	2.8	0.3	1.8	105.9	3.820	0.599	5.2
Farmowners Multiple Peril	24,433	53.2	5.0	6.6	43.1	1.7	0.0	(9.6)	3.0	(1.5)	(5.0)	90.6	4.210	0.660	(1.0)
Commercial Multiple Peril	220,004	42.7	9.2	7.0	20.9	1.7	0.0	18.6	5.6	4.8	19.4	76.4	3.809	0.597	18.0
Fire	48,697	77.7	5.8	5.4	18.2	1.4	0.0	(8.5)	6.9	(0.7)	(0.9)	71.0	3.836	0.601	2.6
Allied Lines	196,998	105.5	4.2	3.3	11.9	0.5	0.0	(25.4)	3.1	(4.9)	(17.5)	114.6	3.805	0.596	(16.9)
Inland Marine	145,758	35.9	2.9	5.1	23.4	1.8	0.0	31.0	1.5	6.7	25.7	137.6	3.848	0.603	38.6
Medical Professional Liability	21,011	54.0	24.2	6.2	22.1	1.4	0.1	(8.0)	10.7	(0.0)	2.7	56.8	3.755	0.588	4.7
Other Liability	327,998	40.9	10.2	5.5	18.1	1.3	0.0	24.0	7.9	6.3	25.6	65.0	3.823	0.599	19.9
Products Liability	21,032	30.0	18.5	5.7	19.9	1.0	0.0	24.9	10.3	6.8	28.3	55.0	3.717	0.582	18.7
Workers Compensation	511,274	53.1	11.1	7.3	13.1	3.4	0.2	11.9	9.1	3.9	17.1	61.5	3.820	0.599	13.7
Mortgage Guaranty	36,769	(14.1)	(0.1)	19.0	(0.4)	1.9	0.0	93.7	(14.1)	17.5	62.1	143.9	3.828	0.600	92.6
Financial Guaranty*	74	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	112.7	15.0	85.0	6.7	3.797	0.595	8.9
Accident and Health	15,339	56.2	2.6	6.9	11.1	3.0	0.0	20.2	5.5	5.1	20.6	59.5	3.662	0.574	15.3
Warranty	3,076	64.0	0.8	6.1	1.2	2.0	0.0	25.9	12.7	7.4	31.2	40.4	3.291	0.516	15.4
All Other	87,455	40.7	7.0	7.4	26.9	2.3	0.0	15.8	5.6	4.2	17.2	87.0	3.848	0.603	18.2
Earthquake	6,446	6.1	1.8	4.4	13.1	1.4	0.0	73.2	1.8	15.7	59.4	124.1	3.707	0.581	76.8
Total All Lines	3,255,204	58.9	8.3	5.7	16.4	1.9	0.0	8.7	4.6	2.5	10.7	87.8	3.824	0.599	12.7

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

**2022 Profitability Report  
Illinois  
Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	2,800,558	70.3	9.5	5.3	16.1	1.4	0.0	(2.6)	4.5	0.2	1.7	93.8	3.849	0.603	4.9	
Private Passenger Auto Physical	2,395,160	77.4	8.1	5.1	15.9	1.4	0.0	(7.9)	1.1	(1.5)	(5.3)	146.2	3.861	0.605	(4.5)	
Private Passenger Auto Total	5,195,719	73.6	8.9	5.2	16.0	1.4	0.0	(5.0)	2.9	(0.6)	(1.5)	112.4	3.853	0.604	1.5	
Commercial Auto Liability	1,575,542	63.2	9.5	5.9	15.3	1.3	0.0	4.8	7.0	2.1	9.7	71.1	3.809	0.597	10.1	
Commercial Auto Physical	523,522	63.5	7.1	6.1	18.3	1.4	0.0	3.6	1.0	0.9	3.7	127.7	3.829	0.600	8.0	
Commercial Auto Total	2,099,064	63.3	8.9	5.9	16.1	1.4	0.0	4.5	5.5	1.8	8.2	79.9	3.812	0.597	9.8	
Homeowners Multiple Peril	3,809,577	67.3	8.7	4.1	17.8	1.6	0.0	0.4	3.1	0.6	2.9	102.9	3.810	0.597	6.2	
Farmowners Multiple Peril	55,807	46.6	4.9	6.6	22.7	1.4	1.1	16.6	2.2	3.8	15.0	105.0	3.841	0.602	19.0	
Commercial Multiple Peril	1,708,340	59.1	10.6	7.0	20.9	1.7	0.0	0.8	5.5	1.0	5.3	76.3	3.810	0.597	7.2	
Fire	654,616	64.3	4.9	5.4	13.6	1.5	0.0	10.2	3.2	2.6	10.8	108.8	3.765	0.590	14.9	
Allied Lines	1,560,467	33.3	1.9	3.3	11.3	0.5	0.0	49.7	2.0	10.7	40.9	143.2	3.810	0.597	61.8	
Inland Marine	1,007,778	52.6	6.0	5.1	21.2	1.5	0.0	13.6	1.8	3.1	12.2	132.9	3.809	0.597	19.5	
Medical Professional Liability	288,329	31.3	21.5	6.2	17.3	0.6	0.1	23.0	15.1	7.2	30.9	44.0	3.701	0.580	16.7	
Other Liability	4,936,017	66.6	8.3	5.5	15.9	1.2	0.0	2.5	11.2	2.3	11.4	49.9	3.784	0.593	8.9	
Products Liability	196,744	58.4	34.0	5.7	18.1	1.2	0.0	(17.3)	23.3	0.0	5.9	30.0	3.697	0.579	4.9	
Workers Compensation	2,143,170	40.3	12.8	7.3	13.5	1.9	0.3	23.8	13.3	7.1	30.0	46.9	3.813	0.597	17.3	
Mortgage Guaranty	254,102	(21.9)	(0.1)	19.0	(0.4)	2.3	0.0	101.1	(11.4)	19.5	70.3	100.3	3.824	0.599	73.7	
Financial Guaranty*	7,536	(1,420.6)	21.1	106.7	7.1	2.7	0.0	1,383.1	57.3	299.4	1,141.0	10.3	3.998	0.626	121.0	
Accident and Health	327,756	67.1	4.0	6.9	17.8	2.2	0.0	2.0	4.6	1.1	5.5	69.7	3.841	0.602	7.1	
Warranty	265,675	59.5	0.8	6.1	11.1	1.5	0.0	21.0	9.7	5.9	24.8	46.7	3.781	0.592	14.7	
All Other	861,920	27.1	2.5	7.4	25.6	2.3	0.0	35.1	5.5	8.2	32.4	92.1	3.826	0.599	33.0	
Earthquake	97,109	10.0	3.1	4.4	14.4	1.1	0.0	67.0	2.0	14.4	54.6	120.4	3.733	0.585	68.9	
Total All Lines	25,469,724	59.0	8.4	5.6	16.4	1.4	0.0	9.0	6.1	2.8	12.3	75.3	3.804	0.596	12.4	

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



## 2022 Profitability Report

### Indiana

#### Stock

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,423,581	64.8	8.5	5.3	14.4	1.0	0.0	6.0	3.8	1.9	8.0	101.4	3.824	0.599	11.3
Private Passenger Auto Physical	1,108,447	78.6	8.2	5.1	14.4	1.0	0.0	(7.3)	1.2	(1.4)	(4.8)	144.4	3.826	0.599	(3.7)
Private Passenger Auto Total	2,532,027	70.9	8.3	5.2	14.4	1.0	0.0	0.2	2.7	0.5	2.4	116.6	3.825	0.599	6.0
Commercial Auto Liability	598,713	65.4	10.2	5.9	16.1	1.3	0.0	1.1	6.8	1.3	6.7	71.7	3.818	0.598	8.0
Commercial Auto Physical	234,709	64.4	6.5	6.1	17.8	1.3	0.0	4.1	1.3	1.1	4.3	120.0	3.816	0.598	8.4
Commercial Auto Total	833,422	65.1	9.1	5.9	16.6	1.3	0.0	1.9	5.3	1.2	6.0	80.8	3.818	0.598	8.1
Homeowners Multiple Peril	1,918,627	63.8	8.4	4.1	18.5	1.3	0.0	3.8	2.9	1.3	5.5	104.3	3.821	0.599	9.0
Farmowners Multiple Peril	42,716	48.7	4.7	6.6	21.7	1.3	0.0	17.0	2.1	3.9	15.3	105.3	3.818	0.598	19.3
Commercial Multiple Peril	729,170	52.9	9.6	7.0	20.6	1.5	0.0	8.4	5.8	2.7	11.5	75.6	3.804	0.596	11.9
Fire	305,943	87.5	6.0	5.4	16.6	1.1	0.0	(16.6)	3.2	(3.0)	(10.4)	107.1	3.808	0.597	(7.9)
Allied Lines	820,738	27.9	1.6	3.3	10.9	0.5	0.0	55.8	1.7	12.0	45.6	150.0	3.806	0.596	71.5
Inland Marine	455,277	33.4	3.7	5.1	29.6	1.7	0.0	26.5	1.6	5.8	22.3	136.4	3.925	0.615	33.7
Medical Professional Liability	108,945	29.8	38.6	6.2	13.3	1.5	0.0	10.6	15.1	4.6	21.1	44.0	3.677	0.576	12.4
Other Liability	1,227,007	53.9	11.7	5.5	18.1	1.1	0.0	9.8	10.4	3.7	16.5	55.3	3.819	0.598	12.3
Products Liability	109,890	38.2	19.1	5.7	13.0	1.0	0.0	23.0	12.2	6.7	28.5	49.5	3.658	0.573	17.2
Workers Compensation	718,953	47.5	11.8	7.3	13.0	2.0	0.2	18.3	9.6	5.3	22.5	58.8	3.809	0.597	16.5
Mortgage Guaranty	116,721	(7.6)	0.0	19.0	(0.4)	1.6	0.0	87.4	(13.4)	16.3	57.8	128.0	3.823	0.599	77.2
Financial Guaranty*	1,297	0.0	0.0	106.7	6.0	5.2	0.0	(17.9)	107.2	13.0	76.2	8.2	3.972	0.622	9.6
Accident and Health	353,793	61.6	3.1	6.9	34.4	1.3	0.0	(7.3)	2.0	(1.2)	(4.0)	89.3	4.191	0.657	(0.0)
Warranty	42,107	49.3	0.5	6.1	2.2	1.4	0.0	40.6	11.9	10.4	42.1	42.9	3.332	0.522	20.8
All Other	294,713	28.6	4.0	7.4	25.9	1.8	0.0	32.4	5.3	7.6	30.1	89.2	3.822	0.599	30.0
Earthquake	42,942	0.8	0.3	4.4	14.9	1.2	0.0	78.6	1.6	16.8	63.5	127.4	3.745	0.587	84.0
Total All Lines	10,654,285	56.4	8.3	5.5	17.3	1.2	0.0	11.3	4.5	3.1	12.7	88.1	3.823	0.599	14.4

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

## 2022 Profitability Report

### Iowa

### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	692,014	63.4	7.9	5.3	15.8	1.3	0.0	6.3	3.6	1.9	8.0	103.9	3.847	0.603	11.6
Private Passenger Auto Physical	787,179	81.6	8.3	5.1	15.9	1.3	0.0	(12.3)	1.2	(2.4)	(8.7)	143.4	3.861	0.605	(9.2)
Private Passenger Auto Total	1,479,194	73.1	8.1	5.2	15.8	1.3	0.0	(3.6)	2.3	(0.4)	(0.9)	121.8	3.853	0.604	2.2
Commercial Auto Liability	269,843	64.2	8.8	5.9	15.4	1.4	0.0	4.2	6.8	2.0	9.1	71.8	3.811	0.597	9.8
Commercial Auto Physical	168,587	63.9	6.5	6.1	17.7	1.3	0.0	4.5	1.0	1.1	4.4	125.4	3.818	0.598	8.7
Commercial Auto Total	438,430	64.1	7.9	5.9	16.3	1.4	0.0	4.3	4.6	1.6	7.3	85.9	3.813	0.597	9.5
Homeowners Multiple Peril	797,376	82.8	10.4	4.1	17.8	1.2	0.0	(16.2)	3.4	(2.9)	(9.9)	98.8	3.801	0.595	(6.6)
Farmowners Multiple Peril	240,279	75.5	6.2	6.6	19.6	1.1	0.0	(9.0)	2.6	(1.5)	(4.9)	100.3	3.776	0.592	(1.7)
Commercial Multiple Peril	419,506	78.1	10.4	7.0	19.6	1.5	0.0	(16.5)	5.9	(2.6)	(8.1)	74.8	3.789	0.594	(2.9)
Fire	132,635	154.0	9.8	5.4	14.0	1.0	0.0	(84.3)	4.4	(17.0)	(62.8)	93.5	3.766	0.590	(55.6)
Allied Lines	1,485,236	30.2	1.2	3.3	10.5	0.2	0.0	54.6	1.6	11.7	44.4	158.3	3.814	0.598	73.6
Inland Marine	243,625	39.4	3.3	5.1	21.0	1.5	0.0	29.7	1.6	6.5	24.8	134.5	3.805	0.596	36.6
Medical Professional Liability	63,914	76.1	33.6	6.2	15.4	1.2	0.0	(32.4)	13.4	(4.7)	(14.3)	48.7	3.692	0.578	(3.9)
Other Liability	681,214	38.7	5.6	5.5	17.7	1.1	0.0	31.4	8.5	7.9	32.0	62.6	3.815	0.598	23.3
Products Liability	38,969	47.5	17.7	5.7	16.6	1.0	(0.0)	11.6	14.0	4.6	20.9	44.9	3.688	0.578	12.5
Workers Compensation	529,179	51.5	13.5	7.3	12.2	2.5	1.6	11.5	12.7	4.4	19.8	48.4	3.808	0.597	12.8
Mortgage Guaranty	54,241	(8.6)	(0.1)	19.0	(0.4)	1.7	0.0	88.5	(13.8)	16.4	58.3	137.2	3.825	0.599	83.1
Financial Guaranty*	352	0.0	0.0	106.7	6.0	2.5	0.0	(15.2)	108.6	13.8	79.6	8.0	3.882	0.608	9.6
Accident and Health	60,388	43.8	2.8	6.9	20.6	1.6	0.0	24.2	4.6	5.8	22.9	67.9	3.899	0.611	18.9
Warranty	6,790	59.4	0.7	6.1	3.3	1.6	0.0	29.0	10.9	7.8	32.0	45.3	3.392	0.531	17.4
All Other	141,701	25.5	3.4	7.4	29.9	1.7	0.0	32.2	5.1	7.6	29.7	92.5	3.892	0.610	30.8
Earthquake	6,110	6.6	2.0	4.4	16.0	0.9	0.0	70.1	1.9	15.0	57.0	122.9	3.768	0.590	73.2
Total All Lines	6,819,136	57.8	7.0	5.3	15.5	1.1	0.1	13.0	4.2	3.4	13.9	93.4	3.812	0.597	16.2

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

## 2022 Profitability Report

### Kansas

### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	806,953	71.3	9.2	5.3	15.3	1.6	0.0	(2.8)	3.4	(0.0)	0.7	105.6	3.845	0.602	4.0
Private Passenger Auto Physical	755,536	67.7	6.9	5.1	15.3	1.7	0.1	3.2	1.2	0.9	3.6	143.2	3.857	0.604	8.3
Private Passenger Auto Total	1,562,489	69.6	8.1	5.2	15.3	1.7	0.0	0.1	2.4	0.4	2.1	121.0	3.850	0.603	5.8
Commercial Auto Liability	251,128	66.5	9.7	5.9	15.6	2.0	0.0	0.4	6.5	1.1	5.8	74.1	3.819	0.598	7.5
Commercial Auto Physical	137,876	57.5	5.6	6.1	16.2	2.1	0.0	12.6	1.0	2.8	10.8	126.9	3.802	0.596	16.9
Commercial Auto Total	389,004	63.3	8.3	5.9	15.8	2.0	0.0	4.7	4.5	1.7	7.6	86.9	3.815	0.598	9.8
Homeowners Multiple Peril	1,147,632	47.5	5.8	4.1	17.9	2.2	0.0	22.5	2.6	5.1	20.0	108.1	3.828	0.600	24.8
Farmowners Multiple Peril	186,047	48.4	4.3	6.6	20.0	1.9	0.0	18.8	2.3	4.3	16.8	103.2	3.796	0.595	20.5
Commercial Multiple Peril	410,555	73.2	10.8	7.0	20.8	2.3	0.1	(14.2)	4.1	(2.3)	(7.7)	87.1	3.819	0.598	(3.5)
Fire	122,332	77.6	5.6	5.4	16.2	2.2	0.0	(7.1)	3.8	(0.9)	(2.4)	99.6	3.820	0.598	0.9
Allied Lines	1,345,726	138.8	5.5	3.3	9.1	0.2	0.0	(56.9)	2.2	(11.6)	(43.1)	136.6	3.773	0.591	(55.8)
Inland Marine	224,753	41.8	3.4	5.1	21.5	1.9	0.0	26.2	1.7	5.8	22.1	132.6	3.820	0.598	32.6
Medical Professional Liability	69,282	56.2	27.4	6.2	16.4	1.4	0.1	(7.6)	12.8	0.4	4.8	50.3	3.701	0.580	5.5
Other Liability	610,072	58.8	8.8	5.5	18.2	1.4	0.0	7.4	9.3	3.0	13.7	59.3	3.824	0.599	11.3
Products Liability	37,435	43.6	21.7	5.7	18.0	1.5	0.0	9.6	17.6	4.8	22.4	37.6	3.699	0.580	11.5
Workers Compensation	374,857	42.2	12.4	7.3	12.8	4.6	0.3	20.5	14.0	6.5	28.0	45.2	3.825	0.599	15.9
Mortgage Guaranty	47,634	(15.6)	(0.1)	19.0	(0.4)	1.6	0.0	95.6	(13.7)	17.9	64.0	134.2	3.823	0.599	89.1
Financial Guaranty*	1,084	0.0	0.0	106.7	6.0	2.3	0.0	(15.0)	102.8	13.0	74.9	14.0	3.874	0.607	13.7
Accident and Health	57,400	72.5	3.8	6.9	18.9	2.1	0.0	(4.2)	7.6	0.3	3.1	53.8	3.862	0.605	4.9
Warranty	188,166	42.7	0.5	6.1	24.7	0.3	0.0	25.7	7.9	6.6	26.9	48.4	4.400	0.689	16.7
All Other	157,293	40.4	4.7	7.4	26.3	2.7	0.0	18.5	5.6	4.8	19.4	88.4	3.844	0.602	20.4
Earthquake	11,125	3.9	1.4	4.4	14.8	1.4	0.0	74.2	1.2	15.8	59.6	147.9	3.772	0.591	91.4
Total All Lines	6,942,884	73.1	7.2	5.2	15.8	1.7	0.0	(3.1)	4.2	0.0	1.1	92.0	3.848	0.603	4.3

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

**2022 Profitability Report  
Kentucky**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	1,083,170	66.2	9.4	5.3	13.6	2.7	0.0	2.7	3.9	1.2	5.4	99.8	3.836	0.601	8.7	
Private Passenger Auto Physical	577,983	75.3	7.8	5.1	14.1	2.8	0.1	(5.2)	1.2	(0.9)	(3.1)	141.8	3.856	0.604	(1.1)	
Private Passenger Auto Total	1,661,153	69.4	8.9	5.2	13.8	2.7	0.0	(0.0)	3.0	0.5	2.5	111.3	3.841	0.602	6.0	
Commercial Auto Liability	365,504	60.8	8.9	5.9	17.0	3.0	0.0	4.5	6.8	2.0	9.3	71.3	3.851	0.603	9.9	
Commercial Auto Physical	115,942	75.4	8.0	6.1	18.6	3.2	0.0	(11.3)	1.3	(2.2)	(7.8)	118.3	3.874	0.607	(6.0)	
Commercial Auto Total	481,446	64.3	8.7	5.9	17.4	3.0	0.0	0.7	5.5	1.0	5.2	78.9	3.855	0.604	7.3	
Homeowners Multiple Peril	990,423	65.0	8.4	4.1	18.3	2.7	0.0	1.4	3.2	0.8	3.8	101.1	3.846	0.603	7.1	
Farmowners Multiple Peril	41,106	66.8	7.3	6.6	23.1	3.3	0.0	(7.2)	2.5	(1.1)	(3.6)	100.4	3.886	0.609	(0.3)	
Commercial Multiple Peril	454,911	103.9	14.4	7.0	29.1	3.9	0.0	(58.3)	5.9	(11.3)	(41.1)	73.0	3.951	0.619	(26.7)	
Fire	141,050	49.9	4.3	5.4	15.2	4.2	0.0	21.0	3.9	5.0	19.8	99.3	3.836	0.601	22.9	
Allied Lines	364,368	63.3	1.9	3.3	10.6	1.6	0.0	19.2	3.9	4.6	18.5	107.2	3.811	0.597	23.0	
Inland Marine	297,058	37.7	3.1	5.1	23.1	4.6	0.0	26.4	1.8	5.8	22.4	131.5	3.879	0.608	32.7	
Medical Professional Liability	82,511	39.1	22.9	6.2	19.4	1.4	0.0	11.0	14.1	4.5	20.6	46.3	3.725	0.584	12.7	
Other Liability	629,107	48.0	9.1	5.5	19.9	3.3	0.0	14.3	9.3	4.5	19.1	58.9	3.868	0.606	14.5	
Products Liability	31,427	29.9	10.1	5.7	18.2	2.0	(0.0)	34.2	12.3	9.1	37.4	48.8	3.707	0.581	21.4	
Workers Compensation	391,263	46.3	16.1	7.3	13.4	0.9	0.2	15.7	25.3	7.3	33.7	28.8	3.808	0.597	12.9	
Mortgage Guaranty	50,159	(9.3)	0.0	19.0	(0.4)	2.0	0.0	88.7	(13.3)	16.6	58.9	126.1	3.827	0.600	77.5	
Financial Guaranty*	2,066	0.0	0.0	106.7	6.0	4.2	0.0	(16.9)	116.6	14.7	85.0	4.8	3.940	0.617	7.4	
Accident and Health	66,240	74.2	4.1	6.9	17.0	5.1	0.0	(7.3)	3.2	(1.0)	(3.1)	84.0	3.879	0.608	0.7	
Warranty	12,158	51.4	0.8	6.1	4.5	8.1	0.0	29.1	9.1	7.5	30.7	49.0	3.780	0.592	18.2	
All Other	209,468	30.9	4.8	7.4	33.8	3.0	0.0	20.1	5.9	5.1	20.8	81.9	3.988	0.625	20.4	
Earthquake	45,342	1.9	0.6	4.4	15.5	2.9	0.0	74.7	1.7	15.9	60.4	125.3	3.803	0.596	78.9	
Total All Lines	5,951,256	61.5	8.7	5.5	17.7	2.9	0.0	3.6	5.8	1.7	7.8	78.3	3.851	0.603	9.3	

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

## 2022 Profitability Report

### Louisiana

#### Stock

Line Of Business	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,142,833	70.7	9.3	5.3	13.0	3.1	0.0	(1.4)	3.8	0.3	2.1	102.7	3.832	0.600	5.4
Private Passenger Auto Physical	1,198,329	72.0	7.4	5.1	13.3	3.2	0.0	(1.0)	1.1	(0.0)	0.1	149.3	3.844	0.602	3.4
Private Passenger Auto Total	3,341,162	71.1	8.6	5.2	13.1	3.1	0.0	(1.3)	2.8	0.2	1.4	115.6	3.835	0.601	4.8
Commercial Auto Liability	821,795	82.6	14.8	5.9	16.9	3.6	0.0	(23.8)	7.9	(3.8)	(12.1)	65.8	3.852	0.604	(4.7)
Commercial Auto Physical	145,821	49.6	5.9	6.1	17.7	3.4	0.0	17.3	1.4	3.9	14.9	118.7	3.855	0.604	20.9
Commercial Auto Total	967,617	77.7	13.5	5.9	17.0	3.6	0.0	(17.6)	6.9	(2.6)	(8.1)	70.6	3.853	0.604	(2.4)
Homeowners Multiple Peril*	1,801,582	38.4	7.8	4.1	19.0	4.5	0.0	26.2	7.6	6.7	27.1	66.6	3.869	0.606	21.3
Farmowners Multiple Peril	13,586	13.9	3.4	6.6	21.1	5.2	0.0	49.8	4.5	11.2	43.1	81.7	3.869	0.606	38.5
Commercial Multiple Peril	635,123	63.8	13.4	7.0	22.1	4.1	0.0	(10.5)	10.0	(0.6)	0.2	55.1	3.846	0.603	3.3
Fire*	442,560	124.5	11.5	5.4	17.4	2.5	0.0	(61.3)	9.2	(11.4)	(40.6)	61.3	3.833	0.600	(21.7)
Allied Lines*	963,370	30.8	4.5	3.3	16.1	1.9	0.0	43.3	8.6	10.5	41.5	66.1	3.867	0.606	30.7
Inland Marine	515,625	39.5	3.1	5.1	24.1	4.2	0.0	24.1	2.2	5.4	20.9	122.2	3.890	0.609	28.8
Medical Professional Liability	57,980	36.9	22.7	6.2	21.7	2.0	0.0	10.6	12.1	4.1	18.6	52.1	3.749	0.587	12.9
Other Liability	1,210,300	55.0	11.3	5.5	20.2	2.6	0.0	5.4	10.7	2.8	13.3	54.4	3.856	0.604	10.5
Products Liability	49,630	92.7	24.7	5.7	20.3	2.2	(0.0)	(45.5)	18.6	(6.6)	(20.3)	35.7	3.719	0.583	(4.1)
Workers Compensation	661,917	36.8	14.4	7.3	13.7	8.2	0.3	19.4	13.0	6.1	26.3	47.7	3.852	0.604	15.8
Mortgage Guaranty	66,154	(34.6)	(0.1)	19.0	(0.4)	3.6	0.0	112.5	(11.6)	21.8	79.1	100.5	3.841	0.602	82.7
Financial Guaranty*	3,840	0.0	0.1	106.7	6.0	(9.8)	0.0	(2.9)	111.3	16.8	91.5	9.2	3.471	0.544	11.4
Accident and Health	61,130	57.8	2.1	6.9	20.6	2.8	0.0	9.7	2.7	2.5	9.9	91.8	3.893	0.610	12.4
Warranty	8,833	88.1	1.1	6.1	3.8	4.4	0.0	(3.4)	6.0	0.2	2.4	70.3	3.598	0.564	4.7
All Other	450,513	51.4	8.5	7.4	27.4	3.9	0.0	1.5	7.8	1.5	7.7	71.1	3.873	0.607	8.8
Earthquake	6,645	(17.4)	(7.4)	4.4	14.0	2.3	0.0	104.1	2.4	22.2	84.3	117.1	3.767	0.590	101.8
Total All Lines	11,257,566	57.8	9.3	5.4	17.2	3.6	0.0	6.6	6.8	2.4	10.9	73.0	3.851	0.603	11.2

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

## 2022 Profitability Report

### Maine

### Stock

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	335,571	63.8	7.9	5.3	14.4	2.3	0.0	6.3	4.4	2.0	8.7	93.9	3.841	0.602	11.4
Private Passenger Auto Physical	322,225	75.9	7.8	5.1	14.7	2.3	0.0	(5.9)	1.3	(1.0)	(3.5)	138.0	3.860	0.605	(1.6)
Private Passenger Auto Total	657,795	69.7	7.8	5.2	14.6	2.3	0.0	0.3	2.9	0.5	2.7	111.3	3.849	0.603	6.2
Commercial Auto Liability	123,105	48.7	6.2	5.9	18.9	2.3	0.1	17.9	6.4	4.8	19.5	74.3	3.867	0.606	17.8
Commercial Auto Physical	60,044	54.4	5.4	6.1	19.7	2.4	0.2	11.8	0.9	2.6	10.1	124.8	3.884	0.609	15.9
Commercial Auto Total	183,149	50.5	6.0	5.9	19.2	2.4	0.1	15.9	4.6	4.1	16.4	85.7	3.871	0.606	17.4
Homeowners Multiple Peril	408,657	42.9	5.7	4.1	21.2	2.8	0.0	23.2	2.6	5.3	20.6	106.3	3.916	0.613	25.2
Farmowners Multiple Peril	6,685	21.3	2.1	6.6	25.8	2.8	0.0	41.4	1.5	8.9	33.9	111.9	3.943	0.618	41.3
Commercial Multiple Peril	271,171	41.2	6.9	7.0	24.7	2.6	0.1	17.5	4.1	4.3	17.3	86.9	3.884	0.608	18.3
Fire	50,634	50.2	4.3	5.4	17.5	2.0	0.0	20.6	2.9	4.8	18.8	109.5	3.841	0.602	23.8
Allied Lines	58,662	36.8	1.4	3.3	14.3	1.7	0.0	42.5	2.5	9.3	35.7	121.6	3.879	0.608	46.6
Inland Marine	114,499	63.5	4.8	5.1	22.8	2.5	0.0	1.3	1.9	0.6	2.6	124.6	3.851	0.603	6.5
Medical Professional Liability	15,731	(4.2)	(2.8)	6.2	19.0	1.5	0.1	80.2	11.7	18.7	73.2	53.2	3.728	0.584	42.1
Other Liability	231,738	46.5	7.1	5.5	20.5	1.7	0.0	18.7	8.2	5.2	21.7	64.1	3.860	0.605	17.1
Products Liability	12,345	19.1	9.7	5.7	19.3	0.2	(0.0)	46.0	8.5	11.0	43.5	62.4	3.705	0.580	30.2
Workers Compensation	98,619	25.7	8.2	7.3	12.8	2.4	0.3	43.3	16.0	11.6	47.7	41.2	3.812	0.597	22.9
Mortgage Guaranty	19,478	(9.7)	(0.1)	19.0	(0.4)	1.8	0.0	89.4	(12.6)	16.8	60.0	114.4	3.824	0.599	71.9
Financial Guaranty*	139	0.0	0.0	106.7	6.0	4.5	0.0	(17.2)	108.7	13.4	78.1	7.4	3.949	0.619	9.1
Accident and Health	12,678	98.1	5.1	6.9	14.0	2.0	0.0	(26.1)	12.3	(3.6)	(10.2)	35.9	3.711	0.581	(0.6)
Warranty	4,720	62.5	0.8	6.1	1.2	2.2	0.0	27.3	11.9	7.6	31.6	42.5	3.307	0.518	16.2
All Other	95,482	35.1	3.6	7.4	28.4	2.2	0.0	23.3	5.5	5.7	23.0	86.2	3.879	0.608	23.1
Earthquake	3,013	2.4	0.7	4.4	13.9	1.7	0.0	77.0	1.7	16.4	62.3	127.0	3.733	0.585	82.2
Total All Lines	2,245,194	50.8	6.3	5.6	18.9	2.3	0.1	15.9	4.3	4.0	16.2	89.0	3.858	0.604	17.7

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

**2022 Profitability Report  
Maryland**

**Stock**

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,298,177	77.2	9.6	5.3	11.6	2.2	0.1	(5.8)	3.9	(0.6)	(1.3)	101.7	3.804	0.596	1.8
Private Passenger Auto Physical	1,615,434	82.9	8.5	5.1	11.6	2.1	0.1	(10.5)	1.2	(2.0)	(7.3)	147.5	3.799	0.595	(7.5)
Private Passenger Auto Total	3,913,611	79.5	9.1	5.2	11.6	2.2	0.1	(7.7)	2.7	(1.2)	(3.8)	116.6	3.802	0.596	(1.2)
Commercial Auto Liability	569,434	53.9	7.5	5.9	15.7	2.1	0.0	14.9	6.1	4.1	16.9	75.8	3.825	0.599	16.0
Commercial Auto Physical	162,892	68.7	7.1	6.1	21.1	2.2	0.0	(5.1)	1.2	(0.9)	(3.0)	118.8	3.908	0.612	(0.3)
Commercial Auto Total	732,326	57.2	7.4	5.9	16.9	2.1	0.0	10.4	5.0	3.0	12.4	82.5	3.838	0.601	13.5
Homeowners Multiple Peril	1,917,147	78.7	10.1	4.1	18.4	2.1	0.0	(13.4)	2.9	(2.4)	(8.1)	103.8	3.835	0.601	(5.2)
Farmowners Multiple Peril	13,227	75.1	6.4	6.6	22.3	2.1	0.0	(12.5)	2.1	(2.3)	(8.1)	104.1	3.847	0.603	(5.2)
Commercial Multiple Peril	639,513	65.1	10.0	7.0	21.7	2.2	0.0	(6.0)	4.9	(0.5)	(0.6)	80.7	3.830	0.600	2.7
Fire	189,632	31.5	2.6	5.4	16.4	1.4	0.0	42.7	3.4	9.5	36.6	101.4	3.807	0.596	40.4
Allied Lines	247,838	49.0	3.3	3.3	12.3	1.1	0.0	30.9	3.2	7.0	27.1	111.9	3.825	0.599	33.5
Inland Marine	478,999	46.2	4.3	5.1	22.6	2.1	0.0	19.6	1.4	4.3	16.7	139.2	3.839	0.601	26.5
Medical Professional Liability	153,185	48.7	24.8	6.2	17.0	1.2	0.0	2.0	9.1	1.9	9.3	64.1	3.708	0.581	9.1
Other Liability	1,499,405	57.2	12.7	5.5	17.5	1.5	0.0	5.6	10.1	2.8	12.9	55.8	3.816	0.598	10.4
Products Liability	53,598	45.9	21.3	5.7	18.9	1.3	0.0	6.9	19.0	4.4	21.4	35.3	3.704	0.580	10.7
Workers Compensation*	874,632	34.2	14.6	7.3	14.1	4.6	1.9	23.3	17.4	7.6	33.1	38.4	3.831	0.600	15.9
Mortgage Guaranty	170,263	(25.2)	0.1	19.0	(0.4)	1.9	0.0	104.6	(10.7)	20.3	73.7	88.5	3.824	0.599	68.4
Financial Guaranty*	2,092	358.9	24.4	106.7	6.0	3.0	0.0	(399.0)	(34.5)	(89.2)	(344.2)	(11.2)	3.749	0.587	41.7
Accident and Health	64,296	111.0	5.2	6.9	15.0	2.0	0.0	(40.1)	17.5	(5.7)	(17.0)	26.8	3.740	0.586	(1.4)
Warranty	21,292	71.0	1.1	6.1	4.0	2.2	0.0	15.7	10.4	4.9	21.2	47.5	3.481	0.545	13.0
All Other	443,232	19.3	2.9	7.4	25.8	2.2	0.0	42.4	4.8	9.7	37.5	97.2	3.829	0.600	39.7
Earthquake	17,223	32.9	8.9	4.4	11.7	1.0	0.0	41.2	2.6	9.1	34.8	113.5	3.688	0.578	42.5
Total All Lines	11,431,511	63.6	9.5	5.7	15.7	2.2	0.2	3.2	5.2	1.5	6.9	82.0	3.816	0.598	8.9

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

**2022 Profitability Report  
Massachusetts**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,635,339	69.5	8.5	5.3	15.9	2.7	0.0	(1.8)	4.4	0.3	2.3	91.4	3.876	0.607	5.4
Private Passenger Auto Physical	2,154,659	77.4	8.2	5.1	16.1	2.6	0.0	(9.5)	1.5	(1.8)	(6.2)	130.9	3.904	0.612	(4.9)
Private Passenger Auto Total	4,789,998	73.1	8.3	5.2	16.0	2.6	0.0	(5.3)	3.1	(0.6)	(1.6)	105.7	3.886	0.609	1.6
Commercial Auto Liability	791,349	54.2	7.2	5.9	19.3	2.8	0.0	10.7	6.5	3.3	13.9	73.0	3.881	0.608	13.4
Commercial Auto Physical	289,229	63.4	6.8	6.1	17.6	2.9	0.0	3.2	1.0	0.8	3.4	121.7	3.849	0.603	7.4
Commercial Auto Total	1,080,578	56.7	7.0	5.9	18.8	2.9	0.0	8.7	5.0	2.6	11.1	81.8	3.875	0.607	12.3
Homeowners Multiple Peril	2,101,452	41.2	6.1	4.1	22.0	3.1	0.0	23.4	2.8	5.4	20.8	104.4	3.938	0.617	25.1
Farmowners Multiple Peril	2,852	11.8	2.8	6.6	23.8	4.3	0.0	50.6	1.5	10.9	41.2	111.6	3.934	0.616	49.3
Commercial Multiple Peril	1,328,556	41.0	8.4	7.0	26.5	3.1	0.0	14.0	5.1	3.7	15.4	78.3	3.914	0.613	15.3
Fire	317,947	53.1	2.6	5.4	17.1	1.7	0.0	20.1	3.2	4.7	18.6	104.0	3.828	0.600	22.6
Allied Lines	384,035	31.8	3.1	3.3	14.5	1.8	0.0	45.5	4.2	10.2	39.5	97.3	3.874	0.607	41.7
Inland Marine	731,604	42.2	4.7	5.1	22.5	2.4	0.0	23.0	1.7	5.1	19.6	132.2	3.842	0.602	29.2
Medical Professional Liability	92,232	13.7	14.0	6.2	22.7	1.6	0.1	41.8	15.0	11.1	45.6	43.5	3.759	0.589	23.0
Other Liability	3,172,159	47.0	10.3	5.5	18.0	1.7	0.0	17.5	9.2	5.1	21.6	59.3	3.826	0.599	16.0
Products Liability	144,594	40.3	26.5	5.7	18.2	1.1	(0.0)	8.2	16.1	4.2	20.0	40.0	3.699	0.580	11.1
Workers Compensation	1,200,126	59.7	15.3	7.3	13.2	2.9	0.4	1.2	14.4	2.5	13.1	44.4	3.817	0.598	9.0
Mortgage Guaranty	120,612	(21.9)	(0.1)	19.0	(0.4)	2.1	0.0	101.3	(12.4)	19.3	69.6	110.5	3.827	0.600	80.1
Financial Guaranty*	3,334	85.1	119.5	106.7	6.2	4.9	0.0	(222.4)	76.3	(34.7)	(111.3)	11.8	4.035	0.632	(9.7)
Accident and Health	126,579	75.4	2.8	6.9	14.4	2.8	0.0	(2.3)	5.6	0.4	2.9	62.2	3.768	0.590	5.0
Warranty	23,345	60.8	0.8	6.1	3.5	2.7	0.0	26.1	14.2	7.7	32.7	35.7	3.440	0.539	14.6
All Other	543,720	33.7	5.3	7.4	26.7	2.1	0.0	24.8	6.0	6.1	24.7	84.6	3.841	0.602	24.1
Earthquake	37,312	13.4	4.0	4.4	12.6	1.3	0.0	64.4	1.9	13.8	52.5	125.1	3.710	0.581	68.8
Total All Lines	16,201,036	53.6	8.4	5.6	18.6	2.5	0.0	11.3	5.6	3.2	13.6	79.0	3.857	0.604	14.0

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



**2022 Profitability Report  
Michigan**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability*	3,837,257	63.8	12.0	5.3	13.1	4.2	0.0	1.6	28.7	4.8	25.5	26.2	3.821	0.599	9.9	
Private Passenger Auto Physical	2,729,113	84.9	8.8	5.1	14.7	1.7	0.1	(15.3)	1.2	(3.0)	(11.0)	143.0	3.846	0.603	(12.6)	
Private Passenger Auto Total*	6,566,370	72.5	10.7	5.2	13.7	3.2	0.1	(5.4)	17.3	1.6	10.3	39.7	3.824	0.599	7.3	
Commercial Auto Liability*	767,874	52.1	12.2	5.9	14.1	5.0	0.0	10.7	9.6	3.7	16.5	58.8	3.833	0.601	12.9	
Commercial Auto Physical	329,521	66.2	6.8	6.1	18.0	1.9	0.0	1.1	1.0	0.4	1.7	125.0	3.835	0.601	5.4	
Commercial Auto Total*	1,097,395	56.3	10.6	5.9	15.3	4.1	0.0	7.8	7.0	2.7	12.1	70.0	3.833	0.601	11.7	
Homeowners Multiple Peril	2,556,165	64.7	8.3	4.1	17.2	1.4	0.0	4.2	3.0	1.4	5.9	103.9	3.793	0.594	9.3	
Farmowners Multiple Peril	36,132	78.9	5.4	6.6	23.2	1.4	0.0	(15.5)	2.9	(2.8)	(9.9)	97.6	3.847	0.603	(6.4)	
Commercial Multiple Peril	1,125,986	61.1	10.9	7.0	22.2	1.4	0.0	(2.7)	4.8	0.2	1.9	81.4	3.826	0.599	4.8	
Fire	310,990	104.2	7.4	5.4	15.6	0.8	0.0	(33.4)	6.1	(6.1)	(21.3)	78.5	3.789	0.594	(13.5)	
Allied Lines	527,402	43.6	2.8	3.3	12.3	0.5	0.0	37.5	3.2	8.4	32.3	115.8	3.814	0.598	40.6	
Inland Marine	679,755	41.7	3.7	5.1	21.2	1.6	0.0	26.7	1.6	5.9	22.4	137.9	3.811	0.597	34.1	
Medical Professional Liability	132,347	49.1	18.6	6.2	18.4	0.9	0.0	6.7	11.0	3.1	14.5	55.0	3.722	0.583	11.1	
Other Liability	1,794,807	69.9	13.0	5.5	17.7	1.2	0.0	(7.2)	11.2	0.2	3.7	52.3	3.815	0.598	5.2	
Products Liability	115,449	16.4	16.4	5.7	16.3	0.9	(0.0)	44.3	19.2	12.3	51.2	35.1	3.685	0.577	21.1	
Workers Compensation	926,702	39.3	9.4	7.3	14.4	1.1	0.9	27.7	11.9	7.7	31.9	50.6	3.813	0.597	19.4	
Mortgage Guaranty	183,450	(9.2)	0.0	19.0	(0.4)	1.6	0.0	89.0	(13.3)	16.6	59.1	126.8	3.823	0.599	78.2	
Financial Guaranty*	5,193	354.7	(0.0)	106.7	6.0	5.6	0.0	(372.9)	619.0	18.7	227.5	1.5	3.837	0.601	6.5	
Accident and Health	158,455	72.4	3.2	6.9	10.2	1.6	0.0	5.7	5.0	2.0	8.7	66.9	3.626	0.568	8.9	
Warranty	588,052	57.2	0.6	6.1	5.9	1.4	0.0	28.8	11.5	7.8	32.4	42.0	3.504	0.549	16.6	
All Other	497,081	23.3	3.0	7.4	25.5	1.7	0.0	39.1	5.6	9.1	35.6	87.7	3.814	0.598	34.5	
Earthquake	9,985	3.9	1.2	4.4	13.5	1.0	0.0	76.2	2.6	16.4	62.3	113.0	3.721	0.583	73.6	
Total All Lines	17,311,716	62.7	9.3	5.6	15.6	2.2	0.1	4.5	10.7	2.6	12.6	54.3	3.802	0.596	10.1	

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

**2022 Profitability Report  
Minnesota**

**Stock**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,510,261	66.8	9.4	5.3	14.5	2.1	0.0	1.8	4.0	1.0	4.8	99.2	3.840	0.602	8.0
Private Passenger Auto Physical	1,345,665	94.2	9.7	5.1	15.1	2.1	0.0	(26.3)	1.2	(5.3)	(19.8)	143.5	3.860	0.605	(25.1)
Private Passenger Auto Total	2,855,925	79.7	9.5	5.2	14.8	2.1	0.0	(11.4)	2.7	(2.0)	(6.8)	116.1	3.848	0.603	(4.6)
Commercial Auto Liability	413,017	63.8	9.1	5.9	15.3	2.2	0.0	3.6	7.1	1.9	8.9	70.4	3.819	0.598	9.5
Commercial Auto Physical	191,819	74.4	7.5	6.1	17.0	2.2	0.0	(7.3)	1.1	(1.4)	(4.8)	123.7	3.820	0.599	(2.7)
Commercial Auto Total	604,836	67.2	8.6	5.9	15.9	2.2	0.0	0.2	5.2	0.8	4.5	81.5	3.819	0.598	6.9
Homeowners Multiple Peril	2,064,150	152.9	18.2	4.1	17.7	2.1	0.0	(95.1)	3.3	(19.5)	(72.4)	99.5	3.819	0.598	(68.7)
Farmowners Multiple Peril	148,072	206.1	16.5	6.6	20.1	2.2	0.0	(151.6)	3.1	(31.3)	(117.1)	95.1	3.805	0.596	(108.2)
Commercial Multiple Peril	720,106	100.4	14.7	7.0	20.4	2.1	0.0	(44.6)	5.0	(8.6)	(31.0)	80.6	3.808	0.597	(21.8)
Fire	195,137	35.2	2.8	5.4	15.4	1.4	0.0	39.7	4.4	9.0	35.1	92.9	3.793	0.594	35.8
Allied Lines	1,349,570	55.4	2.5	3.3	10.5	0.4	0.0	27.9	1.1	6.0	23.0	178.8	3.832	0.600	44.3
Inland Marine	438,345	44.3	4.0	5.1	20.0	2.0	0.0	24.5	1.6	5.4	20.7	135.5	3.800	0.595	31.3
Medical Professional Liability	88,584	49.6	23.6	6.2	16.2	1.1	0.1	3.1	9.1	2.1	10.1	65.1	3.699	0.580	9.7
Other Liability	1,488,071	60.8	9.2	5.5	16.6	1.4	0.0	6.5	9.5	2.9	13.2	58.6	3.805	0.596	10.9
Products Liability	86,492	21.8	7.6	5.7	18.1	1.4	(0.0)	45.4	13.4	11.6	47.2	46.0	3.701	0.580	24.8
Workers Compensation	722,718	34.2	12.8	7.3	12.5	(0.5)	0.4	33.4	14.1	9.2	38.3	45.3	3.792	0.594	20.5
Mortgage Guaranty	157,217	(23.0)	(0.1)	19.0	(0.4)	2.0	0.0	102.5	(11.7)	19.7	71.0	102.7	3.825	0.599	76.2
Financial Guaranty*	995	1,048.2	23.1	106.7	6.0	3.8	0.0	(1,087.8)	223.2	(193.5)	(671.2)	5.3	3.839	0.601	(32.6)
Accident and Health	58,383	55.1	2.8	6.9	12.7	2.0	0.0	20.4	17.5	7.0	30.9	25.2	3.629	0.569	10.9
Warranty	29,898	74.6	1.0	6.1	5.7	2.1	0.0	10.5	10.7	3.9	17.3	44.9	3.535	0.554	10.8
All Other	305,179	32.6	4.8	7.4	24.6	2.1	0.0	28.5	6.0	6.9	27.6	86.4	3.807	0.596	27.0
Earthquake	5,369	14.4	4.1	4.4	8.4	0.9	0.0	67.8	2.5	14.6	55.7	115.6	3.606	0.565	67.4
Total All Lines	11,319,047	81.5	10.2	5.4	15.7	1.6	0.0	(14.5)	4.6	(2.3)	(7.5)	87.7	3.809	0.597	(3.4)

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

**2022 Profitability Report  
Mississippi**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	853,121	70.6	9.2	5.3	14.2	2.6	0.0	(1.9)	3.6	0.2	1.5	104.2	3.842	0.602	4.8	
Private Passenger Auto Physical	717,152	73.6	7.6	5.1	14.2	2.7	0.0	(3.3)	1.1	(0.5)	(1.7)	147.4	3.854	0.604	0.8	
Private Passenger Auto Total	1,570,273	72.0	8.5	5.2	14.2	2.7	0.0	(2.6)	2.5	(0.2)	0.1	120.3	3.846	0.603	3.3	
Commercial Auto Liability	387,981	65.1	10.8	5.9	16.3	2.7	0.0	(0.8)	7.0	0.9	5.2	70.8	3.838	0.601	6.9	
Commercial Auto Physical	127,308	62.0	6.7	6.1	17.5	2.6	0.0	5.1	1.0	1.2	4.9	125.1	3.839	0.601	9.4	
Commercial Auto Total	515,289	64.4	9.8	5.9	16.6	2.7	0.0	0.6	5.5	1.0	5.1	79.3	3.838	0.601	7.3	
Homeowners Multiple Peril	1,154,784	59.6	7.8	4.1	19.0	3.1	0.0	6.3	2.5	1.7	7.0	110.3	3.873	0.607	11.0	
Farmowners Multiple Peril	25,424	45.3	4.4	6.6	25.0	3.6	0.0	15.1	1.9	3.5	13.6	107.7	3.928	0.615	17.9	
Commercial Multiple Peril	385,895	52.9	7.2	7.0	21.4	3.0	0.0	8.5	3.9	2.4	10.0	88.4	3.841	0.602	12.1	
Fire	184,750	50.0	4.9	5.4	18.3	2.1	0.0	19.3	3.5	4.6	18.2	101.4	3.857	0.604	21.7	
Allied Lines	430,513	56.8	2.6	3.3	13.0	1.1	0.0	23.2	2.6	5.3	20.5	127.5	3.833	0.600	29.3	
Inland Marine	276,718	42.2	3.1	5.1	32.0	3.3	0.0	14.4	1.6	3.3	12.7	124.2	4.045	0.634	19.2	
Medical Professional Liability*	39,018	39.8	21.5	6.2	18.2	1.4	0.0	12.9	10.8	4.4	19.3	56.1	3.722	0.583	14.0	
Other Liability	437,753	53.4	8.0	5.5	19.1	2.1	0.0	11.9	10.1	4.1	17.9	56.1	3.844	0.602	13.3	
Products Liability	18,212	23.9	20.4	5.7	19.9	1.9	(0.0)	28.2	19.0	8.9	38.3	35.2	3.714	0.582	16.6	
Workers Compensation	342,476	48.1	12.8	7.3	13.6	4.0	0.1	14.1	12.9	5.0	22.0	48.2	3.827	0.600	13.8	
Mortgage Guaranty	27,878	(13.6)	(0.1)	19.0	(0.4)	2.1	0.0	93.0	(12.7)	17.5	62.8	117.6	3.825	0.599	77.1	
Financial Guaranty*	1,034	0.0	6.3	106.7	6.0	(52.9)	0.0	33.8	113.9	25.0	122.8	15.2	2.087	0.327	20.5	
Accident and Health	50,514	54.1	2.9	6.9	23.0	2.8	0.0	10.3	2.4	2.5	10.2	96.7	3.916	0.614	13.2	
Warranty	5,574	97.3	1.1	6.1	3.3	3.1	0.0	(10.9)	6.0	(1.4)	(3.6)	71.7	3.528	0.553	0.4	
All Other	173,193	20.4	2.0	7.4	27.6	3.1	0.0	39.6	5.8	9.2	36.2	76.2	3.895	0.610	30.8	
Earthquake	18,618	0.4	0.2	4.4	15.0	2.7	0.0	77.4	1.7	16.5	62.5	125.2	3.783	0.593	81.5	
Total All Lines	5,657,916	58.4	7.6	5.4	17.7	2.7	0.0	8.3	4.2	2.4	10.1	92.0	3.851	0.603	12.6	

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## 2022 Profitability Report

### Missouri

#### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,681,407	69.9	9.6	5.3	14.4	2.1	0.0	(1.3)	4.3	0.4	2.6	95.6	3.837	0.601	5.7
Private Passenger Auto Physical	1,385,474	75.9	7.8	5.1	14.2	2.1	0.0	(5.3)	1.2	(0.9)	(3.2)	145.2	3.843	0.602	(1.4)
Private Passenger Auto Total	3,066,882	72.6	8.8	5.2	14.3	2.1	0.0	(3.1)	2.9	(0.2)	(0.0)	113.1	3.839	0.601	3.2
Commercial Auto Liability	568,255	71.9	11.4	5.9	15.7	1.9	0.0	(6.8)	7.2	(0.3)	0.8	69.5	3.820	0.598	3.7
Commercial Auto Physical	242,366	66.4	7.0	6.1	16.5	2.0	0.0	2.1	1.1	0.6	2.6	124.4	3.806	0.596	6.4
Commercial Auto Total	810,622	70.2	10.1	5.9	15.9	1.9	0.0	(4.1)	5.4	(0.0)	1.3	80.1	3.817	0.598	4.3
Homeowners Multiple Peril	2,116,470	52.1	6.7	4.1	17.3	2.0	0.0	17.8	2.7	4.2	16.3	107.1	3.808	0.597	20.7
Farmowners Multiple Peril	178,134	53.3	4.7	6.6	17.4	2.0	0.0	16.1	2.4	3.7	14.7	102.5	3.744	0.587	18.2
Commercial Multiple Peril	853,359	58.6	9.8	7.0	20.9	1.9	0.0	1.8	4.8	1.1	5.5	81.5	3.813	0.597	7.7
Fire	263,902	48.1	4.7	5.4	17.5	1.1	0.0	23.1	3.3	5.4	21.1	104.7	3.824	0.599	25.3
Allied Lines	862,585	57.8	2.8	3.3	10.3	0.5	0.0	25.2	1.9	5.6	21.6	144.9	3.802	0.596	34.4
Inland Marine	485,281	42.5	3.8	5.1	22.5	2.0	0.0	24.1	1.6	5.3	20.4	137.0	3.835	0.601	31.2
Medical Professional Liability	153,428	66.9	27.9	6.2	13.5	0.9	8.7	(24.1)	11.6	(3.2)	(9.3)	53.7	3.668	0.575	(1.9)
Other Liability	1,497,675	72.5	11.8	5.5	17.2	1.6	0.0	(8.6)	10.4	(0.2)	1.9	54.7	3.815	0.598	4.3
Products Liability	68,015	51.7	39.0	5.7	18.3	1.1	(0.0)	(15.8)	20.1	(0.2)	4.5	33.8	3.699	0.579	4.6
Workers Compensation	770,685	59.8	17.1	7.3	12.7	2.1	0.2	0.8	13.8	2.3	12.3	45.8	3.808	0.597	8.8
Mortgage Guaranty	98,735	(12.0)	(0.1)	19.0	(0.4)	1.9	0.0	91.5	(13.3)	17.1	61.1	126.8	3.826	0.599	80.7
Financial Guaranty*	5,718	(2.2)	0.1	106.7	6.0	2.6	0.0	(13.2)	101.5	13.1	75.2	16.6	3.883	0.608	15.7
Accident and Health	133,448	70.8	3.0	6.9	19.2	2.4	0.0	(2.3)	4.6	0.2	2.1	71.6	3.869	0.606	4.8
Warranty	42,685	73.5	0.9	6.1	4.8	2.0	0.0	12.8	10.3	4.3	18.7	46.7	3.489	0.547	11.7
All Other	303,261	22.8	3.4	7.4	26.7	1.9	0.0	37.7	5.7	8.8	34.6	85.0	3.840	0.602	32.7
Earthquake	105,357	1.1	0.5	4.4	15.8	1.6	0.0	76.7	1.8	16.4	62.1	122.4	3.772	0.591	79.2
Total All Lines	11,816,239	60.9	8.8	5.5	16.1	1.8	0.1	6.8	4.9	2.2	9.5	85.2	3.812	0.597	11.4

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

## 2022 Profitability Report

### Montana

#### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	303,565	65.5	8.8	5.3	14.6	3.1	0.1	2.7	3.7	1.2	5.3	102.5	3.854	0.604	8.6
Private Passenger Auto Physical	326,189	74.7	7.7	5.1	15.4	3.0	0.1	(6.0)	1.3	(1.1)	(3.7)	140.2	3.885	0.609	(1.9)
Private Passenger Auto Total	629,754	70.2	8.3	5.2	15.0	3.1	0.1	(1.8)	2.4	0.0	0.6	119.1	3.868	0.606	4.0
Commercial Auto Liability	117,019	44.7	6.5	5.9	17.3	3.0	0.0	22.7	6.2	5.7	23.1	75.6	3.857	0.604	20.7
Commercial Auto Physical	71,952	61.0	6.5	6.1	18.4	3.1	0.0	4.9	1.0	1.2	4.7	125.7	3.867	0.606	9.2
Commercial Auto Total	188,971	50.9	6.5	5.9	17.8	3.0	0.0	15.9	4.2	4.0	16.1	89.1	3.860	0.605	17.6
Homeowners Multiple Peril	369,099	80.9	10.3	4.1	18.4	3.6	0.0	(17.5)	2.8	(3.2)	(11.5)	105.1	3.871	0.606	(8.8)
Farmowners Multiple Peril	52,371	66.3	6.4	6.6	23.9	3.8	0.0	(6.9)	2.2	(1.1)	(3.6)	102.7	3.912	0.613	(0.4)
Commercial Multiple Peril	187,681	62.8	10.0	7.0	22.0	3.2	0.0	(5.1)	4.9	(0.3)	0.1	80.9	3.850	0.603	3.3
Fire	44,385	39.6	2.8	5.4	19.5	2.5	0.0	30.1	2.8	6.8	26.2	107.8	3.900	0.611	31.5
Allied Lines	383,940	142.7	5.6	3.3	10.1	0.4	0.0	(62.0)	1.7	(12.8)	(47.6)	147.0	3.781	0.592	(66.7)
Inland Marine	109,083	35.8	3.0	5.1	22.9	2.9	0.0	30.3	1.5	6.6	25.2	133.7	3.861	0.605	37.0
Medical Professional Liability	28,690	44.3	31.6	6.2	16.8	2.2	0.0	(1.1)	10.0	1.3	7.5	61.2	3.712	0.582	7.7
Other Liability	244,152	88.1	41.6	5.5	20.9	1.8	0.0	(57.9)	8.5	(10.8)	(38.5)	61.8	3.868	0.606	(20.5)
Products Liability	12,893	106.9	35.3	5.7	20.7	1.9	0.0	(70.4)	14.3	(12.5)	(43.6)	43.6	3.725	0.584	(15.9)
Workers Compensation*	115,688	49.5	12.4	7.3	12.1	3.2	0.4	15.0	16.1	5.7	25.4	41.0	3.812	0.597	13.7
Mortgage Guaranty	16,710	(15.3)	(0.0)	19.0	(0.4)	2.6	0.0	94.1	(13.8)	17.6	62.7	137.2	3.835	0.601	89.2
Financial Guaranty*	60	0.0	0.0	106.7	6.0	9.8	0.0	(22.5)	118.4	13.8	82.0	3.6	4.133	0.648	6.4
Accident and Health	11,447	49.3	2.1	6.9	18.1	2.6	0.0	21.0	3.8	5.0	19.8	71.6	3.865	0.605	17.4
Warranty	876	61.6	0.9	6.1	1.5	2.8	0.0	27.1	7.4	6.9	27.7	62.3	3.418	0.536	20.1
All Other	80,333	20.0	1.8	7.4	26.8	3.0	0.0	41.0	5.2	9.4	36.8	91.9	3.859	0.605	37.1
Earthquake	7,907	(3.6)	(0.8)	4.4	15.8	2.4	0.0	81.8	1.7	17.5	66.1	123.3	3.796	0.595	84.7
Total All Lines	2,484,039	77.0	11.3	5.3	16.9	2.6	0.0	(13.1)	4.0	(2.1)	(7.0)	94.2	3.847	0.603	(3.3)

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

**2022 Profitability Report  
Nebraska**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	496,871	69.9	8.4	5.3	15.2	1.3	0.0	(0.2)	3.7	0.5	3.0	102.3	3.839	0.601	6.3
Private Passenger Auto Physical	436,845	92.8	9.5	5.1	15.1	1.3	0.0	(23.9)	1.1	(4.8)	(17.9)	144.8	3.846	0.603	(22.7)
Private Passenger Auto Total	933,716	80.6	8.9	5.2	15.2	1.3	0.0	(11.3)	2.5	(2.0)	(6.8)	118.6	3.842	0.602	(4.8)
Commercial Auto Liability	185,348	52.6	7.6	5.9	15.7	1.5	0.1	16.7	7.1	4.6	19.2	70.1	3.815	0.598	16.7
Commercial Auto Physical	122,832	73.9	7.5	6.1	16.6	1.5	0.1	(5.6)	1.1	(1.0)	(3.5)	122.7	3.796	0.595	(1.1)
Commercial Auto Total	308,180	61.1	7.6	5.9	16.0	1.5	0.1	7.8	4.7	2.4	10.1	84.5	3.810	0.597	11.8
Homeowners Multiple Peril	703,043	103.9	12.4	4.1	17.7	1.4	0.0	(39.6)	2.8	(7.9)	(28.9)	106.3	3.805	0.596	(27.5)
Farmowners Multiple Peril	129,717	145.4	11.2	6.6	20.4	1.2	0.0	(84.7)	2.2	(17.5)	(65.1)	106.4	3.792	0.594	(66.0)
Commercial Multiple Peril	308,075	129.5	15.1	7.0	20.2	1.4	0.1	(73.2)	4.6	(14.7)	(54.0)	83.8	3.795	0.595	(42.0)
Fire	79,909	143.9	11.1	5.4	14.9	1.4	0.0	(76.8)	4.9	(15.3)	(56.5)	87.4	3.785	0.593	(46.2)
Allied Lines	1,391,528	119.0	4.7	3.3	11.9	0.5	0.0	(39.4)	1.8	(8.0)	(29.6)	151.0	3.821	0.599	(41.5)
Inland Marine	199,918	65.1	5.5	5.1	21.0	1.4	0.0	1.7	2.1	0.7	3.1	123.0	3.802	0.596	7.0
Medical Professional Liability	40,160	48.0	37.1	6.2	18.1	1.4	0.1	(11.0)	14.4	(0.1)	3.4	45.3	3.717	0.582	4.7
Other Liability	435,221	81.0	10.4	5.5	17.3	1.2	0.0	(15.4)	9.4	(1.8)	(4.3)	58.6	3.811	0.597	0.7
Products Liability	21,548	36.3	10.9	5.7	16.3	1.0	(0.0)	29.7	11.8	8.1	33.5	50.9	3.686	0.577	20.2
Workers Compensation	320,830	57.6	15.4	7.3	12.4	2.0	0.8	4.5	12.8	3.0	14.4	48.4	3.806	0.596	10.2
Mortgage Guaranty	34,378	(15.7)	(0.2)	19.0	(0.4)	1.7	0.0	95.6	(14.2)	17.9	63.6	145.9	3.826	0.599	96.0
Financial Guaranty*	481	0.0	0.0	106.7	6.0	(1.2)	0.0	(11.5)	105.9	14.2	80.2	11.1	3.759	0.589	12.1
Accident and Health	80,347	45.6	2.1	6.9	24.0	1.6	0.0	19.7	2.6	4.5	17.7	86.1	3.971	0.622	18.6
Warranty	5,119	70.4	0.9	6.1	7.8	1.7	0.0	13.1	12.8	4.8	21.1	38.7	3.627	0.568	11.2
All Other	116,019	25.8	3.1	7.4	25.5	1.7	0.0	36.5	8.1	8.9	35.7	56.3	3.809	0.597	23.3
Earthquake	2,427	7.6	2.5	4.4	13.8	1.2	0.0	70.5	1.7	15.1	57.1	126.1	3.721	0.583	75.2
Total All Lines	5,110,614	93.7	9.0	5.1	15.6	1.2	0.1	(24.6)	4.0	(4.5)	(16.1)	95.4	3.813	0.597	(12.1)

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

## 2022 Profitability Report

### Nevada

### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,672,552	80.6	11.1	5.3	12.9	3.6	0.0	(13.5)	4.2	(2.2)	(7.1)	97.5	3.836	0.601	(3.7)
Private Passenger Auto Physical	682,262	83.6	8.6	5.1	13.0	3.7	0.0	(14.1)	1.2	(2.8)	(10.1)	144.7	3.849	0.603	(11.4)
Private Passenger Auto Total	2,354,814	81.5	10.4	5.2	12.9	3.7	0.0	(13.7)	3.3	(2.4)	(8.0)	107.7	3.839	0.601	(5.4)
Commercial Auto Liability	427,037	96.8	15.7	5.9	15.4	3.6	0.0	(37.5)	8.1	(6.6)	(22.8)	64.4	3.837	0.601	(11.4)
Commercial Auto Physical	73,721	55.2	7.0	6.1	16.5	3.5	0.0	11.7	1.4	2.7	10.4	117.3	3.837	0.601	15.4
Commercial Auto Total	500,758	90.7	14.5	5.9	15.6	3.6	0.0	(30.2)	7.1	(5.2)	(17.9)	69.0	3.837	0.601	(9.1)
Homeowners Multiple Peril	668,080	61.9	8.5	4.1	18.4	3.6	0.0	3.4	2.8	1.2	5.1	105.4	3.869	0.606	8.6
Farmowners Multiple Peril	5,473	27.9	22.4	6.6	25.7	4.0	0.0	13.3	3.2	3.3	13.2	90.6	3.946	0.618	15.3
Commercial Multiple Peril	421,221	54.2	12.4	7.0	21.6	3.4	0.0	1.4	5.3	1.1	5.6	78.0	3.845	0.602	7.6
Fire	134,397	37.3	3.6	5.4	16.3	2.1	0.0	35.3	3.3	7.9	30.7	103.9	3.819	0.598	35.1
Allied Lines	194,601	93.7	7.4	3.3	13.9	1.8	0.0	(20.1)	3.9	(3.6)	(12.5)	98.6	3.871	0.606	(9.1)
Inland Marine	253,902	45.4	3.8	5.1	23.0	3.2	0.0	19.4	1.6	4.3	16.7	137.2	3.859	0.605	26.2
Medical Professional Liability	57,582	45.0	25.5	6.2	19.4	2.4	0.1	1.4	10.9	2.0	10.3	55.5	3.745	0.587	8.9
Other Liability	784,217	62.7	17.9	5.5	19.1	2.0	(0.0)	(7.1)	10.9	0.2	3.5	53.1	3.841	0.602	5.1
Products Liability	39,719	16.4	13.4	5.7	20.9	1.4	0.0	42.3	17.1	11.6	47.8	38.0	3.720	0.583	21.3
Workers Compensation*	466,239	54.1	16.1	7.3	13.4	5.6	0.1	3.4	18.3	3.6	18.2	36.9	3.832	0.600	9.9
Mortgage Guaranty	78,956	(38.4)	(0.0)	19.0	(0.4)	2.6	0.0	117.3	(11.3)	22.8	83.1	98.9	3.828	0.600	85.4
Financial Guaranty*	333	344.5	0.7	106.7	6.0	10.4	0.0	(368.3)	366.0	(20.0)	17.7	1.8	3.984	0.624	3.7
Accident and Health	23,846	61.8	3.7	6.9	17.6	3.4	0.0	6.6	6.0	2.3	10.3	57.5	3.872	0.607	9.2
Warranty	3,613	44.9	0.6	6.1	4.9	3.5	0.0	40.0	12.1	10.3	41.8	41.4	3.581	0.561	20.3
All Other	180,658	20.8	4.2	7.4	29.1	3.6	0.0	35.0	6.4	8.3	33.0	79.3	3.906	0.612	29.5
Earthquake	39,654	3.3	1.0	4.4	13.2	2.5	0.0	75.7	1.7	16.2	61.2	126.3	3.737	0.585	80.5
Total All Lines	6,208,062	67.1	11.3	5.7	16.1	3.4	0.0	(3.6)	5.8	0.2	2.1	78.0	3.841	0.602	4.9

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

**2022 Profitability Report  
New Hampshire**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	349,903	61.9	8.2	5.3	13.8	2.0	0.0	8.8	4.2	2.5	10.5	95.1	3.829	0.600	13.2	
Private Passenger Auto Physical	360,454	72.1	7.5	5.1	14.3	1.9	0.1	(1.1)	1.4	(0.0)	0.3	134.7	3.844	0.602	3.7	
Private Passenger Auto Total	710,357	67.1	7.9	5.2	14.0	1.9	0.1	3.8	2.8	1.2	5.4	111.7	3.835	0.601	9.2	
Commercial Auto Liability	118,487	47.3	5.4	5.9	19.0	2.1	0.2	20.2	6.1	5.2	21.1	75.9	3.869	0.606	19.3	
Commercial Auto Physical	48,300	58.2	6.1	6.1	19.5	2.1	0.2	7.9	1.0	1.8	7.1	122.0	3.871	0.607	12.0	
Commercial Auto Total	166,787	50.5	5.6	5.9	19.1	2.1	0.2	16.7	4.6	4.2	17.1	85.2	3.870	0.606	17.8	
Homeowners Multiple Peril	374,766	53.0	7.0	4.1	19.6	2.0	0.0	14.3	3.0	3.5	13.8	102.8	3.859	0.605	17.4	
Farmowners Multiple Peril	3,543	54.5	4.5	6.6	24.7	2.4	0.0	7.3	1.9	1.8	7.4	107.4	3.906	0.612	11.2	
Commercial Multiple Peril	243,147	49.4	10.0	7.0	24.0	2.0	0.1	7.5	5.0	2.4	10.2	80.1	3.860	0.605	11.4	
Fire	41,653	56.8	4.2	5.4	16.1	2.3	0.0	15.2	3.0	3.7	14.5	109.0	3.821	0.599	19.1	
Allied Lines	39,196	32.1	3.1	3.3	20.6	2.0	0.0	38.8	2.8	8.6	33.0	112.1	4.040	0.633	40.4	
Inland Marine	129,649	37.5	4.1	5.1	22.6	2.3	0.0	28.4	1.3	6.2	23.6	140.4	3.844	0.602	36.3	
Medical Professional Liability	44,533	66.8	29.4	6.2	17.1	1.0	0.0	(20.6)	14.0	(2.1)	(4.4)	45.8	3.705	0.581	1.1	
Other Liability	274,880	38.9	9.3	5.5	25.2	1.8	0.0	19.4	8.9	5.5	22.8	60.1	3.922	0.615	17.0	
Products Liability	15,834	22.9	26.8	5.7	18.7	1.8	(0.0)	24.2	10.0	6.6	27.6	56.8	3.711	0.581	18.8	
Workers Compensation	218,732	40.8	10.8	7.3	13.8	8.2	0.5	18.6	14.9	6.2	27.3	43.1	3.853	0.604	15.0	
Mortgage Guaranty	29,433	(14.5)	0.1	19.0	(0.4)	2.1	0.0	93.7	(13.5)	17.6	62.6	131.2	3.827	0.600	85.4	
Financial Guaranty*	62	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	103.4	13.5	77.2	13.9	3.799	0.595	14.0	
Accident and Health	20,619	93.3	7.2	6.9	16.7	4.0	0.0	(28.1)	6.6	(4.9)	(16.7)	56.1	3.860	0.605	(6.1)	
Warranty	5,766	49.5	0.7	6.1	0.8	2.0	0.0	40.9	12.4	10.5	42.8	41.3	3.275	0.513	20.4	
All Other	80,270	21.6	3.1	7.4	31.3	2.6	0.0	34.0	5.3	8.0	31.3	91.3	3.926	0.615	31.9	
Earthquake	1,920	(1.5)	(0.5)	4.4	7.9	3.9	0.0	85.8	3.1	18.5	70.4	96.7	3.589	0.562	71.1	
Total All Lines	2,401,147	51.3	8.1	5.7	18.6	2.6	0.1	13.6	5.1	3.7	15.0	82.2	3.857	0.604	15.6	

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



**2022 Profitability Report  
New Jersey**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability*	5,161,475	75.6	13.1	5.3	11.5	2.3	1.3	(9.1)	7.2	(0.8)	(1.2)	73.1	3.806	0.596	2.4
Private Passenger Auto Physical	2,670,182	83.1	8.7	5.1	11.5	1.8	1.3	(11.6)	1.3	(2.2)	(8.1)	142.9	3.785	0.593	(8.4)
Private Passenger Auto Total*	7,831,656	78.2	11.6	5.2	11.5	2.2	1.3	(10.0)	5.2	(1.3)	(3.5)	87.7	3.801	0.596	0.1
Commercial Auto Liability*	1,730,154	80.0	12.6	5.9	15.1	2.0	0.2	(15.8)	8.8	(1.9)	(5.1)	61.7	3.813	0.597	0.1
Commercial Auto Physical	301,309	61.9	7.2	6.1	16.4	1.5	0.3	6.6	1.5	1.6	6.4	117.0	3.794	0.594	10.7
Commercial Auto Total*	2,031,463	77.3	11.8	5.9	15.3	1.9	0.2	(12.5)	7.7	(1.4)	(3.4)	66.3	3.812	0.597	1.0
Homeowners Multiple Peril	2,804,099	53.6	7.4	4.1	18.0	1.5	0.6	14.7	3.4	3.6	14.5	99.1	3.813	0.597	17.6
Farmowners Multiple Peril	4,203	73.1	11.7	6.6	26.3	2.0	0.0	(19.8)	3.2	(3.6)	(12.9)	93.8	3.904	0.612	(8.8)
Commercial Multiple Peril	1,601,502	43.1	10.1	7.0	23.1	2.0	0.1	14.6	6.9	4.2	17.4	68.3	3.842	0.602	15.1
Fire	443,695	50.9	3.8	5.4	16.7	1.2	0.1	21.7	4.1	5.2	20.6	95.9	3.812	0.597	23.0
Allied Lines	619,649	24.0	2.5	3.3	15.6	1.3	0.1	53.0	5.1	11.9	46.2	88.2	3.882	0.608	44.0
Inland Marine	847,133	39.8	3.8	5.1	23.6	2.0	0.0	25.7	2.0	5.7	21.9	124.1	3.855	0.604	30.5
Medical Professional Liability	405,993	50.9	21.2	6.2	17.1	0.8	0.0	3.8	18.1	3.6	18.3	37.9	3.700	0.580	10.1
Other Liability	3,631,240	66.6	12.7	5.5	18.4	1.3	0.0	(4.4)	12.5	1.0	7.1	48.9	3.823	0.599	6.7
Products Liability	201,168	32.8	19.6	5.7	19.6	1.0	0.0	21.3	29.2	9.1	41.5	24.8	3.702	0.580	13.4
Workers Compensation	2,515,675	47.6	16.0	7.3	13.5	2.9	2.5	10.1	16.4	4.7	21.8	40.2	3.818	0.598	12.0
Mortgage Guaranty	171,803	(36.8)	(0.1)	19.0	(0.4)	2.0	0.0	116.3	(10.1)	22.8	83.4	86.2	3.822	0.599	75.1
Financial Guaranty*	10,257	(0.2)	0.0	106.7	6.0	2.7	0.0	(15.3)	107.5	13.6	78.6	8.7	3.889	0.609	10.1
Accident and Health	192,773	73.4	5.7	6.9	17.5	2.5	0.0	(6.0)	6.4	(0.3)	0.6	57.0	3.842	0.602	3.6
Warranty	23,650	64.4	1.2	6.1	9.2	2.3	0.0	16.9	9.9	5.1	21.7	47.0	3.725	0.584	13.3
All Other	679,279	51.8	5.5	7.4	27.1	1.8	0.0	6.4	6.0	2.3	10.1	86.5	3.841	0.602	12.0
Earthquake	45,128	16.1	5.5	4.4	9.9	0.8	0.0	63.3	1.4	13.5	51.2	144.4	3.688	0.578	77.0
Total All Lines	24,060,367	62.1	10.9	5.7	15.8	1.9	0.8	2.8	7.8	1.8	8.8	66.6	3.812	0.597	9.1

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

**2022 Profitability Report  
New Mexico**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	736,499	63.6	9.2	5.3	13.0	3.2	0.1	5.6	4.2	1.8	8.0	98.0	3.833	0.601	11.1	
Private Passenger Auto Physical	493,546	72.5	7.6	5.1	12.8	3.2	0.1	(1.3)	1.1	(0.1)	(0.1)	146.7	3.837	0.601	3.1	
Private Passenger Auto Total	1,230,045	67.2	8.5	5.2	12.9	3.2	0.1	2.8	3.0	1.1	4.7	113.1	3.834	0.601	8.6	
Commercial Auto Liability	201,890	69.1	11.4	5.9	16.7	3.3	0.0	(6.3)	7.0	(0.2)	0.9	70.3	3.850	0.603	3.9	
Commercial Auto Physical	61,103	60.2	10.8	6.1	17.3	3.4	0.0	2.2	1.3	0.7	2.9	117.7	3.851	0.603	6.6	
Commercial Auto Total	262,993	67.0	11.2	5.9	16.8	3.3	0.0	(4.3)	5.7	(0.0)	1.4	77.6	3.850	0.603	4.3	
Homeowners Multiple Peril	557,878	74.4	9.5	4.1	17.4	3.4	0.0	(8.7)	2.7	(1.4)	(4.6)	107.4	3.841	0.602	(1.8)	
Farmowners Multiple Peril	30,007	65.0	6.7	6.6	22.1	3.3	0.0	(3.8)	1.9	(0.5)	(1.4)	108.3	3.869	0.606	1.7	
Commercial Multiple Peril	245,160	61.9	12.4	7.0	21.4	3.1	0.0	(5.8)	5.2	(0.4)	(0.3)	79.0	3.838	0.601	3.0	
Fire	59,268	80.3	5.9	5.4	16.6	2.2	0.0	(10.4)	3.5	(1.6)	(5.3)	100.4	3.827	0.600	(2.1)	
Allied Lines	188,808	104.0	4.4	3.3	11.7	1.1	0.0	(24.5)	3.3	(4.6)	(16.6)	109.5	3.810	0.597	(14.9)	
Inland Marine	140,137	42.2	4.5	5.1	22.2	3.1	0.0	22.9	1.4	5.0	19.2	143.6	3.847	0.603	30.8	
Medical Professional Liability	46,944	127.8	62.7	6.2	19.0	1.6	0.0	(117.3)	16.9	(22.0)	(78.5)	40.6	3.717	0.582	(28.7)	
Other Liability	314,855	80.3	16.6	5.5	20.6	2.3	0.0	(25.4)	9.5	(3.8)	(12.1)	58.5	3.864	0.605	(3.8)	
Products Liability	11,479	18.6	25.2	5.7	21.5	1.6	0.0	27.4	11.3	7.5	31.2	51.2	3.737	0.586	19.1	
Workers Compensation	263,675	38.4	10.0	7.3	13.8	3.4	0.1	27.0	14.2	7.9	33.3	45.2	3.822	0.599	18.3	
Mortgage Guaranty	30,982	(20.0)	(0.1)	19.0	(0.4)	2.3	0.0	99.2	(13.0)	18.8	67.4	122.2	3.828	0.600	85.6	
Financial Guaranty*	368	0.0	0.0	106.7	6.0	6.3	0.0	(19.0)	98.8	11.5	68.3	25.2	3.996	0.626	20.6	
Accident and Health	27,023	39.8	1.9	6.9	18.3	2.3	0.0	30.8	2.1	6.8	26.1	92.7	3.855	0.604	27.5	
Warranty	5,029	45.7	0.5	6.1	4.5	3.4	0.0	39.8	7.6	9.5	37.8	59.1	3.564	0.558	25.4	
All Other	106,029	17.3	4.0	7.4	28.8	2.9	0.0	39.6	5.5	9.2	35.9	87.2	3.893	0.610	34.6	
Earthquake	3,802	(0.7)	(0.0)	4.4	14.2	2.7	0.0	79.4	2.1	17.0	64.5	118.0	3.767	0.590	79.3	
Total All Lines	3,524,481	66.2	10.0	5.5	16.2	3.0	0.0	(1.0)	4.8	0.5	3.3	86.8	3.836	0.601	6.1	

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

**2022 Profitability Report  
New York**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	7,868,198	80.4	13.3	5.3	12.5	2.9	0.0	(14.3)	6.1	(2.1)	(6.2)	80.5	3.821	0.599	(1.8)
Private Passenger Auto Physical	4,498,282	83.8	8.7	5.1	12.7	2.7	0.0	(13.0)	1.2	(2.5)	(9.3)	145.6	3.826	0.599	(10.3)
Private Passenger Auto Total	12,366,480	81.6	11.6	5.2	12.6	2.8	0.0	(13.9)	4.3	(2.2)	(7.3)	96.1	3.822	0.599	(3.8)
Commercial Auto Liability	2,541,169	77.6	14.6	5.9	15.9	3.2	0.0	(17.2)	8.7	(2.2)	(6.2)	62.4	3.834	0.601	(0.6)
Commercial Auto Physical	432,907	59.0	6.2	6.1	18.0	2.7	0.0	8.1	1.5	1.9	7.6	116.8	3.851	0.603	12.1
Commercial Auto Total	2,974,076	74.9	13.3	5.9	16.2	3.1	0.0	(13.5)	7.7	(1.6)	(4.2)	66.9	3.835	0.601	0.4
Homeowners Multiple Peril	5,542,712	52.9	7.6	4.1	20.5	2.4	0.0	12.4	3.4	3.1	12.7	98.1	3.884	0.608	15.7
Farmowners Multiple Peril	44,359	47.6	5.5	6.6	26.3	1.8	0.0	12.1	2.7	3.0	11.9	97.6	3.914	0.613	14.9
Commercial Multiple Peril	4,034,717	61.0	12.0	7.0	22.7	2.2	0.1	(5.0)	8.9	0.4	3.6	58.9	3.837	0.601	5.3
Fire	1,038,704	58.2	4.2	5.4	19.8	1.6	0.0	10.7	3.9	2.9	11.8	96.2	3.874	0.607	14.6
Allied Lines	1,127,325	40.9	3.9	3.3	14.9	1.5	0.0	35.5	4.7	8.2	32.0	92.4	3.873	0.607	32.8
Inland Marine	2,180,266	51.7	4.5	5.1	22.3	2.2	0.0	14.1	2.7	3.4	13.4	115.5	3.833	0.601	18.7
Medical Professional Liability	785,329	73.4	26.6	6.2	12.5	2.1	0.0	(20.9)	15.0	(2.0)	(3.8)	44.9	3.680	0.577	1.4
Other Liability	11,933,981	63.2	14.5	5.5	19.2	1.4	0.0	(3.9)	12.8	1.2	7.7	47.5	3.835	0.601	6.9
Products Liability	300,310	16.8	29.0	5.7	17.5	1.3	(0.0)	29.7	25.6	10.2	45.0	27.5	3.695	0.579	15.5
Workers Compensation	5,036,034	47.9	14.6	7.3	11.0	2.6	4.0	12.6	19.2	5.7	26.1	36.1	3.806	0.596	12.6
Mortgage Guaranty	206,414	(29.0)	(0.1)	19.0	(0.4)	1.5	0.0	109.0	(8.8)	21.5	78.6	77.3	3.818	0.598	64.0
Financial Guaranty*	89,763	(142.0)	41.6	106.7	6.0	3.7	0.0	84.1	119.6	36.4	167.3	10.0	3.899	0.611	20.0
Accident and Health	594,511	65.9	3.8	6.9	10.8	2.3	0.0	10.4	4.5	2.9	12.0	69.4	3.655	0.573	11.4
Warranty	59,680	59.9	0.7	6.1	8.9	2.3	0.0	22.2	8.4	6.0	24.7	52.8	3.712	0.582	16.1
All Other	1,613,496	32.5	3.5	7.4	27.0	1.9	0.0	27.8	5.5	6.7	26.6	83.6	3.847	0.603	25.5
Earthquake	83,028	10.7	3.2	4.4	14.5	0.9	0.0	66.3	1.9	14.2	54.0	123.7	3.738	0.586	69.9
Total All Lines	50,011,184	62.6	11.6	5.9	17.0	2.3	0.4	0.3	8.7	1.4	7.6	62.4	3.826	0.599	8.0

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

**2022 Profitability Report  
North Carolina**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	2,391,455	84.3	9.6	5.3	13.8	2.4	0.1	(15.4)	3.6	(2.7)	(9.2)	103.6	3.836	0.601	(6.3)	
Private Passenger Auto Physical	2,519,095	67.0	6.8	5.1	13.5	2.2	0.1	5.2	1.1	1.3	5.1	145.9	3.832	0.600	10.7	
Private Passenger Auto Total	4,910,550	75.4	8.2	5.2	13.6	2.3	0.1	(4.8)	2.3	(0.6)	(1.8)	121.7	3.834	0.601	1.0	
Commercial Auto Liability	890,825	64.2	8.1	5.9	16.2	2.3	0.0	3.3	6.1	1.6	7.7	75.9	3.833	0.601	9.1	
Commercial Auto Physical	294,419	62.0	6.8	6.1	17.5	2.2	0.0	5.4	1.1	1.3	5.2	121.3	3.832	0.600	9.6	
Commercial Auto Total	1,185,244	63.7	7.8	5.9	16.6	2.3	0.0	3.8	4.9	1.6	7.1	83.7	3.833	0.601	9.2	
Homeowners Multiple Peril	2,512,650	61.7	8.2	4.1	18.7	2.8	0.0	4.4	2.5	1.3	5.6	109.2	3.860	0.605	9.3	
Farmowners Multiple Peril	18,922	43.4	4.5	6.6	45.8	3.8	0.0	(4.2)	1.2	(0.7)	(2.2)	109.3	4.402	0.690	1.3	
Commercial Multiple Peril	982,308	40.1	6.9	7.0	21.4	2.6	0.0	22.0	4.1	5.3	20.8	87.3	3.834	0.601	21.4	
Fire	332,887	50.5	4.3	5.4	17.2	1.6	0.0	21.1	3.7	5.0	19.8	99.2	3.827	0.600	22.9	
Allied Lines	817,168	37.9	2.2	3.3	13.4	1.0	0.0	42.2	2.7	9.3	35.5	123.5	3.839	0.602	47.1	
Inland Marine	835,187	40.2	3.3	5.1	24.0	2.6	0.0	24.8	1.4	5.4	20.8	137.8	3.871	0.607	31.9	
Medical Professional Liability	99,264	49.6	26.7	6.2	19.0	1.2	0.4	(3.1)	12.9	1.4	8.4	48.6	3.728	0.584	7.2	
Other Liability	1,875,278	48.8	7.7	5.5	17.6	1.6	0.0	18.7	9.2	5.4	22.6	58.9	3.821	0.599	16.5	
Products Liability	102,807	67.4	34.1	5.7	18.1	1.5	(0.0)	(26.8)	13.0	(3.6)	(10.2)	47.0	3.703	0.580	(1.7)	
Workers Compensation	1,201,740	41.4	11.4	7.3	13.3	2.9	0.3	23.4	10.9	6.6	27.7	54.0	3.819	0.598	18.2	
Mortgage Guaranty	187,366	(22.0)	(0.1)	19.0	(0.4)	1.9	0.0	101.6	(12.8)	19.3	69.5	116.5	3.825	0.599	84.2	
Financial Guaranty*	3,854	0.0	0.0	106.7	6.0	2.7	0.0	(15.3)	103.2	12.9	74.9	13.3	3.885	0.609	13.2	
Accident and Health	150,893	69.8	3.5	6.9	16.2	2.4	0.0	1.2	4.6	1.0	4.8	68.3	3.807	0.596	6.5	
Warranty	48,216	88.3	1.2	6.1	8.1	2.5	0.0	(6.1)	9.5	0.2	3.2	48.4	3.680	0.577	4.7	
All Other	539,885	36.2	4.2	7.4	25.4	2.3	0.0	24.5	5.7	6.0	24.2	83.5	3.822	0.599	23.4	
Earthquake	18,176	7.3	2.4	4.4	14.2	1.6	0.0	70.2	2.5	15.1	57.6	115.2	3.753	0.588	69.5	
Total All Lines	15,822,396	57.3	7.6	5.6	16.5	2.3	0.0	10.7	4.3	2.9	12.0	90.4	3.830	0.600	14.1	

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

**2022 Profitability Report  
North Dakota**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	161,891	62.8	6.7	5.3	14.8	2.2	0.0	8.1	3.2	2.2	9.1	108.8	3.846	0.603	13.2
Private Passenger Auto Physical	211,371	75.8	7.9	5.1	15.6	2.1	0.0	(6.6)	1.1	(1.2)	(4.3)	146.3	3.868	0.606	(3.0)
Private Passenger Auto Total	373,262	70.2	7.4	5.2	15.2	2.1	0.0	(0.2)	2.0	0.3	1.5	127.3	3.857	0.604	5.2
Commercial Auto Liability	83,833	43.5	6.3	5.9	15.8	2.0	0.0	26.5	6.4	6.6	26.3	74.1	3.824	0.599	22.8
Commercial Auto Physical	61,618	59.0	5.7	6.1	17.3	1.9	0.0	10.0	1.5	2.3	9.2	115.8	3.820	0.598	13.8
Commercial Auto Total	145,451	50.1	6.0	5.9	16.5	2.0	0.0	19.5	4.4	4.8	19.1	87.5	3.823	0.599	19.9
Homeowners Multiple Peril	147,575	68.5	9.4	4.1	17.8	2.1	0.0	(1.9)	2.6	0.0	0.7	107.7	3.823	0.599	4.0
Farmowners Multiple Peril	29,755	53.6	4.7	6.6	20.5	2.0	0.0	12.6	2.1	3.0	11.7	103.9	3.809	0.597	15.4
Commercial Multiple Peril	124,559	48.8	6.4	7.0	20.9	2.1	0.0	14.8	3.7	3.7	14.8	91.4	3.817	0.598	16.8
Fire	31,547	41.2	3.7	5.4	14.4	1.4	0.0	34.0	4.0	7.8	30.2	95.7	3.768	0.590	32.1
Allied Lines	1,608,630	92.1	3.6	3.3	10.2	0.1	0.0	(9.4)	0.9	(1.8)	(6.7)	184.6	3.823	0.599	(9.2)
Inland Marine	85,341	43.1	3.7	5.1	19.8	1.9	0.0	26.4	1.7	5.8	22.3	132.0	3.792	0.594	32.7
Medical Professional Liability	12,536	44.3	30.2	6.2	17.6	1.9	1.7	(1.9)	9.7	1.1	6.7	61.9	3.718	0.583	7.3
Other Liability	188,718	49.0	8.9	5.5	18.8	1.4	0.0	16.4	9.4	4.9	20.9	58.0	3.834	0.601	15.3
Products Liability	11,792	3.3	(0.0)	5.7	18.4	1.8	0.0	70.9	10.6	16.5	64.9	54.6	3.708	0.581	38.6
Workers Compensation*	5,019	(23.5)	(1.7)	7.3	10.3	3.9	0.2	103.4	6.9	22.8	87.5	72.6	3.804	0.596	66.8
Mortgage Guaranty	16,512	(21.5)	(0.3)	19.0	(0.4)	1.8	0.0	101.4	(13.9)	19.1	68.4	139.2	3.825	0.599	98.5
Financial Guaranty*	488	0.0	0.0	106.7	6.0	3.5	0.0	(16.2)	112.0	14.1	81.6	6.2	3.916	0.613	8.4
Accident and Health	7,853	61.6	2.5	6.9	20.9	1.9	0.0	6.1	8.4	2.6	11.9	48.3	3.919	0.614	9.1
Warranty	835	89.7	1.6	6.1	1.2	2.8	0.0	(1.4)	12.7	1.7	9.6	40.2	3.338	0.523	6.7
All Other	54,775	32.4	3.1	7.4	27.4	2.1	0.0	27.6	4.7	6.5	25.7	98.7	3.856	0.604	28.6
Earthquake	975	12.8	3.8	4.4	15.5	1.4	0.0	62.1	2.0	13.4	50.7	123.5	3.773	0.591	65.8
Total All Lines	2,845,622	75.9	5.1	4.4	13.4	0.9	0.0	0.2	2.2	0.4	2.0	129.4	3.826	0.599	5.8

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

## 2022 Profitability Report

### Ohio

### Stock

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,922,962	65.6	8.3	5.3	14.7	1.7	0.0	4.4	3.6	1.5	6.5	102.9	3.839	0.601	9.9
Private Passenger Auto Physical	2,518,264	82.9	8.5	5.1	15.1	1.7	0.0	(13.4)	1.2	(2.6)	(9.6)	143.0	3.853	0.604	(10.4)
Private Passenger Auto Total	5,441,225	73.6	8.4	5.2	14.9	1.7	0.0	(3.9)	2.5	(0.4)	(0.9)	118.2	3.844	0.602	2.1
Commercial Auto Liability	973,684	57.0	8.3	5.9	15.8	1.7	0.0	11.2	6.2	3.3	14.1	75.9	3.820	0.598	13.9
Commercial Auto Physical	370,698	68.1	7.2	6.1	17.7	1.6	0.0	(0.7)	1.2	0.0	0.4	121.1	3.822	0.599	3.8
Commercial Auto Total	1,344,382	60.1	8.0	5.9	16.3	1.7	0.0	7.9	4.8	2.4	10.3	84.6	3.820	0.599	11.9
Homeowners Multiple Peril	2,982,372	73.9	9.5	4.1	18.4	1.8	0.0	(7.8)	2.8	(1.2)	(3.8)	105.3	3.830	0.600	(0.7)
Farmowners Multiple Peril	109,481	74.8	6.6	6.6	21.0	1.8	0.0	(10.8)	2.0	(2.0)	(6.9)	106.0	3.815	0.598	(4.0)
Commercial Multiple Peril	1,256,261	60.2	10.0	7.0	20.9	1.8	0.0	0.0	4.6	0.7	3.9	83.6	3.812	0.597	6.4
Fire	416,531	65.5	4.8	5.4	15.6	1.4	0.0	7.3	4.0	2.2	9.2	95.4	3.793	0.594	11.9
Allied Lines	770,907	43.1	2.5	3.3	10.9	0.7	0.0	39.4	2.4	8.7	33.2	130.6	3.801	0.596	46.6
Inland Marine	789,655	37.7	3.4	5.1	21.6	1.7	0.0	30.4	1.5	6.6	25.3	138.5	3.820	0.598	38.3
Medical Professional Liability	201,890	48.4	24.6	6.2	16.6	1.0	0.0	3.1	13.7	2.8	14.0	47.3	3.700	0.580	9.8
Other Liability	2,308,985	63.0	10.0	5.5	17.5	1.2	0.0	2.8	10.8	2.3	11.3	53.6	3.813	0.597	9.3
Products Liability	130,922	30.0	25.0	5.7	17.5	1.1	0.0	20.6	21.7	7.7	34.6	31.7	3.694	0.579	14.1
Workers Compensation*	89,002	30.5	15.3	7.3	17.9	1.7	1.2	26.2	39.7	11.7	54.2	19.4	3.826	0.599	13.7
Mortgage Guaranty	183,963	(9.0)	0.0	19.0	(0.4)	1.7	0.0	88.7	(12.8)	16.6	59.3	117.5	3.823	0.599	72.9
Financial Guaranty*	5,007	3.2	17.8	106.7	6.0	2.5	0.0	(36.2)	107.3	9.2	62.0	9.1	3.879	0.608	8.9
Accident and Health	211,685	85.9	4.0	6.9	13.4	2.1	0.0	(12.4)	3.8	(2.0)	(6.6)	77.8	3.742	0.586	(2.0)
Warranty	78,643	59.4	0.7	6.1	14.6	1.3	0.0	17.9	7.3	4.9	20.3	57.0	3.936	0.617	14.9
All Other	566,692	22.0	2.8	7.4	24.4	1.8	0.0	41.7	6.0	9.7	38.0	86.1	3.798	0.595	35.9
Earthquake	34,678	3.9	1.2	4.4	15.0	1.3	0.0	74.2	1.8	15.9	60.1	123.7	3.750	0.587	77.6
Total All Lines	16,922,282	63.3	8.3	5.5	16.8	1.6	0.0	4.5	4.5	1.6	7.3	88.4	3.818	0.598	9.7

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

**2022 Profitability Report  
Oklahoma**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,102,971	66.9	8.6	5.3	15.1	2.5	0.0	1.7	3.5	0.9	4.3	105.1	3.851	0.603	7.8
Private Passenger Auto Physical	930,499	64.1	6.6	5.1	15.2	2.3	0.1	6.6	1.2	1.6	6.2	144.3	3.863	0.605	12.2
Private Passenger Auto Total	2,033,470	65.6	7.7	5.2	15.1	2.4	0.1	3.9	2.5	1.2	5.2	120.0	3.856	0.604	9.5
Commercial Auto Liability	432,593	55.5	9.3	5.9	16.5	2.4	0.1	10.3	6.7	3.2	13.8	72.4	3.837	0.601	13.2
Commercial Auto Physical	165,856	47.5	5.2	6.1	16.4	2.4	0.1	22.3	1.2	4.9	18.6	122.9	3.813	0.597	26.1
Commercial Auto Total	598,449	53.3	8.1	5.9	16.5	2.4	0.1	13.6	5.2	3.7	15.1	81.7	3.833	0.601	15.6
Homeowners Multiple Peril	1,776,831	45.9	6.3	4.1	18.3	2.4	0.0	23.0	2.4	5.2	20.2	110.5	3.841	0.602	25.6
Farmowners Multiple Peril	54,514	45.7	4.3	6.6	23.3	2.5	0.0	17.7	1.9	4.0	15.5	107.2	3.878	0.608	19.9
Commercial Multiple Peril	560,452	60.5	9.3	7.0	21.7	2.3	0.1	(0.9)	4.6	0.5	3.2	83.0	3.832	0.600	5.9
Fire	207,977	144.5	10.8	5.4	17.3	1.1	0.0	(79.0)	5.4	(15.7)	(57.9)	83.1	3.817	0.598	(44.9)
Allied Lines	596,364	157.1	7.4	3.3	11.8	0.6	0.0	(80.2)	3.7	(16.3)	(60.3)	106.4	3.807	0.596	(60.9)
Inland Marine	315,972	51.1	3.6	5.1	22.5	2.4	0.0	15.3	1.8	3.5	13.5	131.5	3.842	0.602	21.1
Medical Professional Liability	99,950	54.8	23.6	6.2	15.4	1.7	0.1	(1.8)	13.1	1.7	9.6	48.8	3.695	0.579	7.8
Other Liability	750,272	53.3	8.1	5.5	18.8	1.5	0.0	12.8	9.9	4.2	18.4	56.7	3.834	0.601	13.7
Products Liability	40,698	21.0	9.9	5.7	20.1	1.3	(0.0)	42.0	11.2	10.6	42.6	52.2	3.719	0.583	25.4
Workers Compensation*	418,400	40.8	13.4	7.3	13.8	7.1	0.4	17.2	14.1	5.8	25.5	44.9	3.847	0.603	14.7
Mortgage Guaranty	53,964	(16.9)	0.0	19.0	(0.4)	2.0	0.0	96.3	(13.0)	18.2	65.1	120.1	3.827	0.600	81.5
Financial Guaranty*	638	0.0	0.0	106.7	6.0	19.3	0.0	(31.9)	117.3	11.7	73.7	2.3	4.459	0.699	5.5
Accident and Health	48,033	57.2	3.4	6.9	19.2	2.6	0.0	10.7	3.2	2.7	11.2	83.1	3.876	0.607	12.5
Warranty	15,035	79.8	0.9	6.1	15.2	3.0	0.0	(5.0)	8.5	0.3	3.2	49.3	4.053	0.635	5.0
All Other	197,707	21.6	3.5	7.4	28.9	2.6	0.0	36.0	5.6	8.4	33.2	87.5	3.887	0.609	32.3
Earthquake	16,709	(52.4)	(14.7)	4.4	13.0	2.1	0.0	147.6	1.7	31.3	118.1	126.3	3.728	0.584	152.3
Total All Lines	7,785,435	63.3	7.7	5.3	17.2	2.4	0.1	4.0	4.5	1.6	7.0	89.0	3.839	0.601	9.4

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

## 2022 Profitability Report

### Oregon

#### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,616,425	67.5	9.1	5.3	13.5	1.0	0.1	3.7	4.0	1.4	6.2	100.0	3.812	0.597	9.5
Private Passenger Auto Physical	856,125	82.7	8.6	5.1	14.6	1.1	0.1	(12.1)	1.3	(2.3)	(8.5)	141.6	3.830	0.600	(8.8)
Private Passenger Auto Total	2,472,550	72.7	8.9	5.2	13.9	1.0	0.1	(1.8)	3.0	0.1	1.1	111.3	3.817	0.598	4.5
Commercial Auto Liability	378,478	55.4	7.4	5.9	16.2	1.2	0.0	13.9	6.5	3.9	16.4	73.7	3.818	0.598	15.3
Commercial Auto Physical	117,740	63.5	6.8	6.1	18.1	1.2	0.0	4.3	1.2	1.1	4.4	119.6	3.822	0.599	8.5
Commercial Auto Total	496,217	57.3	7.3	5.9	16.6	1.2	0.0	11.6	5.2	3.3	13.6	81.1	3.818	0.598	14.2
Homeowners Multiple Peril	936,255	63.1	8.5	4.1	17.5	1.1	0.0	5.7	3.7	1.8	7.7	95.5	3.794	0.594	10.5
Farmowners Multiple Peril	45,272	53.9	6.4	6.6	21.8	1.3	0.0	10.0	2.8	2.5	10.3	96.5	3.819	0.598	13.2
Commercial Multiple Peril	550,458	52.3	9.7	7.0	20.4	1.6	0.0	9.0	5.7	2.8	11.9	75.7	3.802	0.596	12.2
Fire	158,476	112.2	7.4	5.4	16.2	1.2	0.0	(42.4)	4.9	(8.1)	(29.4)	86.2	3.801	0.595	(22.1)
Allied Lines	254,742	80.0	3.6	3.3	12.7	0.8	0.0	(0.5)	3.2	0.4	2.3	109.6	3.827	0.600	5.7
Inland Marine	366,494	33.0	3.2	5.1	22.6	1.3	0.0	34.7	1.8	7.6	28.9	133.0	3.827	0.600	41.7
Medical Professional Liability	68,516	88.1	29.0	6.2	18.1	1.3	0.2	(42.9)	10.6	(7.4)	(25.0)	56.7	3.722	0.583	(11.0)
Other Liability	855,582	56.0	12.2	5.5	19.1	1.0	(0.1)	6.4	10.4	3.0	13.8	55.2	3.829	0.600	10.8
Products Liability	59,362	31.1	19.6	5.7	20.2	0.3	0.0	23.0	12.1	6.7	28.4	49.1	3.712	0.582	17.1
Workers Compensation	207,495	60.7	17.6	7.3	12.0	1.5	1.6	(0.7)	22.9	3.4	18.7	31.2	3.805	0.596	9.1
Mortgage Guaranty	87,142	(17.1)	(0.0)	19.0	(0.4)	2.6	0.0	96.0	(13.5)	18.0	64.5	129.9	3.833	0.601	87.0
Financial Guaranty*	1,282	0.0	0.0	106.7	6.0	(8.4)	0.0	(4.3)	112.8	16.8	91.7	8.2	3.516	0.551	10.5
Accident and Health	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Warranty	5,633	62.7	0.7	6.1	1.9	2.8	0.0	25.8	10.8	7.1	29.5	45.9	3.385	0.530	16.4
All Other	240,699	21.7	3.1	7.4	25.5	1.9	0.0	40.5	5.7	9.4	36.8	86.3	3.817	0.598	35.0
Earthquake	131,645	1.3	0.4	4.4	16.9	0.7	0.0	76.3	1.7	16.3	61.7	124.0	3.781	0.592	79.7
Total All Lines	6,902,994	61.4	8.8	5.6	16.5	1.2	0.1	6.5	5.1	2.2	9.5	83.0	3.811	0.597	11.1

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



**2022 Profitability Report  
Pennsylvania**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,245,617	68.0	9.9	5.3	13.9	2.4	0.0	0.5	5.2	0.9	4.8	87.3	3.832	0.600	7.4
Private Passenger Auto Physical	2,731,098	80.6	8.3	5.1	14.2	2.3	0.0	(10.7)	1.2	(2.1)	(7.4)	144.0	3.848	0.603	(7.5)
Private Passenger Auto Total	5,976,715	73.8	9.2	5.2	14.1	2.3	0.0	(4.6)	3.4	(0.4)	(0.8)	106.4	3.838	0.601	2.4
Commercial Auto Liability	1,161,364	59.4	10.4	5.9	16.1	2.2	0.0	6.0	7.2	2.4	10.9	69.3	3.828	0.600	10.8
Commercial Auto Physical	436,993	65.5	7.0	6.1	18.7	2.2	0.1	0.5	1.2	0.3	1.4	119.9	3.855	0.604	4.9
Commercial Auto Total	1,598,357	61.1	9.4	5.9	16.8	2.2	0.0	4.5	5.6	1.8	8.3	78.3	3.833	0.601	9.7
Homeowners Multiple Peril	3,273,240	57.5	8.3	4.1	18.5	2.4	0.0	9.1	3.1	2.4	9.8	102.0	3.844	0.602	13.2
Farmowners Multiple Peril	55,109	45.5	4.3	6.6	23.1	2.4	0.0	18.1	2.3	4.2	16.2	101.4	3.869	0.606	19.7
Commercial Multiple Peril	1,655,637	53.5	11.0	7.0	22.0	2.2	0.1	4.2	5.8	1.8	8.2	74.7	3.833	0.601	9.3
Fire	464,312	60.7	5.5	5.4	16.4	1.6	0.2	10.3	4.8	2.9	12.2	87.8	3.811	0.597	13.9
Allied Lines	506,443	48.2	3.3	3.3	13.5	1.4	0.0	30.2	4.2	7.0	27.4	98.3	3.849	0.603	30.2
Inland Marine	1,010,667	40.0	3.6	5.1	22.0	2.2	0.0	27.2	1.6	6.0	22.9	135.9	3.830	0.600	34.3
Medical Professional Liability	388,942	72.1	28.9	6.2	14.7	1.1	0.0	(23.1)	15.4	(2.4)	(5.3)	44.1	3.688	0.578	0.8
Other Liability	3,853,506	62.6	13.9	5.5	17.6	1.6	0.0	(1.2)	10.5	1.4	7.9	55.5	3.819	0.598	7.6
Products Liability	149,720	84.5	45.4	5.7	17.8	1.4	0.1	(54.7)	34.5	(6.1)	(14.1)	21.5	3.696	0.579	0.1
Workers Compensation*	2,418,443	49.6	15.2	7.3	12.5	1.7	0.4	13.4	13.1	4.9	21.6	47.6	3.804	0.596	13.5
Mortgage Guaranty	203,190	(10.5)	0.0	19.0	(0.4)	1.9	0.0	90.0	(12.6)	16.9	60.4	114.8	3.825	0.599	72.6
Financial Guaranty*	10,075	(10.0)	0.2	106.7	6.0	3.9	0.0	(6.8)	105.8	15.1	83.9	8.7	3.928	0.615	10.6
Accident and Health	299,003	77.5	4.4	6.9	13.9	1.9	0.0	(4.6)	5.4	(0.1)	0.9	62.8	3.731	0.584	3.7
Warranty	69,282	65.2	0.7	6.1	3.7	2.3	0.0	22.0	10.3	6.2	26.1	47.3	3.453	0.541	15.2
All Other	655,740	27.4	4.1	7.4	26.9	2.2	0.0	32.0	5.6	7.6	30.0	87.0	3.847	0.603	29.3
Earthquake	23,109	2.8	0.9	4.4	12.3	1.6	0.0	78.1	1.9	16.7	63.2	125.0	3.703	0.580	82.2
Total All Lines	22,611,489	60.0	10.4	5.7	16.6	2.1	0.1	5.1	6.3	2.1	9.4	74.8	3.817	0.598	10.2

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

**2022 Profitability Report  
Rhode Island**

**Stock**

	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	567,858	67.4	8.1	5.3	12.5	2.7	0.0	3.9	4.4	1.5	6.9	94.6	3.822	0.599	9.7	
Private Passenger Auto Physical	311,545	79.7	8.2	5.1	12.5	2.6	0.1	(8.2)	1.2	(1.5)	(5.5)	145.2	3.820	0.599	(4.8)	
Private Passenger Auto Total	879,403	71.7	8.2	5.2	12.5	2.7	0.0	(0.4)	3.3	0.4	2.5	108.0	3.821	0.599	5.9	
Commercial Auto Liability	104,442	53.1	6.7	5.9	16.9	3.2	0.0	14.1	6.9	4.0	17.0	71.2	3.853	0.604	15.3	
Commercial Auto Physical	32,238	57.6	5.5	6.1	17.6	2.3	0.0	10.9	1.1	2.5	9.6	119.6	3.836	0.601	14.7	
Commercial Auto Total	136,680	54.2	6.4	5.9	17.1	3.0	0.0	13.4	5.5	3.7	15.2	78.7	3.850	0.603	15.2	
Homeowners Multiple Peril	333,763	50.4	7.2	4.1	17.7	2.7	0.1	17.7	2.9	4.2	16.4	104.7	3.833	0.601	20.4	
Farmowners Multiple Peril	520	55.7	5.1	6.6	22.6	2.9	0.0	7.1	1.4	1.7	6.7	113.6	3.876	0.607	10.9	
Commercial Multiple Peril	165,282	46.3	10.2	7.0	22.0	2.3	0.0	12.3	6.2	3.6	15.0	72.1	3.832	0.600	14.0	
Fire	44,909	32.4	2.9	5.4	18.2	1.6	0.0	39.5	3.7	8.9	34.4	97.2	3.847	0.603	36.7	
Allied Lines	62,772	23.7	1.9	3.3	16.2	1.6	0.0	53.3	3.0	11.7	44.6	110.7	3.925	0.615	52.7	
Inland Marine	103,299	22.7	1.8	5.1	25.6	2.3	0.0	42.5	1.8	9.2	35.1	129.8	3.885	0.609	48.8	
Medical Professional Liability	31,480	2.2	18.4	6.2	15.9	1.1	0.0	56.3	20.9	15.1	62.1	33.8	3.694	0.579	24.1	
Other Liability	336,244	39.4	11.0	5.5	17.2	1.7	0.0	25.2	11.7	7.1	29.8	51.0	3.815	0.598	18.4	
Products Liability	12,205	(14.8)	6.4	5.7	21.0	1.5	(0.0)	80.1	17.8	19.6	78.3	36.7	3.723	0.583	31.9	
Workers Compensation	112,966	35.4	12.1	7.3	14.0	9.0	0.4	21.7	11.4	6.4	26.8	52.0	3.867	0.606	17.2	
Mortgage Guaranty	17,970	(25.0)	(0.2)	19.0	(0.4)	2.1	0.0	104.6	(12.2)	20.1	72.3	109.4	3.825	0.599	82.3	
Financial Guaranty*	476	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	111.5	14.8	84.0	7.1	3.797	0.595	9.2	
Accident and Health	48,813	31.9	1.6	6.9	8.9	2.5	0.0	48.2	0.5	10.2	38.5	130.2	3.716	0.582	53.3	
Warranty	2,754	66.6	0.7	6.1	2.5	2.1	0.0	21.9	10.0	6.2	25.7	48.5	3.389	0.531	15.3	
All Other	99,171	86.5	9.9	7.4	24.8	2.5	0.0	(31.1)	6.9	(5.4)	(18.7)	77.1	3.814	0.598	(11.2)	
Earthquake	2,549	20.9	6.3	4.4	10.3	1.2	0.0	57.0	2.9	12.4	47.5	105.2	3.636	0.570	53.0	
Total All Lines	2,391,254	53.3	8.1	5.6	16.1	2.7	0.0	14.2	5.4	3.8	15.8	81.9	3.823	0.599	16.1	

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

**2022 Profitability Report  
South Carolina**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,439,384	78.8	9.8	5.3	13.6	2.8	0.1	(10.4)	4.0	(1.6)	(4.9)	100.1	3.837	0.601	(1.7)
Private Passenger Auto Physical	1,373,603	74.5	7.7	5.1	13.6	2.9	0.1	(3.9)	1.1	(0.6)	(2.2)	146.4	3.846	0.603	0.1
Private Passenger Auto Total	3,812,987	77.2	9.1	5.2	13.6	2.8	0.1	(8.1)	2.9	(1.2)	(3.9)	113.0	3.839	0.602	(1.2)
Commercial Auto Liability	522,369	68.2	8.8	5.9	16.5	3.1	0.0	(2.4)	6.4	0.5	3.5	73.9	3.846	0.603	5.9
Commercial Auto Physical	145,687	60.0	6.6	6.1	17.6	3.1	0.0	6.6	1.3	1.6	6.3	118.7	3.853	0.604	10.7
Commercial Auto Total	668,055	66.4	8.3	5.9	16.7	3.1	0.0	(0.4)	5.3	0.7	4.1	80.5	3.847	0.603	6.6
Homeowners Multiple Peril	1,851,077	55.4	7.7	4.1	19.6	4.1	0.0	9.0	2.5	2.3	9.3	107.7	3.911	0.613	13.3
Farmowners Multiple Peril	19,521	69.8	7.0	6.6	23.9	4.6	0.0	(11.9)	2.2	(2.2)	(7.6)	102.7	3.930	0.616	(4.5)
Commercial Multiple Peril	573,848	58.0	11.8	7.0	21.8	3.2	0.0	(1.8)	5.1	0.4	2.8	79.6	3.846	0.603	5.5
Fire	387,174	39.7	4.9	5.4	26.3	1.8	0.0	21.8	2.4	5.0	19.3	122.3	3.963	0.621	26.9
Allied Lines	500,464	52.7	3.1	3.3	15.6	1.3	0.0	23.9	2.4	5.4	20.9	125.8	3.889	0.609	29.6
Inland Marine	472,382	41.9	5.9	5.1	28.2	3.4	0.0	15.5	1.6	3.5	13.6	130.5	3.960	0.620	21.0
Medical Professional Liability	53,115	67.8	38.1	6.2	19.0	2.0	0.3	(33.4)	15.5	(4.6)	(13.3)	42.6	3.728	0.584	(2.5)
Other Liability	875,645	76.8	17.0	5.5	19.8	2.1	0.0	(21.2)	9.1	(3.0)	(9.0)	59.9	3.853	0.604	(2.2)
Products Liability	56,772	55.3	43.2	5.7	19.0	2.5	(0.0)	(25.7)	15.3	(3.0)	(7.4)	41.9	3.714	0.582	0.0
Workers Compensation*	805,985	50.1	13.6	7.3	12.8	3.1	0.3	12.8	11.7	4.5	20.0	51.7	3.817	0.598	13.5
Mortgage Guaranty	95,212	(19.5)	0.1	19.0	(0.4)	2.4	0.0	98.4	(12.7)	18.7	67.0	116.6	3.829	0.600	81.4
Financial Guaranty*	1,511	0.0	0.0	106.7	6.0	1.4	0.0	(14.1)	111.1	14.5	82.6	7.0	3.845	0.602	9.0
Accident and Health	62,090	63.8	3.7	6.9	17.7	3.8	0.0	4.1	4.7	1.6	7.2	65.8	3.885	0.609	8.0
Warranty	10,586	61.6	0.9	6.1	4.3	3.3	0.0	23.9	12.1	6.9	29.1	40.4	3.517	0.551	14.7
All Other	235,724	27.4	3.7	7.4	27.8	3.2	0.0	30.5	5.3	7.2	28.6	89.2	3.883	0.608	28.8
Earthquake	50,668	2.4	0.7	4.4	15.9	2.1	0.0	74.5	1.5	15.9	60.1	131.0	3.793	0.594	82.0
Total All Lines	10,532,815	62.8	9.4	5.5	17.3	3.0	0.1	2.0	4.3	1.1	5.2	91.2	3.856	0.604	8.0

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

**2022 Profitability Report  
South Dakota**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	185,179	65.6	8.1	5.3	15.3	2.9	0.0	2.7	3.8	1.2	5.4	101.0	3.860	0.605	8.7
Private Passenger Auto Physical	252,660	79.0	8.0	5.1	15.2	2.8	0.0	(10.2)	1.2	(1.9)	(7.0)	142.6	3.873	0.607	(6.7)
Private Passenger Auto Total	437,840	73.3	8.1	5.2	15.2	2.8	0.0	(4.7)	2.3	(0.6)	(1.8)	121.5	3.867	0.606	1.1
Commercial Auto Liability	74,722	54.8	6.9	5.9	16.2	3.0	0.0	13.3	6.3	3.8	15.8	74.7	3.841	0.602	15.1
Commercial Auto Physical	58,799	76.6	7.7	6.1	17.7	3.0	0.0	(11.1)	1.0	(2.2)	(7.9)	125.3	3.851	0.603	(6.7)
Commercial Auto Total	133,521	64.4	7.2	5.9	16.9	3.0	0.0	2.5	4.0	1.2	5.4	90.9	3.844	0.602	8.1
Homeowners Multiple Peril	229,362	161.6	19.8	4.1	18.0	3.0	0.0	(106.6)	3.1	(21.9)	(81.6)	101.9	3.847	0.603	(79.9)
Farmowners Multiple Peril	67,181	241.3	18.8	6.6	20.5	2.8	0.0	(189.9)	2.7	(39.5)	(147.8)	98.8	3.823	0.599	(142.8)
Commercial Multiple Peril	140,871	128.6	15.0	7.0	20.1	3.1	0.0	(73.7)	4.3	(14.8)	(54.6)	86.3	3.819	0.598	(43.9)
Fire	32,775	130.3	9.2	5.4	16.4	2.3	0.1	(63.6)	4.4	(12.7)	(46.5)	92.7	3.823	0.599	(39.9)
Allied Lines	1,236,525	104.3	4.1	3.3	9.6	0.2	0.0	(21.6)	1.4	(4.3)	(15.9)	163.0	3.806	0.596	(22.7)
Inland Marine	78,240	62.8	5.1	5.1	21.8	2.7	0.0	2.4	1.5	0.7	3.1	141.0	3.836	0.601	7.6
Medical Professional Liability	15,928	61.6	46.6	6.2	16.4	2.2	0.0	(33.1)	11.8	(5.1)	(16.2)	54.0	3.708	0.581	(5.6)
Other Liability	149,600	36.2	8.0	5.5	19.0	2.2	0.0	29.1	7.4	7.3	29.2	68.0	3.849	0.603	23.1
Products Liability	12,630	51.8	27.4	5.7	17.8	2.3	0.0	(4.9)	9.0	0.4	3.7	61.2	3.708	0.581	5.4
Workers Compensation	127,894	50.2	12.8	7.3	12.0	2.3	0.8	14.6	14.0	5.3	23.4	45.2	3.805	0.596	13.8
Mortgage Guaranty	14,101	(10.9)	(0.1)	19.0	(0.4)	2.3	0.0	90.2	(14.5)	16.7	59.1	152.9	3.832	0.600	93.5
Financial Guaranty*	83	0.0	0.0	106.7	6.0	12.8	0.0	(25.5)	99.8	10.3	64.0	15.9	4.211	0.660	13.7
Accident and Health	6,886	74.2	3.4	6.9	15.9	2.9	0.0	(3.4)	16.6	1.9	11.3	27.9	3.806	0.596	6.4
Warranty	1,922	50.9	0.6	6.1	1.4	2.9	0.0	38.1	13.7	10.1	41.6	38.2	3.363	0.527	18.7
All Other	53,651	10.8	1.7	7.4	25.7	2.7	0.0	51.7	4.9	11.6	45.0	94.7	3.838	0.601	45.8
Earthquake	764	106.4	26.0	4.4	15.6	2.5	0.0	(54.9)	3.4	(11.0)	(40.4)	99.4	3.797	0.595	(37.0)
Total All Lines	2,739,773	96.7	8.1	4.7	13.8	1.6	0.0	(24.9)	3.1	(4.7)	(17.1)	111.2	3.825	0.599	(15.8)

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**2022 Profitability Report  
Tennessee**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	1,531,226	68.4	8.7	5.3	13.4	2.4	0.1	1.9	3.5	0.9	4.4	104.9	3.830	0.600	7.9	
Private Passenger Auto Physical	1,239,125	79.3	8.1	5.1	13.2	2.4	0.1	(8.2)	1.2	(1.5)	(5.5)	143.4	3.830	0.600	(4.6)	
Private Passenger Auto Total	2,770,351	73.2	8.4	5.2	13.3	2.4	0.1	(2.6)	2.5	(0.2)	0.0	119.2	3.830	0.600	3.2	
Commercial Auto Liability	618,634	55.7	8.6	5.9	15.5	2.2	0.0	12.1	6.6	3.6	15.1	73.6	3.822	0.599	14.3	
Commercial Auto Physical	256,739	60.1	6.3	6.1	18.4	2.2	0.0	6.9	1.0	1.6	6.3	124.9	3.849	0.603	11.1	
Commercial Auto Total	875,374	57.0	7.9	5.9	16.4	2.2	0.0	10.5	4.9	3.0	12.5	83.7	3.827	0.600	13.7	
Homeowners Multiple Peril	1,838,242	62.8	8.1	4.1	18.4	3.0	0.0	3.7	2.7	1.2	5.2	106.7	3.854	0.604	8.8	
Farmowners Multiple Peril	25,852	44.3	5.2	6.6	22.3	2.9	0.0	18.7	2.3	4.3	16.7	103.2	3.861	0.605	20.5	
Commercial Multiple Peril	771,988	54.5	8.9	7.0	21.8	2.8	0.0	5.0	4.6	1.8	7.9	82.6	3.842	0.602	9.7	
Fire	270,592	60.3	5.0	5.4	16.8	1.8	0.0	10.6	4.9	3.0	12.5	87.9	3.823	0.599	14.2	
Allied Lines	418,689	57.5	3.8	3.3	12.3	1.2	0.0	21.9	4.4	5.3	21.0	98.3	3.823	0.599	23.9	
Inland Marine	576,949	39.5	3.5	5.1	24.0	2.5	0.0	25.3	1.7	5.6	21.4	131.0	3.870	0.606	31.3	
Medical Professional Liability	144,965	99.5	34.5	6.2	17.9	0.7	0.1	(58.8)	15.7	(9.9)	(33.2)	42.9	3.706	0.581	(11.1)	
Other Liability	1,507,757	56.0	8.6	5.5	17.5	1.7	0.0	10.7	9.7	3.8	16.7	57.4	3.820	0.599	12.8	
Products Liability	83,946	54.6	19.5	5.7	16.0	1.7	0.0	2.6	10.7	2.2	11.1	54.6	3.689	0.578	9.2	
Workers Compensation	756,752	40.6	11.8	7.3	13.1	4.2	0.2	22.9	16.3	7.4	31.9	40.5	3.823	0.599	16.1	
Mortgage Guaranty	108,826	(16.1)	(0.0)	19.0	(0.4)	2.1	0.0	95.4	(13.5)	17.9	64.0	127.8	3.830	0.600	85.0	
Financial Guaranty*	803	0.0	0.0	106.7	6.0	16.8	0.0	(29.5)	105.0	10.3	65.3	6.1	4.365	0.684	7.7	
Accident and Health	217,195	39.7	1.7	6.9	31.8	2.6	0.0	17.2	1.5	3.9	14.9	110.4	4.028	0.631	19.9	
Warranty	14,602	69.5	0.9	6.1	4.5	2.6	0.0	16.4	23.5	7.1	32.8	23.0	3.471	0.544	10.5	
All Other	394,639	32.0	3.9	7.4	25.7	2.5	0.0	28.6	5.4	6.9	27.2	90.7	3.830	0.600	27.9	
Earthquake	96,019	2.6	0.8	4.4	14.2	2.1	0.0	76.0	1.6	16.2	61.4	128.0	3.751	0.588	81.8	
Total All Lines	10,873,539	57.9	8.1	5.6	17.0	2.5	0.0	9.0	5.1	2.7	11.4	83.1	3.828	0.600	12.7	

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## 2022 Profitability Report

### Texas

### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	3,768,948	92.5	12.5	5.3	15.0	2.0	0.2	(27.5)	4.1	(5.1)	(18.3)	99.4	3.840	0.602	(14.9)
Private Passenger Auto Physical	3,443,890	67.3	7.1	5.1	14.8	2.0	0.2	3.5	1.0	0.9	3.6	151.1	3.851	0.603	8.7
Private Passenger Auto Total	7,212,838	80.5	9.9	5.2	14.9	2.0	0.2	(12.7)	2.6	(2.3)	(7.8)	118.8	3.844	0.602	(6.1)
Commercial Auto Liability	3,337,710	79.4	15.2	5.9	17.2	1.7	0.0	(19.4)	7.7	(2.9)	(8.9)	66.9	3.835	0.601	(2.7)
Commercial Auto Physical	762,199	59.3	6.5	6.1	18.1	1.8	0.1	8.1	1.3	1.9	7.5	121.5	3.833	0.601	12.4
Commercial Auto Total	4,099,909	75.6	13.6	5.9	17.3	1.7	0.0	(14.3)	6.5	(2.0)	(5.8)	73.0	3.835	0.601	(1.0)
Homeowners Multiple Peril	7,578,026	59.2	7.9	4.1	19.0	2.1	0.0	7.6	2.8	2.0	8.4	104.8	3.849	0.603	12.0
Farmowners Multiple Peril	115,740	44.4	5.2	6.6	26.6	2.1	0.0	15.1	2.1	3.5	13.7	103.6	3.933	0.616	17.5
Commercial Multiple Peril	3,403,862	50.0	9.3	7.0	22.2	1.8	0.0	9.6	5.2	2.8	12.0	78.5	3.831	0.600	12.6
Fire	1,740,115	75.9	6.9	5.4	17.9	0.7	0.0	(6.8)	4.8	(0.7)	(1.3)	89.4	3.822	0.599	2.0
Allied Lines	4,788,404	102.5	4.8	3.3	13.8	0.7	0.0	(25.3)	3.5	(4.8)	(17.0)	109.2	3.841	0.602	(15.3)
Inland Marine	2,699,011	46.3	4.0	5.1	21.3	2.0	0.0	21.3	2.2	4.8	18.7	114.9	3.815	0.598	24.7
Medical Professional Liability	369,873	40.5	20.5	6.2	18.3	0.9	0.0	13.6	10.4	4.5	19.5	57.4	3.719	0.583	14.3
Other Liability	8,372,230	66.6	12.7	5.5	18.6	1.2	0.1	(4.6)	10.2	0.6	5.0	55.1	3.827	0.600	6.0
Products Liability	377,545	45.6	18.3	5.7	18.8	1.0	0.0	10.7	13.7	4.4	20.0	45.3	3.703	0.580	12.2
Workers Compensation	1,376,018	40.6	13.8	7.3	12.4	4.1	0.3	21.6	20.1	7.7	34.0	34.5	3.817	0.598	15.0
Mortgage Guaranty	527,495	(25.3)	(0.0)	19.0	(0.4)	1.8	0.0	105.0	(13.6)	19.9	71.5	133.2	3.825	0.599	98.5
Financial Guaranty*	18,332	0.2	0.6	106.7	6.0	2.3	0.0	(15.8)	107.8	13.6	78.5	8.8	3.873	0.607	10.2
Accident and Health	467,826	66.2	2.5	6.9	18.4	2.2	0.0	3.8	2.9	1.2	5.4	85.9	3.853	0.604	7.9
Warranty	294,256	59.0	0.7	6.1	13.2	2.6	0.0	18.4	11.5	5.7	24.2	39.6	3.940	0.617	12.9
All Other	2,387,856	40.0	4.8	7.4	25.9	1.8	1.7	18.4	5.6	4.7	19.3	89.2	3.822	0.599	20.4
Earthquake	51,541	18.0	5.5	4.4	13.6	0.7	0.0	57.8	2.4	12.5	47.7	117.7	3.726	0.584	59.3
Total All Lines	45,880,876	66.3	9.1	5.5	17.8	1.7	0.1	(0.5)	5.5	0.7	4.2	80.1	3.831	0.600	6.6

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## 2022 Profitability Report

### Utah

### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,228,057	68.8	9.0	5.3	14.8	2.3	0.0	(0.2)	4.1	0.6	3.3	98.0	3.845	0.602	6.5
Private Passenger Auto Physical	726,451	71.5	7.4	5.1	17.1	2.3	0.1	(3.5)	1.2	(0.6)	(1.8)	142.6	3.904	0.612	0.7
Private Passenger Auto Total	1,954,509	69.8	8.4	5.2	15.6	2.3	0.0	(1.4)	3.0	0.2	1.4	110.9	3.862	0.605	4.8
Commercial Auto Liability	321,147	80.1	14.6	5.9	16.3	2.3	0.0	(19.1)	7.3	(2.9)	(8.9)	68.7	3.831	0.600	(2.9)
Commercial Auto Physical	110,305	56.9	6.0	6.1	17.8	2.3	0.0	11.0	1.1	2.5	9.6	121.3	3.839	0.601	14.9
Commercial Auto Total	431,452	74.2	12.4	5.9	16.7	2.3	0.0	(11.4)	5.7	(1.5)	(4.2)	77.2	3.832	0.600	0.0
Homeowners Multiple Peril	581,078	60.4	8.0	4.1	17.4	2.3	0.0	7.7	2.7	2.0	8.3	107.3	3.818	0.598	12.1
Farmowners Multiple Peril	18,171	48.1	6.5	6.6	20.6	2.3	0.0	16.0	2.9	3.8	15.1	95.9	3.815	0.598	17.7
Commercial Multiple Peril	332,426	38.5	8.9	7.0	22.2	2.2	0.0	21.2	5.0	5.2	21.0	79.8	3.838	0.601	20.0
Fire	100,953	38.4	3.8	5.4	16.0	1.5	0.0	35.0	3.9	8.0	30.9	96.0	3.802	0.596	32.9
Allied Lines	110,507	83.0	4.2	3.3	13.1	1.4	0.0	(5.0)	4.6	(0.3)	(0.1)	93.4	3.841	0.602	3.2
Inland Marine	245,309	34.5	2.9	5.1	24.8	2.2	0.0	30.5	1.6	6.7	25.5	130.6	3.880	0.608	36.6
Medical Professional Liability	59,652	48.7	33.9	6.2	15.9	1.2	0.0	(6.0)	11.9	0.6	5.3	53.9	3.697	0.579	6.0
Other Liability	789,119	58.2	11.0	5.5	19.1	1.5	(0.0)	4.8	8.6	2.3	11.0	61.5	3.839	0.601	10.0
Products Liability	51,163	30.8	14.5	5.7	20.0	1.1	0.0	27.9	9.5	7.3	30.1	57.9	3.720	0.583	20.5
Workers Compensation	246,001	48.3	15.6	7.3	12.7	2.8	0.3	13.0	12.6	4.7	20.9	49.1	3.814	0.597	13.5
Mortgage Guaranty	79,228	(12.4)	0.0	19.0	(0.4)	2.2	0.0	91.6	(13.3)	17.1	61.1	124.7	3.831	0.600	79.4
Financial Guaranty*	763	0.0	0.0	106.7	6.0	6.9	0.0	(19.5)	106.4	12.6	74.3	8.3	4.027	0.631	9.6
Accident and Health	40,837	83.5	4.5	6.9	15.0	2.3	0.0	(12.3)	2.6	(2.2)	(7.5)	89.7	3.785	0.593	(3.6)
Warranty	49,938	76.9	0.8	6.1	22.1	2.5	0.0	(8.3)	7.9	(0.5)	0.0	49.3	4.362	0.683	3.7
All Other	185,450	31.0	1.0	7.4	26.0	2.1	0.0	32.5	5.4	7.7	30.2	90.7	3.829	0.600	30.6
Earthquake	85,010	4.7	1.0	4.4	16.0	1.8	0.0	72.3	2.4	15.6	59.1	112.8	3.787	0.593	69.9
Total All Lines	5,361,566	58.5	8.7	5.7	17.3	2.1	0.0	7.7	4.6	2.3	9.9	86.6	3.845	0.602	11.8

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**2022 Profitability Report  
Vermont**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	135,528	65.5	9.5	5.3	13.7	3.8	0.0	2.1	4.1	1.1	5.1	96.8	3.852	0.603	8.2
Private Passenger Auto Physical	166,381	73.3	7.7	5.1	13.5	3.3	0.1	(3.0)	1.2	(0.4)	(1.3)	141.6	3.853	0.604	1.4
Private Passenger Auto Total	301,909	69.8	8.5	5.2	13.6	3.5	0.1	(0.7)	2.5	0.2	1.6	117.3	3.853	0.604	5.1
Commercial Auto Liability	53,672	54.4	6.8	5.9	17.8	3.5	0.0	11.6	6.5	3.5	14.7	73.4	3.867	0.606	14.0
Commercial Auto Physical	31,009	57.9	8.8	6.1	19.1	3.2	0.0	4.8	0.9	1.2	4.6	124.7	3.890	0.610	9.0
Commercial Auto Total	84,680	55.7	7.5	5.9	18.3	3.4	0.0	9.1	4.5	2.6	11.0	86.4	3.873	0.607	12.8
Homeowners Multiple Peril	178,836	58.7	7.7	4.1	20.1	4.3	0.0	5.1	2.9	1.5	6.4	103.1	3.924	0.615	9.9
Farmowners Multiple Peril	16,726	85.8	7.3	6.6	24.7	2.6	0.0	(27.0)	1.9	(5.4)	(19.7)	106.7	3.909	0.612	(17.7)
Commercial Multiple Peril	126,495	47.8	8.2	7.0	24.1	2.9	0.0	9.9	4.4	2.8	11.5	84.4	3.880	0.608	13.0
Fire	25,155	0.1	(2.3)	5.4	17.3	2.7	0.0	76.8	2.7	16.6	63.0	111.0	3.855	0.604	73.1
Allied Lines	28,805	36.1	2.4	3.3	14.0	2.8	0.0	41.4	2.4	9.1	34.7	120.9	3.901	0.611	45.3
Inland Marine	62,777	42.5	3.2	5.1	25.5	2.5	0.0	21.3	1.4	4.7	18.0	141.8	3.883	0.608	28.8
Medical Professional Liability	12,213	34.5	10.6	6.2	21.0	4.8	0.0	22.9	10.5	6.5	27.0	56.8	3.787	0.593	18.5
Other Liability	134,929	43.9	10.6	5.5	23.1	2.2	0.0	14.7	9.7	4.6	19.8	57.9	3.886	0.609	14.8
Products Liability	8,132	3.3	(11.6)	5.7	19.8	1.8	0.0	81.0	11.2	18.8	73.4	52.7	3.718	0.583	41.8
Workers Compensation	163,546	52.5	12.4	7.3	13.5	3.3	0.3	10.7	12.6	4.2	19.1	48.5	3.823	0.599	12.5
Mortgage Guaranty	11,303	(11.8)	(0.1)	19.0	(0.4)	1.7	0.0	91.6	(13.6)	17.1	60.9	133.3	3.825	0.599	84.5
Financial Guaranty*	241	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	97.4	12.6	72.1	48.6	3.804	0.596	38.2
Accident and Health	17,557	76.2	4.8	6.9	12.1	2.3	0.0	(2.4)	4.1	0.1	1.6	72.1	3.695	0.579	4.2
Warranty	8,815	27.7	0.3	6.1	19.6	2.6	0.0	43.8	8.8	10.6	42.0	45.4	4.261	0.668	22.7
All Other	26,100	(9.6)	1.2	7.4	28.2	3.8	0.0	69.0	6.0	15.4	59.6	83.3	3.893	0.610	52.9
Earthquake	1,598	3.3	0.5	4.4	11.7	3.3	0.0	76.9	1.8	16.4	62.3	123.4	3.719	0.583	80.0
Total All Lines	1,209,816	52.6	7.9	5.8	18.2	3.3	0.1	12.2	5.2	3.4	14.0	81.9	3.867	0.606	14.7

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



**2022 Profitability Report  
Virginia**

**Stock**

	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
Line Of Business	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	2,577,621	73.4	8.9	5.3	12.1	2.6	0.1	(2.4)	3.7	0.1	1.2	102.8	3.815	0.598	4.5
Private Passenger Auto Physical	2,009,106	77.8	8.0	5.1	12.1	2.5	0.1	(5.7)	1.2	(1.0)	(3.6)	146.5	3.814	0.597	(2.0)
Private Passenger Auto Total	4,586,727	75.4	8.5	5.2	12.1	2.6	0.1	(3.9)	2.6	(0.4)	(0.9)	118.3	3.815	0.598	2.2
Commercial Auto Liability	631,917	58.6	7.9	5.9	16.1	2.5	0.0	9.1	6.3	2.9	12.5	74.5	3.834	0.601	12.5
Commercial Auto Physical	222,128	63.5	7.1	6.1	23.8	2.5	0.0	(3.0)	1.0	(0.5)	(1.5)	122.0	3.971	0.622	1.5
Commercial Auto Total	854,045	59.9	7.7	5.9	18.1	2.5	0.0	5.9	4.9	2.0	8.9	82.9	3.858	0.604	10.6
Homeowners Multiple Peril	2,251,620	62.7	8.1	4.1	18.1	3.2	0.0	3.8	2.7	1.2	5.2	107.3	3.853	0.604	8.9
Farmowners Multiple Peril	17,809	46.3	4.3	6.6	24.7	3.3	0.0	14.8	1.8	3.4	13.2	106.7	3.928	0.615	17.4
Commercial Multiple Peril	816,128	45.2	6.7	7.0	21.1	3.0	0.0	17.0	4.0	4.2	16.8	87.9	3.835	0.601	18.0
Fire	246,311	42.0	3.8	5.4	15.7	1.9	0.0	31.2	3.2	7.0	27.3	106.8	3.805	0.596	32.4
Allied Lines	388,097	29.1	2.1	3.3	13.0	1.5	0.0	51.0	2.6	11.1	42.5	121.6	3.842	0.602	54.9
Inland Marine	646,986	41.6	3.4	5.1	21.9	2.9	0.0	25.1	2.0	5.6	21.6	127.5	3.838	0.601	30.7
Medical Professional Liability	133,060	38.8	22.3	6.2	17.0	1.4	0.4	14.0	10.9	4.6	20.2	55.8	3.710	0.581	14.4
Other Liability	1,949,694	44.5	9.0	5.5	17.1	1.8	0.0	22.1	9.5	6.1	25.5	57.7	3.816	0.598	17.9
Products Liability*	58,496	56.7	16.2	5.7	16.8	1.6	0.0	3.1	15.4	3.1	15.5	41.4	3.693	0.579	9.5
Workers Compensation	922,043	43.5	12.3	7.3	13.1	2.9	0.5	20.4	13.7	6.4	27.7	45.8	3.817	0.598	15.9
Mortgage Guaranty	180,961	(28.0)	(0.1)	19.0	(0.4)	2.1	0.0	107.4	(11.9)	20.7	74.8	101.1	3.830	0.600	78.8
Financial Guaranty*	12,943	0.0	(0.1)	106.7	6.0	3.4	0.0	(16.1)	102.8	12.7	74.0	13.6	3.911	0.613	13.4
Accident and Health	110,202	78.8	3.4	6.9	14.6	2.9	0.0	(6.7)	9.2	0.0	2.5	44.1	3.765	0.590	4.3
Warranty	21,358	79.4	1.1	6.1	5.8	2.5	0.0	5.2	10.5	2.7	12.9	46.1	3.573	0.560	9.0
All Other	574,196	22.9	3.2	7.4	26.6	2.5	0.0	37.4	5.3	8.7	34.0	89.9	3.848	0.603	33.9
Earthquake	24,215	9.1	2.8	4.4	12.3	1.4	0.0	70.1	2.0	15.0	57.0	123.9	3.700	0.580	73.8
Total All Lines	13,794,891	56.4	7.9	5.7	15.8	2.5	0.1	11.6	4.8	3.2	13.1	86.2	3.823	0.599	14.6

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

**2022 Profitability Report  
Washington**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	2,721,001	73.3	10.5	5.3	13.6	2.3	0.1	(5.1)	4.8	(0.3)	0.0	91.4	3.829	0.600	3.3	
Private Passenger Auto Physical	1,602,688	88.0	9.2	5.1	13.9	2.2	0.1	(18.6)	1.3	(3.7)	(13.6)	141.7	3.840	0.602	(16.0)	
Private Passenger Auto Total	4,323,689	78.8	10.0	5.2	13.7	2.3	0.1	(10.1)	3.5	(1.6)	(5.0)	105.3	3.832	0.600	(2.0)	
Commercial Auto Liability	699,740	62.5	10.0	5.9	15.7	2.1	0.0	3.8	6.8	1.9	8.7	72.3	3.823	0.599	9.5	
Commercial Auto Physical	220,713	62.7	6.7	6.1	17.8	2.1	0.0	4.7	1.1	1.2	4.6	122.4	3.835	0.601	8.9	
Commercial Auto Total	920,453	62.5	9.2	5.9	16.2	2.1	0.0	4.0	5.4	1.7	7.7	80.2	3.825	0.599	9.4	
Homeowners Multiple Peril	1,855,348	78.4	10.3	4.1	17.7	2.1	0.0	(12.7)	3.1	(2.2)	(7.4)	101.9	3.820	0.598	(4.3)	
Farmowners Multiple Peril	44,046	48.9	5.4	6.6	22.1	2.3	0.0	14.7	2.7	3.5	13.9	98.6	3.845	0.602	16.9	
Commercial Multiple Peril	981,827	66.0	11.6	7.0	20.5	2.1	0.0	(7.1)	5.5	(0.6)	(0.9)	76.6	3.809	0.597	2.5	
Fire	301,332	60.5	4.4	5.4	16.6	1.4	0.0	11.7	4.3	3.1	12.8	91.6	3.812	0.597	15.0	
Allied Lines	533,749	81.9	4.5	3.3	11.1	0.7	0.0	(1.6)	4.5	0.4	2.5	96.6	3.797	0.595	5.6	
Inland Marine	808,229	38.4	3.8	5.1	28.3	2.0	0.0	22.5	1.6	5.0	19.1	132.9	3.923	0.615	28.8	
Medical Professional Liability	112,348	77.8	25.4	6.2	22.8	0.8	0.1	(33.1)	10.6	(5.3)	(17.2)	57.2	3.758	0.589	(6.7)	
Other Liability	1,899,971	59.6	12.3	5.5	19.0	1.2	0.0	2.5	9.5	2.0	10.0	57.9	3.833	0.600	9.0	
Products Liability	91,476	40.9	18.4	5.7	20.1	0.8	0.0	14.2	13.0	5.0	22.2	46.7	3.714	0.582	13.5	
Workers Compensation*	58,167	51.8	13.3	7.3	9.9	2.5	0.1	15.1	29.1	7.7	36.5	25.5	3.801	0.595	12.5	
Mortgage Guaranty	175,851	(19.1)	(0.0)	19.0	(0.4)	1.9	0.0	98.6	(13.1)	18.7	66.9	120.7	3.826	0.599	84.0	
Financial Guaranty*	1,494	0.0	0.0	106.7	6.0	3.5	0.0	(16.1)	113.4	14.4	82.9	5.8	3.914	0.613	8.1	
Accident and Health	54,091	78.7	2.9	6.9	16.2	2.6	0.0	(7.3)	12.2	0.4	4.5	37.9	3.809	0.597	4.9	
Warranty	66,191	66.6	0.8	6.1	11.5	2.0	0.0	13.0	13.6	4.9	21.8	34.7	3.823	0.599	10.8	
All Other	534,776	44.6	6.6	7.4	23.6	2.0	0.0	15.9	6.7	4.4	18.2	78.4	3.785	0.593	17.4	
Earthquake	307,330	2.8	0.9	4.4	17.1	1.6	0.0	73.3	1.7	15.7	59.4	123.7	3.807	0.596	76.6	
Total All Lines	13,070,370	66.0	9.3	5.5	17.0	1.9	0.0	0.2	4.7	0.8	4.2	85.8	3.824	0.599	6.8	

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

**2022 Profitability Report  
West Virginia**

**Stock**

Line Of Business	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	471,630	64.6	9.0	5.3	14.3	4.2	0.0	2.7	4.0	1.2	5.5	97.8	3.867	0.606	8.6
Private Passenger Auto Physical	420,778	79.7	8.3	5.1	14.4	4.1	0.0	(11.7)	1.3	(2.3)	(8.2)	138.5	3.891	0.610	(8.0)
Private Passenger Auto Total	892,408	71.7	8.6	5.2	14.3	4.2	0.0	(4.1)	2.7	(0.4)	(1.0)	113.5	3.877	0.607	2.2
Commercial Auto Liability	134,664	54.7	6.5	5.9	16.6	4.3	0.0	12.1	6.5	3.6	15.1	73.0	3.863	0.605	14.3
Commercial Auto Physical	53,704	62.8	6.4	6.1	17.8	4.1	0.0	2.8	1.0	0.7	3.0	123.4	3.881	0.608	7.0
Commercial Auto Total	188,368	57.0	6.5	5.9	16.9	4.3	0.0	9.4	5.0	2.8	11.6	82.6	3.867	0.606	12.9
Homeowners Multiple Peril	437,363	59.0	8.0	4.1	18.6	4.6	0.0	5.6	2.5	1.6	6.5	108.9	3.899	0.611	10.4
Farmowners Multiple Peril	6,604	69.3	5.6	6.6	21.4	4.9	0.0	(7.8)	2.0	(1.3)	(4.5)	103.6	3.893	0.610	(1.4)
Commercial Multiple Peril	208,834	48.6	9.1	7.0	21.7	4.4	0.0	9.3	5.4	2.8	11.9	76.6	3.860	0.605	12.4
Fire	56,400	36.1	2.9	5.4	15.9	2.9	0.0	36.7	3.1	8.2	31.7	107.4	3.828	0.600	37.2
Allied Lines	58,497	49.3	5.6	3.3	15.6	3.3	0.0	22.8	4.6	5.5	21.9	93.9	3.914	0.613	23.8
Inland Marine*	94,015	34.3	2.8	5.1	21.4	3.7	0.0	32.6	1.7	7.1	27.2	136.9	3.843	0.602	40.4
Medical Professional Liability	39,736	58.9	27.1	6.2	19.2	1.7	0.0	(13.2)	11.3	(1.0)	(0.9)	54.5	3.732	0.585	2.7
Other Liability	231,385	32.0	5.5	5.5	19.5	3.0	0.0	34.4	12.4	9.2	37.6	48.9	3.851	0.603	21.7
Products Liability	9,140	45.1	39.0	5.7	18.5	3.0	(0.0)	(11.3)	37.4	3.5	22.6	20.1	3.703	0.580	7.7
Workers Compensation	180,725	37.1	12.5	7.3	13.0	1.8	0.0	28.3	10.4	7.6	31.2	55.0	3.807	0.596	20.4
Mortgage Guaranty	17,285	(9.1)	(0.1)	19.0	(0.4)	2.8	0.0	87.8	(13.3)	16.4	58.2	127.5	3.832	0.600	77.4
Financial Guaranty*	114	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	119.1	16.0	90.4	4.9	3.797	0.595	7.6
Accident and Health	24,294	76.6	3.3	6.9	15.7	3.2	0.0	(5.7)	1.9	(0.9)	(2.9)	101.5	3.818	0.598	0.3
Warranty	4,385	69.5	1.1	6.1	1.7	4.1	0.0	17.5	10.3	5.3	22.6	47.1	3.444	0.540	13.5
All Other*	77,017	133.8	8.9	7.4	29.9	3.9	0.0	(83.8)	5.4	(16.7)	(61.6)	85.3	3.942	0.618	(49.2)
Earthquake	1,334	5.2	2.7	4.4	13.8	4.5	0.0	69.4	1.6	14.8	56.2	128.1	3.801	0.595	75.2
Total All Lines	2,527,905	58.8	8.2	5.6	17.1	3.9	0.0	6.5	4.8	2.1	9.2	86.0	3.858	0.604	11.1

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

**2022 Profitability Report  
Wisconsin**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	1,270,082	63.1	8.4	5.3	14.1	1.0	0.0	8.2	4.4	2.4	10.2	95.0	3.819	0.598	12.9	
Private Passenger Auto Physical	1,164,202	87.9	9.0	5.1	14.0	0.9	0.0	(16.9)	1.2	(3.4)	(12.4)	145.4	3.817	0.598	(14.8)	
Private Passenger Auto Total	2,434,284	74.9	8.7	5.2	14.0	0.9	0.0	(3.8)	2.9	(0.4)	(0.6)	113.8	3.818	0.598	2.5	
Commercial Auto Liability	380,790	51.4	8.2	5.9	15.0	1.3	0.1	18.1	6.8	4.9	20.1	72.5	3.805	0.596	17.8	
Commercial Auto Physical	188,803	66.0	7.1	6.1	19.4	1.2	0.0	0.3	0.8	0.2	1.0	129.8	3.848	0.603	4.5	
Commercial Auto Total	569,593	56.2	7.9	5.9	16.5	1.3	0.0	12.2	4.8	3.3	13.7	84.9	3.814	0.598	14.9	
Homeowners Multiple Peril	1,277,588	113.7	13.9	4.1	17.6	1.5	0.0	(50.9)	3.3	(10.2)	(37.4)	99.8	3.805	0.596	(34.1)	
Farmowners Multiple Peril	75,215	78.4	6.7	6.6	19.4	0.9	0.0	(12.1)	2.7	(2.1)	(7.3)	99.3	3.767	0.590	(4.1)	
Commercial Multiple Peril	593,418	85.8	12.0	7.0	20.2	1.6	0.1	(26.7)	5.1	(4.8)	(16.8)	79.9	3.800	0.595	(10.2)	
Fire	195,737	46.6	5.1	5.4	13.6	1.2	0.0	28.1	4.1	6.5	25.6	97.7	3.761	0.589	28.2	
Allied Lines	585,831	31.9	1.6	3.3	9.8	0.4	0.0	52.9	2.1	11.4	43.5	140.3	3.791	0.594	64.3	
Inland Marine	373,201	38.0	6.0	5.1	23.8	1.6	0.0	25.4	1.5	5.6	21.4	138.5	3.849	0.603	32.8	
Medical Professional Liability	62,454	62.3	28.6	6.2	13.2	1.4	0.0	(11.7)	12.1	(0.5)	1.0	52.4	3.674	0.576	3.6	
Other Liability	1,195,842	46.8	8.4	5.5	16.5	1.2	0.0	21.6	9.5	6.0	25.1	58.5	3.801	0.595	17.9	
Products Liability	89,072	75.8	61.8	5.7	16.8	0.9	(0.0)	(61.0)	20.4	(9.6)	(31.1)	33.6	3.689	0.578	(7.3)	
Workers Compensation	1,416,274	48.7	12.5	7.3	10.1	1.6	7.3	12.5	11.7	4.5	19.8	51.8	3.790	0.594	13.4	
Mortgage Guaranty	107,418	(12.0)	(0.1)	19.0	(0.4)	2.1	0.0	91.4	(13.9)	17.0	60.5	140.7	3.827	0.600	88.4	
Financial Guaranty*	736	0.0	0.0	106.7	6.0	6.5	0.0	(19.2)	148.8	19.3	110.4	1.8	4.021	0.630	5.4	
Accident and Health	115,350	75.0	4.3	6.9	14.4	2.3	0.0	(3.0)	4.4	0.1	1.4	70.3	3.758	0.589	4.1	
Warranty	45,246	41.4	0.6	6.1	12.8	2.1	0.0	37.0	7.0	8.9	35.2	59.5	3.888	0.609	24.2	
All Other	259,650	24.9	3.5	7.4	24.5	1.7	0.0	38.0	4.8	8.7	34.1	98.5	3.798	0.595	36.8	
Earthquake	6,583	7.8	2.3	4.4	11.6	0.9	0.0	73.0	1.9	15.6	59.3	124.3	3.667	0.574	76.7	
Total All Lines	9,403,490	64.8	9.7	5.7	15.1	1.3	1.1	2.2	5.4	1.3	6.3	81.2	3.799	0.595	8.3	

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

**2022 Profitability Report  
Wyoming**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)	
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth	
Private Passenger Auto Liability	134,445	63.8	7.7	5.3	13.9	1.9	0.0	7.3	3.8	2.1	9.0	101.9	3.830	0.600	12.4	
Private Passenger Auto Physical	181,996	55.4	5.8	5.1	13.9	1.8	0.1	17.9	1.2	3.9	15.1	144.2	3.832	0.600	25.0	
Private Passenger Auto Total	316,440	59.0	6.6	5.2	13.9	1.9	0.1	13.4	2.3	3.2	12.5	122.6	3.831	0.600	18.6	
Commercial Auto Liability	64,406	62.5	9.0	5.9	16.9	2.0	0.0	3.8	7.0	1.9	8.9	70.3	3.837	0.601	9.5	
Commercial Auto Physical	38,585	53.6	5.7	6.1	17.8	1.9	0.0	15.0	1.1	3.3	12.8	120.9	3.830	0.600	18.7	
Commercial Auto Total	102,991	59.1	7.8	5.9	17.3	1.9	0.0	8.0	4.8	2.4	10.3	83.4	3.835	0.601	11.9	
Homeowners Multiple Peril	187,035	33.9	4.4	4.1	18.1	1.7	0.0	37.8	2.6	8.3	32.0	108.4	3.819	0.598	37.9	
Farmowners Multiple Peril	21,257	44.8	4.2	6.6	25.4	1.9	0.0	17.0	2.4	3.9	15.5	100.7	3.905	0.612	18.9	
Commercial Multiple Peril	100,374	31.7	6.7	7.0	21.9	2.0	0.0	30.7	4.2	7.1	27.8	86.2	3.831	0.600	27.2	
Fire	23,893	20.7	0.9	5.4	16.2	1.3	0.0	55.5	3.5	12.2	46.8	98.6	3.800	0.595	49.4	
Allied Lines	60,926	86.3	4.2	3.3	13.5	1.0	0.0	(8.3)	3.1	(1.3)	(4.0)	110.3	3.847	0.603	(1.1)	
Inland Marine	60,299	47.7	3.9	5.1	22.2	1.9	0.0	19.1	1.8	4.3	16.6	130.5	3.830	0.600	24.9	
Medical Professional Liability	13,334	46.1	29.3	6.2	17.3	2.3	0.0	(1.1)	10.2	1.4	7.7	59.3	3.719	0.583	7.7	
Other Liability	136,010	37.3	7.5	5.5	23.2	1.6	0.0	24.9	7.1	6.3	25.7	69.1	3.901	0.611	21.0	
Products Liability	6,082	34.4	13.9	5.7	19.6	1.6	0.0	24.9	9.2	6.7	27.5	59.3	3.720	0.583	19.4	
Workers Compensation*	6,425	(3.8)	(1.1)	7.3	13.7	6.8	0.2	76.9	7.1	17.3	66.7	73.9	3.835	0.601	52.6	
Mortgage Guaranty	9,673	(19.1)	0.1	19.0	(0.4)	2.2	0.0	98.3	(13.9)	18.5	65.9	142.6	3.827	0.600	97.2	
Financial Guaranty*	54	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	106.6	14.0	79.9	10.1	3.798	0.595	11.3	
Accident and Health	11,401	90.6	4.3	6.9	18.7	3.0	0.0	(23.5)	2.3	(4.6)	(16.6)	95.6	3.868	0.606	(12.6)	
Warranty	666	89.9	1.1	6.1	2.7	2.8	0.0	(2.5)	12.7	1.5	8.7	39.9	3.412	0.535	6.4	
All Other	76,409	5.6	(0.9)	7.4	26.8	2.4	0.0	58.8	4.8	13.1	50.5	94.5	3.852	0.604	51.0	
Earthquake	4,583	(2.7)	(0.0)	4.4	15.9	1.3	0.0	81.1	1.8	17.3	65.5	122.4	3.773	0.591	83.4	
Total All Lines	1,137,852	44.9	5.7	5.5	18.2	1.9	0.0	23.8	3.5	5.6	21.8	98.0	3.841	0.602	24.6	

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

**2022 Profitability Report  
American Samoa**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Private Passenger Auto Physical	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Private Passenger Auto Total	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Physical	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Auto Total	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Homeowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Fire	12	(56.1)	(2.7)	5.4	15.4	0.0	0.0	138.1	0.8	29.1	109.8	110.8	3.675	0.576	124.8
Allied Lines	16	(471.5)	(18.0)	3.3	22.0	0.0	0.0	564.1	19.5	121.5	462.1	37.1	3.832	0.600	174.8
Inland Marine	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Medical Professional Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Other Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Products Liability	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Workers Compensation	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	17	74.1	4.5	7.4	32.7	0.0	0.0	(18.7)	1.9	(3.6)	(13.2)	131.5	3.981	0.624	(13.9)
Earthquake	2	(292.5)	(68.2)	4.4	23.2	0.0	0.0	433.2	(4.2)	90.3	338.7	(5,021.7)	3.335	0.522	-17,004.9
Total All Lines	48	(154.1)	(7.3)	5.4	338.0	0.0	0.0	(82.0)	7.5	(16.0)	(58.4)	69.3	3.836	0.601	(37.2)

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

## 2022 Profitability Report

### Guam

### Stock

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	12,575	44.3	11.2	5.3	14.1	1.3	0.3	23.5	1.9	5.2	20.2	135.3	3.827	0.600	30.6
Private Passenger Auto Physical	23,156	37.4	6.1	5.1	32.3	2.2	0.6	16.4	1.7	3.7	14.4	116.7	4.309	0.675	20.4
Private Passenger Auto Total	35,731	39.8	7.9	5.2	25.9	1.9	0.5	18.9	1.8	4.2	16.4	122.6	4.155	0.651	23.6
Commercial Auto Liability	2,682	118.7	15.0	5.9	20.2	3.5	0.0	(63.1)	5.3	(12.4)	(45.4)	81.4	3.906	0.612	(33.7)
Commercial Auto Physical	3,042	15.0	2.7	6.1	21.2	3.9	0.0	51.1	1.0	10.9	41.3	114.4	3.967	0.621	50.6
Commercial Auto Total	5,724	63.6	8.4	6.0	20.7	3.7	0.0	(2.4)	3.0	(0.0)	0.7	96.1	3.933	0.616	3.9
Homeowners Multiple Peril	9,488	8.2	1.6	4.1	26.8	1.9	0.0	57.5	1.8	12.4	46.9	116.8	4.037	0.632	58.2
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	1,392	64.7	19.3	7.0	24.3	5.0	0.0	(20.3)	3.3	(3.8)	(13.3)	82.6	3.974	0.623	(7.6)
Fire	7,588	2.5	0.4	5.4	26.9	1.2	0.0	63.5	1.7	13.6	51.6	123.2	4.065	0.637	67.0
Allied Lines	6,636	13.3	1.8	3.3	18.3	2.9	0.0	60.3	2.0	13.0	49.3	126.6	4.018	0.630	65.9
Inland Marine	1,028	6.1	0.2	5.1	36.4	3.6	0.0	48.6	2.1	10.5	40.2	99.8	4.266	0.668	43.7
Medical Professional Liability	782	23.4	15.2	6.2	20.7	2.0	0.0	32.5	6.7	7.9	31.3	78.0	3.766	0.590	27.6
Other Liability	8,426	(35.5)	(1.0)	5.5	26.7	14.9	0.0	89.5	18.2	21.6	86.0	35.6	4.029	0.631	34.0
Products Liability	1,217	29.5	8.0	5.7	5.5	0.5	0.0	50.8	0.9	10.8	41.0	174.3	3.690	0.578	74.5
Workers Compensation	10,547	29.5	8.2	7.3	27.4	2.2	0.0	25.3	3.7	5.9	23.2	88.6	4.073	0.638	24.0
Mortgage Guaranty	1,103	(6.6)	(0.1)	19.0	(0.4)	2.4	0.0	85.8	(14.8)	15.7	55.2	161.3	3.837	0.601	92.4
Financial Guaranty*	1,992	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	96.8	12.5	71.6	65.1	3.807	0.596	49.8
Accident and Health	192,474	93.3	3.5	6.9	10.8	4.2	0.0	(18.9)	(0.9)	(4.1)	(15.7)	192.8	3.827	0.600	(27.1)
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	12,581	4.0	1.2	7.4	28.0	2.8	0.0	56.6	5.2	12.7	49.1	75.7	3.913	0.613	40.5
Earthquake	2,044	22.3	9.3	4.4	22.6	3.7	0.0	37.7	2.3	8.3	31.7	114.5	3.967	0.622	39.7
Total All Lines	298,754	67.6	4.0	7.2	15.8	3.9	0.1	1.5	1.3	0.5	2.3	137.9	3.939	0.617	6.5

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

**2022 Profitability Report  
Puerto Rico**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	193,528	51.7	5.4	5.3	15.4	2.7	0.0	19.6	2.3	4.5	17.4	115.4	3.888	0.609	23.4
Private Passenger Auto Physical	450,734	52.2	5.2	5.1	24.5	0.8	0.0	12.1	1.6	2.8	11.0	122.3	4.073	0.638	16.8
Private Passenger Auto Total	644,262	52.1	5.2	5.2	21.8	1.4	0.0	14.4	1.8	3.3	12.9	120.1	4.015	0.629	18.9
Commercial Auto Liability	92,248	41.2	5.7	5.9	19.7	3.1	0.0	24.5	3.9	5.7	22.6	92.9	3.912	0.613	24.3
Commercial Auto Physical	104,979	30.0	2.9	6.1	23.8	1.0	0.0	36.3	1.5	7.9	29.9	105.5	3.971	0.622	34.9
Commercial Auto Total	197,227	35.2	4.2	6.0	21.8	2.0	0.0	30.8	2.6	6.9	26.5	99.2	3.942	0.618	29.6
Homeowners Multiple Peril	106,664	42.2	8.8	4.1	28.7	1.1	0.0	15.1	2.4	3.6	14.0	109.7	4.039	0.633	18.7
Farmowners Multiple Peril	206	56.0	4.0	6.6	27.1	0.6	0.0	5.7	1.4	1.4	5.7	111.6	3.927	0.615	9.7
Commercial Multiple Peril	577,307	20.9	6.8	7.0	24.4	1.0	0.0	39.8	5.1	9.2	35.8	78.2	3.855	0.604	31.2
Fire	116,210	11.0	1.7	5.4	16.1	2.5	0.0	63.3	2.3	13.6	51.9	119.6	3.826	0.599	65.3
Allied Lines	212,569	43.0	5.6	3.3	16.9	2.6	0.0	28.5	7.3	7.1	28.6	72.9	3.897	0.610	24.2
Inland Marine	109,062	31.0	2.0	5.1	17.2	4.1	0.0	40.5	1.4	8.7	33.2	148.7	3.802	0.596	52.6
Medical Professional Liability	37,686	35.9	23.1	6.2	19.2	3.4	0.0	12.3	10.8	4.3	18.8	55.4	3.758	0.589	13.6
Other Liability	249,442	7.0	1.9	5.5	19.1	3.0	0.0	63.4	7.0	14.4	56.0	68.6	3.871	0.606	41.7
Products Liability	7,233	14.6	10.5	5.7	19.4	2.1	0.0	47.7	7.2	11.1	43.7	66.7	3.737	0.586	32.3
Workers Compensation*	1,074	(169.8)	(14.6)	7.3	14.3	3.9	(0.1)	258.9	20.1	57.5	221.5	33.4	3.836	0.601	77.3
Mortgage Guaranty	6,894	(71.8)	(3.5)	19.0	(0.4)	2.5	0.0	154.2	(2.0)	32.1	120.2	47.6	3.821	0.599	60.4
Financial Guaranty*	85,555	9.0	11.6	106.7	6.0	NR	0.0	(33.3)	128.6	13.2	82.1	19.0	3.809	0.597	18.9
Accident and Health	23,863	33.0	0.9	6.9	25.9	2.3	0.0	31.0	0.3	6.6	24.8	147.4	3.851	0.603	39.7
Warranty	3,697	82.9	1.0	6.1	1.2	4.0	0.0	4.8	24.3	4.8	24.3	22.3	3.351	0.525	8.2
All Other	184,529	50.2	6.2	7.4	24.9	4.0	0.0	7.3	6.6	2.6	11.3	78.4	3.842	0.602	12.1
Earthquake	119,724	(11.8)	(0.4)	4.4	19.5	1.1	0.0	87.3	3.4	18.9	71.8	100.3	3.846	0.603	75.3
Total All Lines	2,683,206	31.0	5.3	8.9	21.1	1.9	(0.0)	31.8	8.1	8.0	32.0	80.6	3.882	0.608	29.1

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



**2022 Profitability Report  
U.S. Virgin Islands**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	13,914	53.1	10.2	5.3	24.1	4.9	0.2	2.3	2.5	0.9	3.9	109.8	4.107	0.643	7.7
Private Passenger Auto Physical	12,929	55.0	8.3	5.1	20.1	4.1	0.7	6.6	1.4	1.6	6.4	130.2	4.027	0.631	11.7
Private Passenger Auto Total	26,843	54.0	9.3	5.2	22.2	4.5	0.4	4.4	2.0	1.2	5.1	118.7	4.072	0.638	9.5
Commercial Auto Liability	5,748	29.4	2.9	5.9	22.4	4.5	0.0	35.0	3.2	7.9	30.4	99.5	3.972	0.622	33.5
Commercial Auto Physical	2,862	33.2	4.1	6.1	24.9	5.0	0.0	26.7	0.2	5.6	21.3	131.1	4.056	0.636	31.3
Commercial Auto Total	8,611	30.7	3.3	5.9	23.2	4.7	0.0	32.2	2.2	7.1	27.3	108.1	3.995	0.626	32.9
Homeowners Multiple Peril	4,077	(15.3)	(0.6)	4.1	18.8	5.1	0.0	87.8	2.2	18.8	71.2	116.0	3.912	0.613	85.8
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	7,837	1.2	0.4	7.0	19.6	4.4	0.0	67.4	3.0	14.6	55.8	101.7	3.833	0.601	60.0
Fire	4,884	(52.6)	(2.2)	5.4	14.1	1.7	0.0	133.6	2.9	28.5	107.9	123.1	3.801	0.596	136.1
Allied Lines	6,247	65.4	2.5	3.3	13.1	3.0	0.0	12.7	6.1	3.6	15.1	80.9	3.860	0.605	15.5
Inland Marine	4,230	21.4	(3.6)	5.1	23.0	4.1	0.0	50.0	1.3	10.7	40.6	172.8	3.820	0.599	73.4
Medical Professional Liability	517	102.2	49.1	6.2	24.5	1.0	0.0	(82.9)	8.7	(16.0)	(58.2)	63.3	3.812	0.597	(33.6)
Other Liability	13,544	29.1	16.7	5.5	21.9	3.0	0.0	23.8	8.1	6.3	25.6	62.9	3.908	0.612	19.4
Products Liability	95	(1,562.1)	101.7	5.7	18.4	2.7	0.0	1,533.5	60.7	331.6	1,262.7	12.9	3.701	0.580	165.4
Workers Compensation	294	1.1	0.0	7.3	406.8	522.0	0.0	(837.2)	(25.9)	(179.9)	(683.2)	93.6	31.159	4.882	(613.0)
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	623	(41.2)	50.1	106.7	6.0	NR	0.0	(21.6)	120.1	14.3	84.2	10.0	3.801	0.595	11.6
Accident and Health	252	(16.4)	2.4	6.9	12.1	(5.3)	0.0	100.3	15.0	23.4	91.9	37.8	3.609	0.565	37.8
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	7,040	(2.2)	12.0	7.4	27.3	3.7	0.0	51.8	8.1	12.1	47.7	69.5	3.868	0.606	36.4
Earthquake	2,430	(0.0)	(0.0)	4.4	15.6	4.9	0.0	75.1	1.2	16.0	60.4	138.2	3.852	0.604	86.6
Total All Lines	87,513	24.7	7.4	6.2	22.2	5.6	0.1	33.8	4.7	7.8	30.7	89.0	4.007	0.628	30.7

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

**2022 Profitability Report  
N Mariana Islands**

**Stock**

Line Of Business	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Private Passenger Auto Liability	1,208	(13.7)	4.4	5.3	21.9	3.8	0.0	78.4	5.7	17.4	66.7	81.2	3.949	0.619	57.5
Private Passenger Auto Physical	1,974	19.8	2.4	5.1	28.7	3.0	0.0	40.9	3.6	9.2	35.4	92.1	4.175	0.654	36.1
Private Passenger Auto Total	3,182	7.1	3.2	5.2	26.1	3.3	0.0	55.1	4.4	12.3	47.3	87.6	4.082	0.640	44.9
Commercial Auto Liability	260	30.5	11.4	5.9	25.2	7.3	0.0	19.8	1.8	4.4	17.2	110.9	4.200	0.658	22.6
Commercial Auto Physical	309	10.9	1.4	6.1	26.6	10.2	0.0	44.9	1.2	9.6	36.4	101.7	4.314	0.676	40.7
Commercial Auto Total	569	19.8	6.0	6.0	25.9	8.8	0.0	33.4	1.4	7.2	27.6	105.7	4.264	0.668	32.8
Homeowners Multiple Peril	263	63.3	12.0	4.1	24.1	3.4	0.0	(6.9)	2.2	(1.1)	(3.6)	111.1	3.998	0.626	(0.6)
Farmowners Multiple Peril	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Commercial Multiple Peril	599	80.0	7.0	7.0	32.5	6.0	0.0	(32.5)	3.2	(6.3)	(23.0)	80.1	4.212	0.660	(14.9)
Fire	483	0.1	0.0	5.4	12.5	3.5	0.0	78.5	2.0	16.8	63.6	119.8	3.756	0.588	79.4
Allied Lines	2,888	2.6	0.2	3.3	3.5	4.9	0.0	85.5	3.5	18.5	70.5	101.2	3.666	0.574	74.4
Inland Marine	3	5.0	0.3	5.1	37.2	56.1	0.0	(3.8)	0.4	(0.7)	(2.7)	133.8	5.274	0.826	0.9
Medical Professional Liability	26	(28.1)	1.5	6.2	17.6	1.0	0.0	101.7	9.4	22.8	88.3	59.3	3.719	0.583	55.5
Other Liability	846	(563.6)	(181.8)	5.5	17.4	9.7	0.0	812.9	20.4	173.9	659.4	33.2	3.885	0.609	221.9
Products Liability	37	1.0	42.5	5.7	4.4	0.0	0.0	46.4	0.4	9.8	37.1	196.5	3.711	0.581	75.9
Workers Compensation	918	13.1	2.4	7.3	20.4	6.2	0.0	50.7	6.3	11.6	45.4	70.8	3.973	0.622	35.5
Mortgage Guaranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Financial Guaranty*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Accident and Health	6,207	41.4	1.3	6.9	15.7	4.5	0.0	30.1	(0.7)	6.2	23.2	182.8	3.829	0.600	45.7
Warranty	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
All Other	1,379	89.8	7.0	7.4	18.6	2.2	0.0	(25.0)	6.3	(4.3)	(14.4)	81.5	3.696	0.579	(8.7)
Earthquake	211	(6.2)	(1.6)	4.4	4.9	4.9	0.0	93.6	2.7	20.1	76.2	104.1	3.537	0.554	82.3
Total All Lines	17,612	1.1	(6.3)	5.9	16.9	4.7	0.0	77.7	3.2	16.8	64.1	100.0	3.887	0.609	67.4

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# Profitability Results By Line By State - All Company Types

## 2022 Profitability Report Private Passenger Auto Liability

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Gain Return On Net Worth
Alabama	2,166,340	70.4	8.9	4.8	14.3	3.1	0.4	(1.8)	3.4	0.2	1.4	90.8	3.504	0.574	4.2
Alaska	294,976	72.0	9.6	4.8	13.2	2.8	0.7	(3.0)	3.6	(0.0)	0.7	87.2	3.382	0.554	3.4
Arizona	3,699,967	78.2	9.9	4.8	14.1	2.1	0.3	(9.3)	3.6	(1.4)	(4.3)	88.3	3.493	0.572	(0.9)
Arkansas	1,190,068	72.8	8.5	4.8	15.7	3.0	0.2	(4.9)	2.9	(0.6)	(1.5)	96.3	3.519	0.577	1.5
California	17,810,646	79.4	12.2	4.8	14.5	2.4	1.1	(14.2)	4.1	(2.3)	(7.8)	82.4	3.498	0.573	(3.5)
Colorado	3,276,817	69.5	9.6	4.8	14.7	1.7	0.4	(0.6)	4.2	0.6	3.0	82.2	3.494	0.572	5.4
Connecticut	1,995,686	80.1	11.9	4.8	14.6	1.9	0.5	(13.6)	5.4	(2.0)	(6.2)	71.4	3.493	0.572	(1.5)
Delaware	656,831	78.4	11.0	4.8	13.9	2.5	0.3	(10.8)	4.0	(1.6)	(5.2)	84.3	3.494	0.572	(1.5)
District of Columbia	208,975	83.0	11.2	4.8	11.2	2.5	0.5	(13.0)	4.0	(2.1)	(6.9)	84.2	3.469	0.568	(2.9)
Florida	17,306,303	80.5	13.9	4.8	13.4	1.2	0.3	(14.0)	3.8	(2.3)	(7.8)	86.1	3.477	0.570	(3.8)
Georgia	7,136,343	88.7	12.0	4.8	14.4	3.5	0.3	(23.7)	3.6	(4.4)	(15.7)	88.0	3.508	0.575	(10.9)
Hawaii	445,094	65.5	8.6	4.8	12.1	3.2	0.5	5.5	3.6	1.7	7.4	88.2	3.484	0.571	9.4
Idaho	707,445	66.1	8.6	4.8	15.6	1.8	0.2	3.0	3.4	1.2	5.3	88.9	3.506	0.574	7.6
Illinois	4,334,920	77.9	10.7	4.8	16.7	0.9	0.1	(11.1)	4.1	(1.7)	(5.4)	82.9	3.505	0.574	(1.5)
Indiana	2,334,850	69.0	9.2	4.8	15.7	1.2	0.1	0.2	3.6	0.6	3.1	87.9	3.499	0.573	5.7
Iowa	930,429	68.0	8.6	4.8	16.6	1.2	0.1	0.8	3.3	0.7	3.4	90.9	3.510	0.575	6.0
Kansas	1,064,665	76.4	9.6	4.8	15.9	1.5	0.2	(8.3)	3.1	(1.2)	(3.9)	93.0	3.506	0.574	(0.7)
Kentucky	2,069,784	73.9	10.0	4.8	15.4	2.1	0.2	(6.2)	3.5	(0.7)	(2.0)	89.1	3.506	0.574	1.1
Louisiana	3,089,903	74.6	9.9	4.8	14.3	3.2	0.2	(7.0)	3.7	(0.9)	(2.5)	88.1	3.504	0.574	0.8
Maine	433,908	64.9	7.8	4.8	15.4	2.3	0.3	4.6	3.9	1.6	6.9	84.1	3.508	0.575	8.7
Maryland	3,211,911	79.2	10.3	4.8	13.2	2.2	0.4	(10.0)	3.6	(1.5)	(4.9)	88.6	3.484	0.571	(1.4)
Massachusetts	3,066,360	69.3	8.3	4.8	16.7	2.7	0.1	(1.8)	4.0	0.3	2.0	80.6	3.534	0.579	4.5
Michigan*	5,284,003	88.6	13.7	4.8	14.7	3.5	0.1	(25.3)	31.8	(0.1)	6.6	19.6	3.489	0.572	4.2
Minnesota	2,150,373	69.5	9.7	4.8	15.7	2.1	0.1	(1.9)	3.5	0.2	1.4	88.5	3.509	0.575	4.2
Mississippi	1,178,560	73.9	9.3	4.8	15.1	2.8	0.3	(6.0)	3.3	(0.7)	(2.0)	92.0	3.508	0.575	1.1
Missouri	2,455,998	76.7	9.9	4.8	15.4	2.1	0.1	(9.0)	3.9	(1.3)	(3.9)	85.2	3.505	0.574	(0.4)
Montana	431,174	69.9	9.5	4.8	15.5	3.1	0.3	(3.0)	3.3	(0.1)	0.4	90.6	3.519	0.577	3.3
Nebraska	728,425	76.1	9.1	4.8	16.5	1.1	0.2	(7.7)	3.5	(1.1)	(3.2)	89.4	3.507	0.575	0.1

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## 2022 Profitability Report Private Passenger Auto Liability

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Divs To Plychldr	Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain On Net Worth	Tax On Inv Gain On Net Worth
Nevada	2,158,075	85.1	12.5	4.8	13.9	3.6	0.3	(20.1)	4.0	(3.6)	(12.6)	84.2	3.503	0.574	(7.7)
New Hampshire	470,175	63.9	8.2	4.8	14.6	1.9	0.5	6.1	3.7	1.9	7.9	85.7	3.497	0.573	9.7
New Jersey*	5,458,920	75.5	12.9	4.8	12.0	2.3	1.3	(8.7)	6.6	(0.7)	(1.4)	63.9	3.475	0.569	2.0
New Mexico	965,957	67.3	9.4	4.8	14.0	3.2	0.4	1.0	3.7	0.8	3.9	87.3	3.501	0.574	6.4
New York	9,597,064	83.5	14.0	4.8	13.6	2.8	0.1	(18.8)	5.5	(3.1)	(10.3)	71.5	3.493	0.572	(4.4)
North Carolina	3,677,712	81.9	9.1	4.8	14.8	2.4	0.3	(13.3)	3.2	(2.3)	(7.8)	93.1	3.503	0.574	(4.4)
North Dakota	224,085	66.2	7.3	4.8	16.1	2.1	0.2	3.4	3.0	1.2	5.2	94.5	3.516	0.576	7.9
Ohio	3,777,451	67.5	8.4	4.8	15.7	1.7	0.1	1.9	3.3	0.9	4.3	90.8	3.505	0.574	6.8
Oklahoma	1,574,378	73.7	9.4	4.8	15.9	2.2	0.3	(6.3)	3.2	(0.8)	(2.3)	92.7	3.512	0.575	0.8
Oregon	2,115,751	70.3	9.2	4.8	14.5	0.9	0.2	0.2	3.6	0.6	3.2	88.2	3.484	0.571	5.7
Pennsylvania	4,891,058	72.4	10.3	4.8	15.4	2.3	0.2	(5.3)	4.9	(0.3)	(0.1)	75.5	3.505	0.574	2.8
Rhode Island	665,992	69.1	8.2	4.8	12.6	2.7	0.9	1.7	4.2	1.0	4.9	82.2	3.484	0.571	6.9
South Carolina	3,218,975	83.9	10.1	4.8	14.5	2.8	0.4	(16.3)	3.5	(2.9)	(10.0)	89.0	3.503	0.574	(5.9)
South Dakota	273,320	70.3	8.8	4.8	16.6	2.8	0.2	(3.4)	3.5	(0.2)	0.2	89.0	3.525	0.578	3.1
Tennessee	2,615,073	75.1	9.8	4.8	14.6	2.2	0.2	(6.7)	3.2	(0.9)	(2.6)	92.8	3.499	0.573	0.5
Texas	13,867,630	87.0	11.6	4.8	14.7	1.8	0.3	(20.2)	3.5	(3.7)	(13.0)	89.1	3.496	0.573	(8.6)
Utah	1,620,623	72.4	9.9	4.8	16.0	2.3	0.2	(5.5)	3.8	(0.5)	(1.2)	85.4	3.514	0.576	1.9
Vermont	178,563	66.6	9.1	4.8	15.2	3.6	0.3	0.6	3.7	0.7	3.6	85.8	3.521	0.577	6.0
Virginia	3,513,566	76.0	9.5	4.8	13.2	2.6	0.7	(6.7)	3.5	(0.8)	(2.4)	89.4	3.489	0.572	0.8
Washington	3,704,755	78.9	10.9	4.8	14.5	2.4	0.4	(11.7)	4.4	(1.7)	(5.6)	80.4	3.498	0.573	(1.6)
West Virginia	672,483	65.6	8.9	4.8	15.6	4.2	0.2	0.9	3.4	0.7	3.6	89.2	3.531	0.579	6.1
Wisconsin	1,789,992	66.9	8.7	4.8	15.6	0.9	0.1	3.1	4.1	1.3	5.9	82.2	3.495	0.573	7.8
Wyoming	192,096	67.8	8.1	4.8	15.1	1.8	0.2	2.3	3.5	1.1	4.8	88.6	3.499	0.573	7.2
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	17,910	44.1	10.7	4.8	19.5	1.7	0.8	18.5	2.0	4.2	16.2	110.8	3.550	0.582	21.0
Puerto Rico	193,942	51.7	5.2	4.8	15.7	2.7	0.0	20.0	2.0	4.5	17.5	103.1	3.535	0.579	21.0
U.S. Virgin Islands	21,336	73.3	15.9	4.8	27.2	4.9	0.3	(26.4)	3.6	(5.0)	(17.9)	86.2	3.649	0.598	(12.4)
N Mariana Islands	2,085	8.0	7.3	4.8	22.1	4.6	0.0	53.4	3.5	11.8	45.1	86.6	3.612	0.592	42.1
Countrywide - Direct	157,119,720	78.4	11.2	4.8	14.5	2.2	0.4	(11.5)	4.9	(1.6)	(4.9)	75.6	3.495	0.573	(0.8)

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## 2022 Profitability Report Private Passenger Auto Physical

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Alabama	1,836,439	75.5	7.6	4.6	14.3	3.0	0.4	(5.3)	0.9	(1.0)	(3.4)	132.5	3.509	0.575	(1.6)
Alaska	237,688	73.3	7.5	4.6	13.4	2.8	0.8	(2.3)	1.1	(0.3)	(0.9)	129.9	3.494	0.572	1.7
Arizona	2,564,735	80.2	8.2	4.6	14.2	2.1	0.3	(9.6)	1.0	(1.8)	(6.7)	128.1	3.496	0.573	(5.7)
Arkansas	1,109,749	93.6	9.4	4.6	15.3	3.0	0.2	(26.1)	1.0	(5.3)	(19.8)	129.5	3.524	0.577	(22.6)
California	14,590,181	83.3	8.5	4.6	14.6	2.4	1.2	(14.6)	1.0	(2.9)	(10.7)	129.0	3.507	0.575	(10.9)
Colorado	2,602,755	66.8	6.7	4.6	14.4	1.8	0.6	5.2	1.0	1.3	4.9	128.8	3.494	0.572	9.3
Connecticut	1,229,504	79.7	8.5	4.6	14.7	1.8	0.5	(9.8)	1.1	(1.9)	(6.8)	125.5	3.499	0.573	(5.6)
Delaware	327,736	91.2	9.2	4.6	13.5	2.0	0.4	(20.8)	1.1	(4.2)	(15.5)	127.9	3.483	0.571	(16.9)
District of Columbia	179,302	93.4	9.4	4.6	11.2	2.3	0.5	(21.4)	1.2	(4.3)	(15.9)	127.1	3.457	0.566	(17.3)
Florida	7,094,491	112.0	12.0	4.6	13.4	1.2	0.3	(43.4)	1.2	(8.9)	(33.3)	126.1	3.472	0.569	(39.1)
Georgia	3,826,081	79.8	8.1	4.6	15.1	3.3	0.4	(11.3)	1.0	(2.2)	(8.0)	129.3	3.525	0.578	(7.5)
Hawaii	386,402	68.8	7.1	4.6	11.8	3.0	0.7	4.1	1.1	1.0	4.1	129.9	3.475	0.569	8.2
Idaho	597,297	72.9	7.4	4.6	15.9	1.7	0.3	(2.9)	1.1	(0.4)	(1.3)	124.3	3.517	0.576	1.3
Illinois	3,875,866	81.5	8.3	4.6	16.5	0.9	0.1	(11.8)	1.0	(2.3)	(8.5)	128.9	3.511	0.575	(8.0)
Indiana	1,966,215	81.7	8.3	4.6	15.6	1.2	0.1	(11.5)	1.1	(2.2)	(8.2)	127.2	3.503	0.574	(7.5)
Iowa	1,117,721	82.3	8.2	4.6	16.7	1.2	0.1	(13.1)	1.0	(2.6)	(9.5)	127.5	3.520	0.577	(9.2)
Kansas	1,074,134	68.7	6.8	4.6	15.9	1.4	0.3	2.2	1.0	0.6	2.5	128.7	3.512	0.575	6.2
Kentucky	1,225,154	85.7	8.6	4.6	15.5	2.1	0.3	(16.7)	1.0	(3.3)	(12.4)	128.4	3.514	0.576	(12.9)
Louisiana	1,810,047	75.6	7.6	4.6	14.6	3.3	0.2	(6.0)	1.0	(1.1)	(3.9)	130.7	3.517	0.576	(2.1)
Maine	426,199	76.7	7.7	4.6	15.7	2.3	0.3	(7.3)	1.1	(1.3)	(4.8)	123.6	3.522	0.577	(3.0)
Maryland	2,300,139	84.1	8.5	4.6	13.3	2.1	0.5	(13.1)	1.0	(2.6)	(9.4)	129.0	3.483	0.571	(9.3)
Massachusetts	2,557,483	76.1	8.0	4.6	17.0	2.6	0.1	(8.3)	1.2	(1.5)	(5.5)	117.1	3.559	0.583	(3.5)
Michigan	3,843,030	87.8	8.9	4.6	15.9	1.6	0.2	(18.9)	1.1	(3.8)	(14.0)	125.7	3.514	0.576	(14.6)
Minnesota	2,021,828	97.9	9.9	4.6	16.1	2.0	0.2	(30.7)	1.0	(6.3)	(23.4)	127.7	3.523	0.577	(26.9)
Mississippi	1,036,408	75.1	7.6	4.6	15.1	2.8	0.3	(5.5)	0.9	(1.0)	(3.5)	131.0	3.519	0.577	(1.7)
Missouri	2,157,755	76.8	7.8	4.6	15.4	2.1	0.2	(6.8)	1.0	(1.3)	(4.5)	129.9	3.512	0.575	(2.9)
Montana	486,480	76.6	7.7	4.6	15.5	3.0	0.3	(7.8)	1.1	(1.5)	(5.2)	124.6	3.531	0.578	(3.6)
Nebraska	740,047	93.3	9.3	4.6	16.6	1.1	0.2	(25.1)	1.0	(5.1)	(19.0)	129.8	3.516	0.576	(21.7)

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## 2022 Profitability Report Private Passenger Auto Physical

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Nevada	906,162	85.5	8.6	4.6	14.1	3.6	0.3	(16.7)	1.1	(3.3)	(12.3)	128.4	3.516	0.576	(12.8)
New Hampshire	484,727	74.5	7.6	4.6	15.1	1.9	0.5	(4.2)	1.2	(0.7)	(2.3)	120.6	3.507	0.575	0.2
New Jersey	2,830,378	82.5	8.5	4.6	12.1	1.8	1.4	(10.8)	1.1	(2.1)	(7.6)	126.7	3.457	0.566	(6.8)
New Mexico	670,642	76.3	7.8	4.6	13.9	3.2	0.4	(6.1)	1.0	(1.1)	(4.0)	129.6	3.506	0.574	(2.2)
New York	5,541,414	85.6	8.7	4.6	13.9	2.6	0.2	(15.5)	1.0	(3.1)	(11.4)	128.5	3.498	0.573	(11.7)
North Carolina	3,715,046	70.8	7.1	4.6	14.5	2.3	0.3	0.5	1.0	0.3	1.2	130.3	3.502	0.574	4.5
North Dakota	311,037	77.4	7.8	4.6	16.8	2.0	0.2	(8.8)	1.0	(1.7)	(6.1)	127.6	3.534	0.579	(4.9)
Ohio	3,368,345	85.3	8.6	4.6	15.9	1.7	0.2	(16.2)	1.1	(3.2)	(11.9)	127.0	3.515	0.576	(12.2)
Oklahoma	1,477,623	67.4	6.9	4.6	16.1	2.1	0.3	2.7	1.0	0.7	3.0	129.5	3.522	0.577	6.8
Oregon	1,152,033	86.2	8.8	4.6	15.2	0.9	0.3	(15.9)	1.2	(3.1)	(11.6)	125.0	3.493	0.572	(11.6)
Pennsylvania	4,530,859	83.4	8.4	4.6	15.7	2.2	0.2	(14.5)	1.1	(2.9)	(10.5)	125.4	3.521	0.577	(10.2)
Rhode Island	371,524	79.4	8.2	4.6	12.5	2.6	1.2	(8.3)	1.0	(1.6)	(5.7)	129.9	3.477	0.570	(4.5)
South Carolina	1,871,012	77.0	7.8	4.6	14.5	2.8	0.5	(7.1)	1.0	(1.3)	(4.8)	130.1	3.510	0.575	(3.3)
South Dakota	400,159	82.8	8.3	4.6	16.6	2.7	0.3	(15.2)	1.1	(3.0)	(11.1)	126.9	3.539	0.580	(11.2)
Tennessee	2,368,172	82.9	8.7	4.6	14.3	2.2	0.3	(12.9)	1.1	(2.5)	(9.2)	126.9	3.497	0.573	(8.8)
Texas	11,456,602	75.5	7.7	4.6	14.6	1.8	0.4	(4.5)	1.0	(0.8)	(2.8)	129.7	3.497	0.573	(0.7)
Utah	987,362	75.1	7.6	4.6	17.8	2.3	0.2	(7.6)	1.1	(1.4)	(5.1)	125.4	3.555	0.582	(3.4)
Vermont	221,574	73.0	7.5	4.6	15.0	3.2	0.4	(3.7)	1.1	(0.6)	(2.0)	125.2	3.526	0.578	0.4
Virginia	2,832,982	79.2	8.0	4.6	13.3	2.5	0.8	(8.3)	1.0	(1.6)	(5.7)	129.6	3.489	0.572	(4.5)
Washington	2,208,366	90.7	9.2	4.6	14.3	2.1	0.4	(21.3)	1.2	(4.3)	(15.8)	124.8	3.497	0.573	(16.8)
West Virginia	630,773	80.6	8.1	4.6	15.5	4.1	0.2	(13.1)	1.1	(2.6)	(9.4)	125.4	3.547	0.581	(8.9)
Wisconsin	1,735,836	90.2	9.1	4.6	15.7	0.8	0.1	(20.6)	1.0	(4.1)	(15.4)	127.6	3.499	0.573	(16.7)
Wyoming	283,338	56.1	5.8	4.6	15.1	1.6	0.3	16.4	1.1	3.6	13.9	126.9	3.502	0.574	20.5
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	43,612	42.2	7.2	4.6	33.3	2.3	1.2	9.2	1.3	2.1	8.4	109.1	3.873	0.635	12.4
Puerto Rico	451,674	52.2	5.1	4.6	25.0	0.8	0.0	12.4	1.4	2.8	11.0	109.1	3.687	0.604	15.1
U.S. Virgin Islands	17,344	50.6	8.1	4.6	22.1	4.1	1.3	9.2	1.7	2.2	8.7	110.9	3.633	0.595	12.6
N Mariana Islands	2,901	26.0	3.8	4.6	26.8	3.8	0.0	35.0	2.8	7.8	30.0	89.2	3.731	0.611	29.9
Countrywide - Direct	114,092,362	82.5	8.4	4.6	14.8	2.1	0.4	(12.9)	1.0	(2.5)	(9.3)	127.8	3.505	0.574	(9.0)

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**2022 Profitability Report  
Private Passenger Auto Total**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Tax On Gain On Net Worth	Return On Net Worth
Alabama	4,002,779	72.8	8.3	4.7	14.3	3.0	0.4	(3.4)	2.3	(0.3)	(0.8)	106.1	3.506	0.574	2.1
Alaska	532,665	72.6	8.7	4.7	13.3	2.8	0.7	(2.7)	2.5	(0.2)	(0.0)	102.2	3.421	0.561	2.8
Arizona	6,264,702	79.0	9.2	4.7	14.2	2.1	0.3	(9.4)	2.5	(1.6)	(5.3)	101.1	3.494	0.572	(2.5)
Arkansas	2,299,817	82.8	8.9	4.7	15.5	3.0	0.2	(15.1)	2.0	(2.9)	(10.3)	109.9	3.521	0.577	(8.4)
California	32,400,827	81.1	10.5	4.7	14.6	2.4	1.2	(14.4)	2.7	(2.6)	(9.1)	98.4	3.501	0.574	(6.0)
Colorado	5,879,572	68.3	8.3	4.7	14.6	1.7	0.5	2.0	2.8	0.9	3.9	97.9	3.494	0.572	6.7
Connecticut	3,225,190	79.9	10.6	4.7	14.7	1.8	0.5	(12.2)	3.8	(1.9)	(6.5)	85.4	3.495	0.573	(2.6)
Delaware	984,566	82.6	10.4	4.7	13.8	2.3	0.3	(14.1)	3.0	(2.5)	(8.6)	95.1	3.491	0.572	(5.3)
District of Columbia	388,277	87.8	10.4	4.7	11.2	2.4	0.5	(16.9)	2.7	(3.1)	(11.1)	99.8	3.465	0.568	(8.1)
Florida	24,400,793	89.7	13.4	4.7	13.4	1.2	0.3	(22.5)	3.1	(4.2)	(15.2)	94.9	3.476	0.570	(11.6)
Georgia	10,962,423	85.6	10.7	4.7	14.6	3.5	0.4	(19.4)	2.7	(3.6)	(13.0)	99.0	3.513	0.576	(10.0)
Hawaii	831,496	67.0	7.9	4.7	12.0	3.1	0.6	4.8	2.4	1.4	5.8	103.6	3.481	0.570	9.0
Idaho	1,304,743	69.2	8.1	4.7	15.8	1.7	0.2	0.3	2.4	0.5	2.2	102.2	3.510	0.575	5.2
Illinois	8,210,786	79.6	9.6	4.7	16.6	0.9	0.1	(11.4)	2.6	(2.0)	(6.8)	99.7	3.507	0.575	(3.9)
Indiana	4,301,065	74.8	8.8	4.7	15.7	1.2	0.1	(5.1)	2.4	(0.7)	(2.0)	102.3	3.501	0.574	0.8
Iowa	2,048,150	75.8	8.4	4.7	16.7	1.2	0.1	(6.8)	2.1	(1.1)	(3.6)	107.8	3.515	0.576	(1.0)
Kansas	2,138,799	72.5	8.2	4.7	15.9	1.5	0.3	(3.1)	2.1	(0.3)	(0.7)	108.0	3.508	0.575	2.2
Kentucky	3,294,938	78.3	9.5	4.7	15.4	2.1	0.2	(10.1)	2.6	(1.7)	(5.9)	100.5	3.508	0.575	(3.0)
Louisiana	4,899,950	75.0	9.1	4.7	14.4	3.3	0.2	(6.6)	2.7	(0.9)	(3.0)	100.2	3.507	0.575	(0.1)
Maine	860,108	70.8	7.7	4.7	15.6	2.3	0.3	(1.3)	2.5	0.1	1.1	99.9	3.514	0.576	4.0
Maryland	5,512,050	81.3	9.5	4.7	13.2	2.1	0.4	(11.2)	2.5	(2.0)	(6.8)	101.9	3.484	0.571	(4.0)
Massachusetts	5,623,843	72.4	8.2	4.7	16.8	2.6	0.1	(4.7)	2.7	(0.5)	(1.4)	93.9	3.543	0.581	1.6
Michigan*	9,127,033	88.2	11.7	4.7	15.2	2.7	0.1	(22.6)	18.9	(1.7)	(2.1)	30.5	3.492	0.572	2.3
Minnesota	4,172,201	83.3	9.8	4.7	15.9	2.1	0.1	(15.8)	2.3	(2.9)	(10.6)	103.9	3.514	0.576	(8.1)
Mississippi	2,214,968	74.4	8.5	4.7	15.1	2.8	0.3	(5.7)	2.2	(0.8)	(2.7)	106.9	3.513	0.576	0.0
Missouri	4,613,752	76.7	8.9	4.7	15.4	2.1	0.2	(8.0)	2.5	(1.3)	(4.2)	101.5	3.507	0.575	(1.3)
Montana	917,654	73.4	8.6	4.7	15.5	3.1	0.3	(5.6)	2.1	(0.8)	(2.6)	105.9	3.524	0.577	0.2
Nebraska	1,468,472	84.8	9.2	4.7	16.6	1.1	0.2	(16.5)	2.2	(3.1)	(11.2)	106.1	3.511	0.575	(8.9)

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**2022 Profitability Report  
Private Passenger Auto Total**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Nevada	3,064,236	85.2	11.4	4.7	14.0	3.6	0.3	(19.1)	3.1	(3.5)	(12.5)	93.8	3.506	0.574	(8.8)
New Hampshire	954,902	69.3	7.9	4.7	14.9	1.9	0.5	0.9	2.4	0.6	2.7	100.4	3.501	0.574	5.7
New Jersey*	8,289,298	77.9	11.4	4.7	12.0	2.1	1.3	(9.4)	4.7	(1.2)	(3.5)	76.9	3.471	0.569	0.2
New Mexico	1,636,600	71.0	8.7	4.7	13.9	3.2	0.4	(1.9)	2.6	0.0	0.7	100.8	3.502	0.574	3.6
New York	15,138,478	84.3	12.1	4.7	13.7	2.7	0.2	(17.6)	3.9	(3.1)	(10.7)	85.3	3.494	0.572	(6.2)
North Carolina	7,392,759	76.3	8.1	4.7	14.7	2.3	0.3	(6.4)	2.1	(1.0)	(3.3)	108.7	3.503	0.574	(0.7)
North Dakota	535,122	72.7	7.6	4.7	16.5	2.1	0.2	(3.7)	1.8	(0.5)	(1.4)	111.3	3.525	0.578	1.4
Ohio	7,145,796	75.9	8.5	4.7	15.8	1.7	0.1	(6.6)	2.2	(1.0)	(3.4)	104.9	3.509	0.575	(0.6)
Oklahoma	3,052,000	70.6	8.2	4.7	16.0	2.1	0.3	(1.9)	2.1	(0.1)	0.3	107.5	3.516	0.576	3.2
Oregon	3,267,785	75.9	9.1	4.7	14.7	0.9	0.2	(5.5)	2.7	(0.7)	(2.0)	98.4	3.486	0.571	0.9
Pennsylvania	9,421,917	77.7	9.4	4.7	15.6	2.2	0.2	(9.7)	3.1	(1.5)	(5.1)	93.4	3.511	0.575	(1.9)
Rhode Island	1,037,516	72.8	8.2	4.7	12.6	2.7	1.0	(1.9)	3.0	0.1	1.1	94.7	3.482	0.570	3.9
South Carolina	5,089,987	81.4	9.2	4.7	14.5	2.8	0.4	(12.9)	2.6	(2.3)	(8.1)	100.7	3.505	0.574	(5.2)
South Dakota	673,479	77.8	8.5	4.7	16.6	2.7	0.2	(10.4)	2.0	(1.9)	(6.5)	108.2	3.532	0.579	(4.1)
Tennessee	4,983,245	78.8	9.3	4.7	14.4	2.2	0.3	(9.6)	2.2	(1.7)	(5.8)	106.4	3.499	0.573	(3.2)
Texas	25,324,232	81.8	9.8	4.7	14.7	1.8	0.3	(13.1)	2.4	(2.4)	(8.4)	103.8	3.496	0.573	(5.8)
Utah	2,607,985	73.4	9.0	4.7	16.7	2.3	0.2	(6.3)	2.7	(0.9)	(2.7)	97.2	3.526	0.578	0.3
Vermont	400,136	70.2	8.2	4.7	15.1	3.4	0.3	(1.8)	2.3	(0.0)	0.5	103.9	3.523	0.577	3.4
Virginia	6,346,548	77.4	8.8	4.7	13.3	2.6	0.7	(7.4)	2.4	(1.2)	(3.9)	103.8	3.489	0.572	(1.1)
Washington	5,913,121	83.3	10.3	4.7	14.4	2.3	0.4	(15.3)	3.2	(2.7)	(9.4)	92.7	3.498	0.573	(5.8)
West Virginia	1,303,256	72.8	8.5	4.7	15.5	4.2	0.2	(5.9)	2.3	(0.9)	(2.7)	103.7	3.537	0.580	0.1
Wisconsin	3,525,828	78.4	8.9	4.7	15.6	0.9	0.1	(8.6)	2.6	(1.4)	(4.6)	99.6	3.497	0.573	(1.6)
Wyoming	475,435	60.8	6.7	4.7	15.1	1.7	0.3	10.7	2.1	2.6	10.2	108.0	3.501	0.574	14.0
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	61,522	42.8	8.2	4.7	29.3	2.1	1.1	11.9	1.5	2.7	10.7	109.6	3.780	0.619	14.8
Puerto Rico	645,616	52.0	5.1	4.7	22.2	1.4	0.0	14.7	1.6	3.3	12.9	107.2	3.639	0.596	16.9
U.S. Virgin Islands	38,680	63.1	12.4	4.7	24.9	4.5	0.8	(10.4)	2.7	(1.7)	(6.0)	95.8	3.643	0.597	(2.7)
N Mariana Islands	4,986	18.4	5.2	4.7	24.9	4.1	0.0	42.7	3.1	9.5	36.3	88.1	3.681	0.603	35.1
Countrywide - Direct	271,212,083	80.1	10.1	4.7	14.6	2.2	0.4	(12.1)	3.3	(2.0)	(6.8)	91.2	3.498	0.573	(3.3)

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## 2022 Profitability Report Commercial Auto Liability

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Alabama	598,244	62.4	10.9	5.7	21.3	3.6	0.0	(3.8)	5.8	0.2	1.9	65.7	3.567	0.584	4.2
Alaska	71,245	20.5	5.0	5.7	17.8	2.9	0.0	48.2	5.2	11.0	42.4	69.9	3.411	0.559	32.5
Arizona	837,312	67.6	10.7	5.7	15.9	2.1	0.0	(1.9)	5.7	0.5	3.2	67.2	3.494	0.572	5.1
Arkansas	357,486	65.5	9.8	5.7	15.8	3.0	0.1	0.2	6.2	1.1	5.3	63.7	3.501	0.574	6.3
California	5,291,414	86.4	14.9	5.7	15.6	1.8	0.0	(24.3)	6.8	(4.0)	(13.5)	60.7	3.487	0.571	(5.3)
Colorado	704,111	64.7	10.2	5.7	16.3	1.8	0.0	1.5	5.8	1.3	6.0	66.1	3.493	0.572	6.9
Connecticut	457,892	66.4	9.5	5.7	16.9	2.1	0.0	(0.5)	6.8	1.0	5.3	60.2	3.502	0.574	6.1
Delaware	161,805	64.6	11.0	5.7	14.7	2.3	0.0	1.8	7.0	1.5	7.2	59.8	3.483	0.571	7.2
District of Columbia	58,738	83.7	12.8	5.7	11.0	2.4	1.6	(17.1)	6.3	(2.6)	(8.2)	63.5	3.446	0.565	(2.3)
Florida	4,094,265	84.2	13.6	5.7	15.6	1.5	0.0	(20.5)	6.1	(3.3)	(11.1)	64.5	3.484	0.571	(4.2)
Georgia	1,951,141	84.1	12.2	5.7	14.6	4.1	0.0	(20.5)	5.7	(3.4)	(11.4)	66.5	3.501	0.574	(4.7)
Hawaii	102,403	37.5	6.1	5.7	17.9	3.6	(0.0)	29.2	5.3	7.0	27.6	69.3	3.531	0.579	22.1
Idaho	198,721	58.1	7.9	5.7	16.7	1.7	0.0	9.9	5.6	3.0	12.5	67.2	3.499	0.573	11.3
Illinois	1,842,002	62.4	9.7	5.7	15.8	1.4	0.0	5.1	6.3	2.1	9.3	63.7	3.485	0.571	8.8
Indiana	781,610	63.5	10.1	5.7	16.5	1.5	0.0	2.8	6.0	1.6	7.2	65.2	3.493	0.572	7.6
Iowa	363,637	65.5	8.7	5.7	15.7	1.4	0.2	2.9	6.1	1.6	7.4	64.9	3.484	0.571	7.7
Kansas	297,821	65.4	9.2	5.7	16.0	2.0	0.5	1.3	5.6	1.2	5.7	67.8	3.493	0.572	6.8
Kentucky	445,555	63.0	10.2	5.7	17.2	3.0	0.0	1.0	6.0	1.2	5.8	64.7	3.516	0.576	6.7
Louisiana	868,460	82.4	14.8	5.7	16.9	3.7	0.0	(23.4)	7.1	(3.7)	(12.5)	59.0	3.516	0.576	(4.5)
Maine	132,592	49.7	6.3	5.7	19.1	2.3	0.1	16.8	5.6	4.5	18.0	67.0	3.530	0.578	15.0
Maryland	728,735	58.3	7.9	5.7	15.3	2.2	0.2	10.6	5.4	3.1	12.9	68.3	3.487	0.571	11.7
Massachusetts	831,844	54.2	7.2	5.7	19.4	2.8	0.0	10.8	5.8	3.2	13.4	65.3	3.539	0.580	11.7
Michigan*	936,380	54.1	12.3	5.7	14.9	4.5	0.0	8.5	8.7	3.2	14.0	52.2	3.503	0.574	10.3
Minnesota	550,412	62.5	8.5	5.7	16.2	2.1	0.1	5.0	6.2	2.1	9.1	64.3	3.495	0.573	8.8
Mississippi	419,590	65.2	10.9	5.7	16.6	2.7	0.0	(1.1)	6.2	0.8	4.4	63.7	3.506	0.575	5.7
Missouri	679,951	74.0	11.6	5.7	15.9	2.0	0.0	(9.1)	6.4	(0.9)	(1.8)	63.0	3.491	0.572	1.8
Montana	145,905	48.7	6.7	5.7	17.6	3.0	0.0	18.3	5.4	4.7	19.0	68.7	3.523	0.577	16.0
Nebraska	232,412	53.6	7.8	5.7	16.2	1.5	0.3	15.0	6.3	4.2	17.1	63.3	3.490	0.572	13.8

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## 2022 Profitability Report Commercial Auto Liability

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain On Net Worth	Tax On Inv Gain On Net Worth
Nevada	588,221	94.1	14.9	5.7	13.7	3.6	0.0	(31.9)	6.4	(5.6)	(19.9)	63.4	3.485	0.571	(9.7)
New Hampshire	132,446	46.7	5.7	5.7	19.4	2.1	0.1	20.4	5.6	5.2	20.8	67.1	3.533	0.579	16.9
New Jersey*	1,799,320	79.1	12.6	5.7	15.4	2.0	0.2	(15.0)	7.9	(1.8)	(5.2)	55.3	3.486	0.571	0.0
New Mexico	236,997	67.1	12.4	5.7	16.4	3.3	0.0	(4.8)	6.3	0.0	1.5	63.0	3.510	0.575	3.9
New York	2,760,479	78.4	14.7	5.7	16.4	3.2	0.0	(18.3)	7.8	(2.6)	(7.9)	55.9	3.505	0.574	(1.5)
North Carolina	1,072,824	63.6	8.0	5.7	16.4	2.3	0.0	4.1	5.3	1.7	7.7	69.0	3.502	0.574	8.2
North Dakota	105,622	44.2	6.2	5.7	16.5	2.0	0.0	25.4	5.6	6.3	24.7	67.7	3.499	0.573	19.7
Ohio	1,157,199	55.8	8.2	5.7	16.4	1.7	0.0	12.2	5.4	3.4	14.2	68.4	3.496	0.573	12.6
Oklahoma	488,719	56.8	9.3	5.7	16.6	2.4	0.1	9.1	5.9	2.9	12.1	65.5	3.505	0.574	10.9
Oregon	452,500	54.6	7.4	5.7	16.5	1.2	0.1	14.7	5.8	4.0	16.4	66.1	3.490	0.572	13.8
Pennsylvania	1,540,150	60.7	10.3	5.7	15.7	2.2	0.1	5.4	6.3	2.2	9.6	63.3	3.491	0.572	9.0
Rhode Island	118,453	51.7	6.6	5.7	18.0	3.1	0.0	15.0	6.0	4.1	16.8	64.6	3.527	0.578	13.8
South Carolina	600,391	69.8	9.3	5.7	16.8	3.1	0.0	(4.6)	5.7	(0.0)	1.2	66.2	3.514	0.576	3.7
South Dakota	99,752	60.9	8.3	5.7	16.7	2.9	0.0	5.5	5.8	2.1	9.2	66.0	3.510	0.575	9.0
Tennessee	735,082	57.0	8.8	5.7	15.9	2.3	0.1	10.3	5.8	3.1	12.9	66.7	3.495	0.573	11.5
Texas	5,071,457	78.8	14.5	5.7	16.3	1.7	0.0	(16.9)	6.4	(2.5)	(8.1)	62.7	3.493	0.572	(2.1)
Utah	365,890	79.5	14.7	5.7	16.9	2.2	0.0	(19.0)	6.6	(2.9)	(9.5)	61.3	3.504	0.574	(2.9)
Vermont	57,590	57.3	7.2	5.7	18.0	3.9	0.0	8.1	5.8	2.6	11.2	66.0	3.533	0.579	10.4
Virginia	820,397	59.6	8.1	5.7	15.6	2.5	0.3	8.3	5.5	2.6	11.2	68.0	3.495	0.573	10.5
Washington	825,646	63.1	9.8	5.7	16.0	2.1	0.0	3.3	6.0	1.7	7.6	65.3	3.495	0.573	7.9
West Virginia	152,023	53.6	6.4	5.7	17.0	4.3	0.0	13.2	5.7	3.7	15.2	66.5	3.529	0.578	13.0
Wisconsin	559,451	50.8	7.9	5.7	15.9	1.1	0.2	18.5	5.8	4.8	19.4	66.8	3.483	0.571	15.9
Wyoming	76,241	57.0	9.4	5.7	17.3	1.9	0.0	8.7	6.2	2.9	12.1	63.5	3.506	0.574	10.6
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	4,981	75.9	11.1	5.7	26.0	3.3	0.0	(21.9)	3.7	(4.0)	(14.2)	80.2	3.654	0.599	(8.3)
Puerto Rico	92,251	41.2	5.7	5.7	19.9	3.1	0.0	24.5	3.5	5.7	22.2	83.3	3.567	0.584	21.5
U.S. Virgin Islands	5,748	29.4	2.9	5.7	22.6	4.5	0.0	35.0	2.8	7.8	30.0	89.1	3.616	0.592	29.8
N Mariana Islands	753	(1.1)	38.1	5.7	21.2	6.3	0.0	29.9	3.0	6.8	26.1	89.1	3.623	0.594	26.3
Countrywide - Direct	44,062,268	71.9	11.8	5.7	16.1	2.3	0.1	(7.7)	6.4	(0.6)	(0.8)	62.9	3.496	0.573	2.4

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## 2022 Profitability Report Commercial Auto Physical

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Alabama	212,240	61.6	6.4	5.9	17.5	3.4	0.0	5.2	0.9	1.2	4.8	111.5	3.519	0.577	8.3
Alaska	22,659	61.3	6.9	5.9	17.9	2.9	0.0	5.2	0.9	1.2	4.9	110.7	3.515	0.576	8.3
Arizona	207,018	64.8	7.0	5.9	17.5	2.1	0.0	2.7	1.1	0.7	3.0	108.0	3.496	0.573	6.2
Arkansas	157,818	78.6	8.1	5.9	16.7	3.1	0.1	(12.4)	0.9	(2.5)	(9.1)	112.1	3.500	0.573	(7.2)
California	1,334,585	60.1	6.2	5.9	19.4	2.0	0.0	6.4	1.1	1.5	6.0	107.7	3.526	0.578	9.4
Colorado	257,750	58.1	6.8	5.9	17.9	1.9	0.0	9.4	0.9	2.1	8.2	111.5	3.500	0.573	12.1
Connecticut	120,797	64.3	6.9	5.9	17.8	2.1	0.0	3.0	1.0	0.8	3.2	108.5	3.501	0.574	6.4
Delaware	34,871	63.2	6.4	5.9	17.3	2.5	0.0	4.7	1.1	1.2	4.6	107.6	3.500	0.573	7.9
District of Columbia	10,594	80.5	8.1	5.9	14.5	2.5	1.1	(12.4)	1.0	(2.4)	(9.0)	111.2	3.452	0.566	(7.1)
Florida	631,389	75.9	8.5	5.9	17.6	1.4	0.0	(9.3)	1.2	(1.8)	(6.3)	106.0	3.486	0.571	(3.8)
Georgia	418,142	65.4	7.1	5.9	17.3	3.9	0.0	0.5	1.0	0.3	1.2	108.6	3.522	0.577	4.3
Hawaii	30,965	59.9	8.3	5.9	17.1	3.8	(0.0)	5.0	1.2	1.2	5.0	104.6	3.517	0.576	8.1
Idaho	100,734	58.2	6.0	5.9	17.6	1.7	0.0	10.6	0.8	2.4	9.1	111.6	3.491	0.572	13.1
Illinois	650,867	64.5	7.1	5.9	18.4	1.3	0.0	2.8	0.8	0.7	2.9	114.4	3.498	0.573	6.2
Indiana	336,078	66.7	6.8	5.9	18.0	1.4	0.0	1.3	1.0	0.4	1.9	109.4	3.491	0.572	4.9
Iowa	231,347	63.9	6.6	5.9	18.2	1.3	0.0	4.1	0.8	1.0	3.9	113.4	3.495	0.573	7.4
Kansas	170,650	58.6	5.7	5.9	16.8	2.0	0.0	11.1	0.8	2.5	9.4	114.4	3.482	0.571	13.7
Kentucky	152,707	74.3	7.7	5.9	18.3	3.1	0.0	(9.3)	1.1	(1.8)	(6.4)	107.6	3.525	0.578	(4.0)
Louisiana	155,384	51.3	6.0	5.9	17.8	3.5	0.0	15.6	1.2	3.5	13.4	107.2	3.520	0.577	17.3
Maine	66,079	55.3	5.5	5.9	19.9	2.4	0.1	11.0	0.8	2.4	9.3	112.6	3.544	0.581	13.4
Maryland	209,039	72.9	7.4	5.9	20.1	2.1	0.3	(8.7)	1.0	(1.7)	(6.1)	107.7	3.543	0.581	(3.6)
Massachusetts	307,319	63.7	6.8	5.9	18.0	2.9	0.0	2.8	0.9	0.7	3.0	109.8	3.520	0.577	6.2
Michigan	435,871	68.9	7.1	5.9	18.4	1.8	0.0	(2.1)	0.8	(0.3)	(1.0)	112.7	3.506	0.575	1.8
Minnesota	289,651	77.2	7.8	5.9	17.6	2.1	0.0	(10.5)	0.8	(2.1)	(7.6)	112.6	3.497	0.573	(5.7)
Mississippi	138,447	62.8	6.8	5.9	17.8	2.7	0.0	4.1	0.9	1.0	4.0	112.6	3.510	0.575	7.4
Missouri	305,804	66.9	7.1	5.9	16.9	2.0	0.0	1.2	0.9	0.4	1.7	112.9	3.484	0.571	4.9
Montana	91,579	65.3	6.7	5.9	18.6	3.1	0.0	0.5	0.9	0.2	1.1	112.7	3.529	0.578	4.2
Nebraska	159,369	75.6	7.7	5.9	17.3	1.5	0.0	(8.0)	0.9	(1.5)	(5.6)	111.7	3.481	0.570	(3.3)

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Nevada	83,727	59.8	7.2	5.9	16.6	3.5	0.0	7.0	1.1	1.7	6.5	106.9	3.504	0.574	9.8
New Hampshire	55,106	57.9	6.1	5.9	19.9	2.1	0.1	8.1	0.9	1.8	7.1	110.2	3.539	0.580	10.8
New Jersey	315,212	62.3	7.2	5.9	16.7	1.6	0.3	6.1	1.3	1.5	5.9	105.3	3.473	0.569	9.1
New Mexico	70,793	60.6	10.3	5.9	17.5	3.3	0.0	2.5	1.1	0.7	2.9	106.7	3.517	0.576	6.0
New York	486,012	59.7	6.3	5.9	18.4	2.7	0.0	7.0	1.2	1.7	6.6	105.8	3.521	0.577	9.9
North Carolina	371,246	65.1	7.0	5.9	17.6	2.3	0.0	2.2	0.9	0.6	2.5	110.5	3.499	0.573	5.7
North Dakota	84,385	60.9	6.0	5.9	18.0	1.9	0.0	7.5	1.2	1.8	6.9	106.5	3.499	0.573	10.3
Ohio	446,399	69.9	7.4	5.9	18.2	1.6	0.0	(3.0)	1.0	(0.5)	(1.5)	109.5	3.499	0.573	1.3
Oklahoma	191,578	50.4	5.3	5.9	16.7	2.4	0.1	19.2	1.0	4.2	16.0	111.2	3.488	0.571	20.7
Oregon	144,802	64.7	6.8	5.9	18.3	1.2	0.0	3.2	1.0	0.8	3.3	108.4	3.494	0.572	6.6
Pennsylvania	578,747	68.5	7.1	5.9	18.5	2.2	0.1	(2.2)	1.0	(0.3)	(0.9)	108.9	3.514	0.576	1.9
Rhode Island	36,858	58.4	5.6	5.9	18.7	2.3	0.0	9.1	0.9	2.1	8.0	108.4	3.523	0.577	11.6
South Carolina	170,566	62.3	6.8	5.9	17.9	3.2	0.0	3.9	1.1	1.0	4.0	107.0	3.521	0.577	7.2
South Dakota	85,487	75.2	7.6	5.9	18.2	2.9	0.0	(9.8)	0.8	(1.9)	(7.0)	113.2	3.521	0.577	(5.0)
Tennessee	314,191	62.7	6.5	5.9	18.3	2.3	0.0	4.3	0.8	1.0	4.1	112.5	3.513	0.576	7.6
Texas	1,295,268	60.4	6.4	5.9	17.5	1.7	0.0	8.2	1.0	1.9	7.3	109.9	3.488	0.571	10.9
Utah	127,338	55.9	5.9	5.9	18.3	2.2	0.0	11.8	0.9	2.6	10.1	109.8	3.513	0.576	14.0
Vermont	33,529	58.7	8.6	5.9	19.3	3.2	0.0	4.3	0.8	1.0	4.0	112.3	3.551	0.582	7.5
Virginia	284,294	66.8	7.3	5.9	22.3	2.5	0.2	(5.0)	0.8	(0.9)	(3.2)	110.4	3.588	0.588	(0.5)
Washington	258,502	64.5	6.8	5.9	18.0	2.1	0.0	2.7	0.9	0.7	2.9	110.1	3.505	0.574	6.2
West Virginia	59,971	63.7	6.7	5.9	18.1	4.1	0.0	1.6	0.8	0.5	1.9	111.5	3.544	0.581	5.1
Wisconsin	294,131	68.0	7.3	5.9	19.1	1.1	0.3	(1.6)	0.7	(0.2)	(0.7)	117.2	3.505	0.574	2.1
Wyoming	48,112	52.2	5.7	5.9	18.2	1.8	0.0	16.2	0.9	3.6	13.6	109.9	3.502	0.574	17.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	5,778	9.0	2.7	5.9	28.0	3.5	0.0	51.1	1.1	10.9	41.3	95.3	3.741	0.613	42.5
Puerto Rico	104,979	30.0	2.9	5.9	24.1	1.0	0.0	36.1	1.3	7.8	29.6	95.4	3.621	0.593	31.3
U.S. Virgin Islands	2,862	33.2	4.1	5.9	25.3	5.0	0.0	26.6	0.1	5.6	21.1	118.1	3.689	0.604	28.0
N Mariana Islands	786	15.5	2.5	5.9	25.2	7.0	0.0	43.9	0.6	9.3	35.2	99.8	3.779	0.619	38.3
Countrywide - Direct	13,190,413	64.3	6.9	5.9	18.2	2.1	0.0	2.7	1.0	0.7	2.9	109.7	3.508	0.575	6.2

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## 2022 Profitability Report Commercial Auto Total

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Alabama	810,484	62.2	9.7	5.7	20.3	3.6	0.0	(1.4)	4.5	0.4	2.6	73.6	3.559	0.583	4.9
Alaska	93,904	30.3	5.4	5.7	17.8	2.9	0.0	37.8	4.1	8.6	33.3	76.7	3.428	0.562	28.4
Arizona	1,044,330	67.0	10.0	5.7	16.2	2.1	0.0	(1.0)	4.7	0.6	3.2	72.7	3.494	0.572	5.2
Arkansas	515,304	69.5	9.3	5.7	16.1	3.0	0.1	(3.7)	4.6	(0.0)	0.9	73.4	3.501	0.574	3.6
California	6,626,000	81.1	13.1	5.7	16.4	1.9	0.0	(18.1)	5.6	(2.9)	(9.6)	66.6	3.492	0.572	(3.5)
Colorado	961,862	62.9	9.3	5.7	16.7	1.8	0.0	3.6	4.5	1.5	6.6	74.2	3.494	0.573	7.8
Connecticut	578,690	65.9	9.0	5.7	17.1	2.1	0.0	0.2	5.6	1.0	4.9	66.4	3.502	0.574	6.2
Delaware	196,676	64.3	10.2	5.7	15.2	2.4	0.0	2.3	5.9	1.5	6.8	65.0	3.485	0.571	7.3
District of Columbia	69,332	83.2	12.1	5.7	11.6	2.4	1.5	(16.4)	5.5	(2.5)	(8.4)	67.9	3.446	0.565	(2.8)
Florida	4,725,654	83.1	12.9	5.7	15.9	1.5	0.0	(19.0)	5.5	(3.1)	(10.5)	68.1	3.484	0.571	(4.2)
Georgia	2,369,282	80.8	11.3	5.7	15.1	4.0	0.0	(16.8)	4.9	(2.7)	(9.2)	71.4	3.503	0.574	(3.6)
Hawaii	133,368	42.7	6.6	5.7	17.7	3.7	(0.0)	23.6	4.4	5.7	22.3	75.2	3.529	0.578	19.7
Idaho	299,455	58.2	7.2	5.7	17.0	1.7	0.0	10.1	4.0	2.8	11.4	77.5	3.497	0.573	11.7
Illinois	2,492,869	62.9	9.0	5.7	16.5	1.4	0.0	4.5	4.9	1.7	7.6	72.0	3.487	0.571	8.4
Indiana	1,117,688	64.5	9.1	5.7	16.9	1.5	0.0	2.3	4.5	1.2	5.6	74.3	3.493	0.572	7.1
Iowa	594,984	64.9	7.9	5.8	16.7	1.4	0.1	3.4	4.0	1.4	6.0	77.8	3.487	0.571	7.6
Kansas	468,471	62.9	7.9	5.8	16.3	2.0	0.3	4.9	3.9	1.7	7.1	79.6	3.491	0.572	8.6
Kentucky	598,262	65.9	9.6	5.7	17.5	3.0	0.0	(1.6)	4.7	0.4	2.7	72.0	3.518	0.576	4.9
Louisiana	1,023,845	77.6	13.5	5.7	17.1	3.7	0.0	(17.5)	6.2	(2.7)	(8.6)	63.3	3.517	0.576	(2.5)
Maine	198,670	51.5	6.0	5.7	19.4	2.3	0.1	14.9	4.0	3.8	15.1	77.4	3.533	0.579	14.7
Maryland	937,774	61.6	7.8	5.7	16.3	2.2	0.2	6.3	4.4	2.0	8.7	74.4	3.496	0.573	9.4
Massachusetts	1,139,163	56.8	7.1	5.7	19.0	2.9	0.0	8.7	4.5	2.6	10.6	73.3	3.536	0.579	10.7
Michigan*	1,372,251	58.8	10.6	5.7	16.0	3.7	0.0	5.2	6.2	2.1	9.3	63.0	3.503	0.574	8.8
Minnesota	840,063	67.6	8.3	5.7	16.7	2.1	0.1	(0.4)	4.3	0.6	3.3	75.4	3.496	0.573	5.4
Mississippi	558,037	64.6	9.9	5.7	16.9	2.7	0.0	0.2	4.9	0.8	4.3	71.4	3.507	0.575	6.0
Missouri	985,754	71.8	10.2	5.7	16.2	2.0	0.0	(5.9)	4.7	(0.5)	(0.7)	73.0	3.490	0.572	2.4
Montana	237,485	55.1	6.7	5.8	17.9	3.1	0.0	11.5	3.6	3.0	12.1	80.9	3.524	0.577	12.7
Nebraska	391,781	62.6	7.7	5.8	16.7	1.5	0.2	5.7	4.1	1.9	7.9	76.8	3.487	0.571	9.0

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## 2022 Profitability Report Commercial Auto Total

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain On Net Worth	Tax On Inv Gain On Net Worth
Nevada	671,948	89.8	13.9	5.7	14.0	3.6	0.0	(27.0)	5.7	(4.7)	(16.6)	66.8	3.487	0.571	(8.2)
New Hampshire	187,552	50.0	5.8	5.7	19.6	2.1	0.1	16.8	4.2	4.2	16.8	75.8	3.535	0.579	15.7
New Jersey*	2,114,532	76.6	11.8	5.7	15.6	1.9	0.2	(11.8)	6.9	(1.3)	(3.6)	59.5	3.485	0.571	0.8
New Mexico	307,790	65.6	11.9	5.7	16.7	3.3	0.0	(3.1)	5.1	0.2	1.8	69.6	3.511	0.575	4.2
New York	3,246,491	75.6	13.4	5.7	16.7	3.2	0.0	(14.5)	6.8	(1.9)	(5.7)	60.1	3.506	0.574	(0.5)
North Carolina	1,444,071	64.0	7.7	5.7	16.7	2.3	0.0	3.6	4.2	1.4	6.4	76.4	3.501	0.574	7.8
North Dakota	190,007	51.6	6.1	5.8	17.2	1.9	0.0	17.5	3.6	4.3	16.8	80.8	3.499	0.573	16.5
Ohio	1,603,598	59.7	8.0	5.7	16.9	1.7	0.0	8.0	4.2	2.4	9.8	76.4	3.496	0.573	10.4
Oklahoma	680,297	55.0	8.2	5.7	16.7	2.4	0.1	11.9	4.5	3.2	13.2	74.1	3.501	0.574	12.7
Oregon	597,302	57.0	7.2	5.7	16.9	1.2	0.1	11.9	4.6	3.3	13.3	73.0	3.491	0.572	12.6
Pennsylvania	2,118,896	62.8	9.5	5.7	16.4	2.2	0.1	3.3	4.9	1.5	6.7	71.5	3.495	0.573	7.7
Rhode Island	155,311	53.3	6.4	5.7	18.2	2.9	0.0	13.6	4.8	3.6	14.7	71.5	3.526	0.578	13.5
South Carolina	770,957	68.2	8.7	5.7	17.0	3.1	0.0	(2.7)	4.7	0.2	1.8	72.3	3.515	0.576	4.2
South Dakota	185,239	67.5	8.0	5.8	17.4	2.9	0.0	(1.5)	3.5	0.3	1.7	81.7	3.514	0.576	4.3
Tennessee	1,049,273	58.7	8.1	5.7	16.6	2.3	0.0	8.5	4.3	2.5	10.3	76.0	3.499	0.573	10.7
Texas	6,366,725	75.0	12.9	5.7	16.5	1.7	0.0	(11.8)	5.3	(1.6)	(4.9)	68.7	3.492	0.572	(0.5)
Utah	493,228	73.4	12.4	5.7	17.3	2.2	0.0	(11.1)	5.1	(1.5)	(4.4)	69.2	3.506	0.574	(0.1)
Vermont	91,119	57.8	7.7	5.8	18.5	3.6	0.0	6.7	4.0	2.1	8.6	77.8	3.537	0.580	9.6
Virginia	1,104,691	61.4	7.9	5.7	17.3	2.5	0.3	4.9	4.3	1.7	7.5	75.4	3.511	0.575	8.6
Washington	1,084,148	63.5	9.1	5.7	16.5	2.1	0.0	3.1	4.8	1.4	6.5	72.3	3.496	0.573	7.6
West Virginia	211,993	56.4	6.5	5.7	17.3	4.2	0.0	9.9	4.3	2.8	11.4	75.0	3.531	0.579	11.5
Wisconsin	853,582	56.7	7.7	5.7	17.0	1.1	0.2	11.6	4.0	3.1	12.5	78.5	3.488	0.572	12.7
Wyoming	124,353	55.1	8.0	5.8	17.6	1.9	0.0	11.6	4.2	3.1	12.7	75.9	3.505	0.574	12.6
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	10,760	40.0	6.6	5.8	27.0	3.4	0.0	17.3	2.3	4.0	15.6	87.7	3.697	0.606	16.8
Puerto Rico	197,231	35.2	4.2	5.8	22.1	2.0	0.0	30.7	2.3	6.8	26.2	89.3	3.594	0.589	26.4
U.S. Virgin Islands	8,611	30.7	3.3	5.7	23.5	4.7	0.0	32.2	1.9	7.1	27.1	97.0	3.636	0.596	29.3
N Mariana Islands	1,539	7.4	20.0	5.8	23.3	6.6	0.0	37.1	1.8	8.1	30.8	94.3	3.699	0.606	32.1
Countrywide - Direct	57,252,682	70.2	10.7	5.7	16.6	2.2	0.0	(5.3)	5.1	(0.3)	0.1	69.8	3.498	0.573	3.0

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## 2022 Profitability Report Homeowners Multiple Peril

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Inv Gain On Net Worth
Alabama	2,222,581	53.9	6.9	4.2	16.9	3.1	0.5	14.6	2.3	3.5	13.5	98.1	3.490	0.572	16.2
Alaska	198,426	65.2	8.3	4.2	16.6	2.7	0.9	2.1	2.5	0.9	3.8	95.0	3.477	0.570	6.5
Arizona	2,189,920	77.7	9.9	4.2	18.2	2.3	0.4	(12.6)	2.6	(2.2)	(7.8)	94.8	3.498	0.573	(4.5)
Arkansas	1,162,346	119.6	14.0	4.2	18.1	3.2	0.3	(59.3)	2.4	(12.1)	(44.8)	96.4	3.513	0.576	(40.3)
California	11,825,323	53.7	8.2	4.2	18.5	2.3	0.2	12.9	3.1	3.2	12.8	88.3	3.503	0.574	14.3
Colorado	3,513,859	54.0	6.6	4.2	17.5	1.7	0.5	15.6	3.4	3.8	15.2	84.9	3.475	0.569	15.8
Connecticut	1,780,754	48.2	6.7	4.2	20.1	2.2	0.8	18.0	2.7	4.2	16.5	92.1	3.529	0.578	18.2
Delaware	361,672	48.9	6.4	4.2	18.3	2.4	0.4	19.5	2.3	4.5	17.4	97.4	3.503	0.574	19.9
District of Columbia	193,240	55.6	7.3	4.2	18.5	2.3	0.5	11.6	2.7	2.9	11.4	93.2	3.505	0.574	13.5
Florida	12,983,690	125.4	23.1	4.2	18.1	1.7	0.2	(72.6)	4.2	(14.6)	(53.9)	77.5	3.485	0.571	(38.8)
Georgia	4,330,029	76.7	9.5	4.2	17.6	4.0	0.5	(12.4)	2.5	(2.2)	(7.7)	95.0	3.519	0.577	(4.3)
Hawaii	442,087	38.7	5.9	4.2	18.9	3.1	0.5	28.8	2.3	6.4	24.7	98.1	3.527	0.578	27.2
Idaho	554,263	69.2	8.4	4.2	18.2	1.8	0.4	(2.0)	2.5	(0.0)	0.5	95.1	3.490	0.572	3.4
Illinois	4,651,975	66.3	8.2	4.2	18.4	1.5	0.2	1.3	2.7	0.7	3.3	93.0	3.489	0.572	6.0
Indiana	2,406,408	64.2	8.1	4.2	18.8	1.2	0.1	3.5	2.6	1.1	4.9	94.4	3.490	0.572	7.5
Iowa	1,030,723	88.1	10.5	4.2	18.7	1.2	0.1	(22.8)	3.1	(4.3)	(15.4)	88.6	3.488	0.572	(10.8)
Kansas	1,442,913	48.6	5.8	4.2	18.3	2.1	0.3	20.7	2.3	4.7	18.3	97.5	3.498	0.573	20.8
Kentucky	1,408,917	67.3	8.8	4.2	19.0	2.2	0.3	(1.7)	2.9	0.1	1.0	90.9	3.511	0.575	3.9
Louisiana*	2,116,580	40.0	7.5	4.2	19.2	4.3	0.3	24.5	6.5	6.2	24.9	61.4	3.529	0.578	18.2
Maine	516,937	45.8	5.9	4.2	21.9	2.7	0.5	19.0	2.4	4.4	17.0	95.6	3.577	0.586	19.3
Maryland	2,334,262	79.0	9.8	4.2	18.4	2.1	0.6	(14.1)	2.6	(2.5)	(8.9)	93.7	3.499	0.573	(5.4)
Massachusetts	2,902,847	41.4	5.8	4.2	22.8	3.0	0.5	22.3	2.5	5.1	19.6	94.2	3.597	0.589	21.5
Michigan	3,318,306	65.8	8.3	4.2	18.3	1.4	0.1	2.0	2.7	0.9	3.8	93.4	3.484	0.571	6.5
Minnesota	2,797,289	158.4	18.4	4.2	18.7	2.0	0.2	(101.8)	3.0	(20.9)	(78.0)	89.4	3.502	0.574	(66.8)
Mississippi	1,243,053	60.6	7.7	4.2	19.1	3.1	0.2	5.1	2.2	1.4	5.8	99.3	3.531	0.579	8.8
Missouri	2,614,367	52.2	6.6	4.2	17.7	2.0	0.2	17.1	2.4	4.0	15.5	96.7	3.485	0.571	17.9
Montana	490,231	82.7	10.4	4.2	18.5	3.5	0.3	(19.5)	2.5	(3.7)	(13.3)	94.1	3.527	0.578	(9.5)
Nebraska	1,008,589	117.3	13.7	4.2	18.6	1.4	0.3	(55.4)	2.6	(11.2)	(41.5)	93.5	3.489	0.572	(35.9)

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## 2022 Profitability Report Homeowners Multiple Peril

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	808,804	61.2	8.1	4.2	18.4	3.6	0.3	4.3	2.5	1.3	5.5	94.6	3.526	0.578	8.1
New Hampshire	499,073	52.9	6.8	4.2	20.0	2.0	0.9	13.4	2.6	3.2	12.8	93.3	3.526	0.578	14.9
New Jersey	3,264,715	53.8	7.3	4.2	18.3	1.5	0.8	14.3	3.1	3.5	13.8	88.9	3.485	0.571	15.2
New Mexico	689,758	77.0	9.4	4.2	17.3	3.3	0.5	(11.6)	2.4	(2.0)	(7.1)	96.0	3.500	0.573	(3.9)
New York	6,502,616	52.6	7.3	4.2	21.3	2.3	0.3	12.2	3.0	3.0	12.1	88.5	3.551	0.582	13.7
North Carolina	3,495,702	67.2	8.4	4.2	18.4	2.8	0.4	(1.3)	2.3	0.1	0.9	98.0	3.512	0.575	3.8
North Dakota	270,404	67.0	8.7	4.2	19.3	2.0	0.2	(1.3)	2.3	0.1	0.9	97.5	3.515	0.576	3.8
Ohio	3,519,945	73.9	9.2	4.2	19.1	1.9	0.2	(8.5)	2.5	(1.4)	(4.6)	95.2	3.509	0.575	(1.5)
Oklahoma	2,043,343	47.5	6.2	4.2	18.3	2.4	0.4	21.0	2.2	4.8	18.4	99.7	3.505	0.574	21.3
Oregon	1,130,476	62.5	8.0	4.2	17.7	1.2	0.3	6.2	3.4	1.9	7.8	85.1	3.470	0.569	9.5
Pennsylvania	4,047,641	57.8	8.2	4.2	19.2	2.4	0.2	8.0	2.7	2.1	8.6	92.2	3.519	0.577	10.9
Rhode Island	516,033	50.8	6.8	4.2	17.6	2.4	2.0	16.2	2.5	3.8	14.9	94.8	3.491	0.572	17.0
South Carolina	2,185,809	55.8	7.4	4.2	19.5	4.0	0.5	8.5	2.3	2.2	8.6	97.5	3.558	0.583	11.4
South Dakota	349,780	159.9	18.9	4.2	19.0	2.8	0.2	(104.9)	2.7	(21.6)	(80.6)	92.1	3.521	0.577	(71.3)
Tennessee	2,627,724	65.4	8.2	4.2	18.1	2.6	0.4	1.2	2.4	0.6	3.0	96.5	3.503	0.574	5.8
Texas	12,482,259	56.7	7.4	4.2	18.6	2.0	0.4	10.8	2.5	2.7	10.6	95.6	3.502	0.574	13.0
Utah	786,085	63.6	8.1	4.2	18.7	2.3	0.3	2.9	2.5	1.0	4.3	95.5	3.508	0.575	7.1
Vermont	236,920	58.7	7.3	4.2	21.3	3.8	0.4	4.4	2.5	1.3	5.6	93.2	3.583	0.587	8.2
Virginia	2,965,731	63.6	7.9	4.2	17.6	3.0	1.0	2.8	2.4	1.0	4.2	96.8	3.501	0.574	7.0
Washington	2,361,707	78.2	9.9	4.2	17.5	2.1	0.4	(12.2)	2.8	(2.1)	(7.3)	92.0	3.482	0.571	(3.8)
West Virginia	508,755	58.3	7.6	4.2	18.9	4.2	0.3	6.5	2.2	1.7	7.0	98.3	3.550	0.582	9.8
Wisconsin	1,788,334	116.3	13.8	4.2	18.7	1.4	0.2	(54.5)	2.9	(11.0)	(40.6)	90.2	3.491	0.572	(33.7)
Wyoming	276,187	34.5	3.7	4.2	18.1	1.8	0.3	37.4	2.3	8.2	31.5	97.0	3.489	0.572	33.5
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	18,867	8.5	1.7	4.2	29.3	2.6	0.2	53.5	1.5	11.5	43.5	107.2	3.734	0.612	49.7
Puerto Rico	106,738	42.2	8.6	4.2	29.1	1.1	0.0	14.9	2.1	3.5	13.5	98.6	3.673	0.602	16.4
U.S. Virgin Islands	10,003	(38.2)	(2.1)	4.2	24.6	5.1	0.1	106.5	4.6	23.1	88.0	77.8	3.573	0.585	71.5
N Mariana Islands	378	47.3	8.5	4.2	23.9	4.4	0.0	11.8	1.9	2.8	10.9	98.6	3.661	0.600	13.8
Countrywide - Direct	125,535,372	70.8	9.9	4.2	18.7	2.3	0.3	(6.2)	2.9	(0.8)	(2.4)	90.4	3.506	0.574	0.7

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## 2022 Profitability Report Farmowners Multiple Peril

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	91,919	65.8	5.4	5.5	15.1	2.6	0.0	5.7	2.1	1.5	6.3	99.7	3.425	0.561	9.1
Alaska	797	88.5	2.9	5.5	19.4	2.8	0.0	(19.0)	4.9	(3.2)	(10.9)	71.0	3.496	0.573	(4.8)
Arizona	19,218	90.1	12.7	5.5	21.1	1.9	0.0	(31.3)	3.4	(6.0)	(21.9)	83.6	3.511	0.575	(15.4)
Arkansas	84,761	113.6	9.0	5.5	17.8	3.0	0.0	(48.9)	2.4	(9.9)	(36.6)	96.6	3.479	0.570	(32.5)
California	225,856	37.3	4.9	5.5	22.7	2.5	0.0	27.2	4.6	6.5	25.3	73.5	3.533	0.579	21.6
Colorado	108,368	68.0	5.8	5.5	23.1	1.8	0.0	(4.2)	2.3	(0.5)	(1.4)	94.9	3.547	0.581	1.6
Connecticut	7,881	56.6	7.2	5.5	22.2	3.5	0.0	5.0	3.0	1.6	6.5	85.1	3.558	0.583	8.5
Delaware	8,656	69.1	5.1	5.5	23.8	2.7	0.0	(6.2)	1.7	(1.0)	(3.5)	102.7	3.582	0.587	(0.6)
District of Columbia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Florida	24,998	52.2	11.1	5.5	25.8	1.5	0.0	3.9	3.5	1.4	6.1	80.7	3.574	0.586	7.9
Georgia	162,459	54.5	5.5	5.5	17.0	3.4	0.0	14.1	2.4	3.4	13.2	94.2	3.471	0.569	15.3
Hawaii	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Idaho	80,397	59.4	5.5	5.5	26.3	1.8	0.0	1.5	2.8	0.8	3.5	88.9	3.591	0.588	6.2
Illinois	228,593	54.4	4.3	5.5	21.5	1.2	0.3	12.8	2.3	3.1	12.0	98.3	3.509	0.575	14.8
Indiana	219,034	61.2	4.8	5.5	20.6	0.6	0.0	7.3	2.3	1.9	7.7	95.5	3.484	0.571	10.3
Iowa	261,737	79.4	6.0	5.5	19.5	1.2	0.0	(11.5)	3.1	(1.9)	(6.5)	87.4	3.477	0.570	(2.8)
Kansas	280,111	50.8	4.4	5.5	20.5	1.8	0.0	17.0	2.6	4.0	15.6	92.7	3.503	0.574	17.4
Kentucky	173,805	60.9	6.4	5.5	21.0	0.9	0.0	5.2	2.9	1.6	6.6	88.3	3.496	0.573	8.7
Louisiana	15,539	19.6	3.6	5.5	20.4	5.4	0.0	45.6	4.9	10.4	40.2	70.9	3.539	0.580	31.4
Maine	6,685	21.3	2.0	5.5	25.5	2.8	0.0	42.9	1.8	9.3	35.4	100.7	3.614	0.592	38.7
Maryland	32,966	62.9	4.8	5.5	22.2	2.1	0.0	2.6	2.0	0.9	3.7	99.2	3.539	0.580	6.6
Massachusetts	4,742	10.2	2.1	5.5	23.2	3.7	0.0	55.3	2.0	11.9	45.3	98.1	3.587	0.588	47.5
Michigan	161,748	59.9	4.6	5.5	23.9	1.3	0.0	4.8	2.7	1.4	6.0	90.9	3.548	0.581	8.4
Minnesota	184,289	205.6	15.3	5.5	20.7	2.1	0.0	(149.1)	3.5	(30.7)	(114.9)	82.7	3.507	0.575	(92.1)
Mississippi	31,733	51.9	4.7	5.5	24.2	3.9	0.0	9.9	2.2	2.4	9.6	97.2	3.595	0.589	12.4
Missouri	219,510	55.2	4.7	5.5	18.0	1.9	0.0	14.8	2.7	3.5	13.9	91.8	3.462	0.567	15.7
Montana	98,780	65.1	5.9	5.5	21.9	3.2	0.0	(1.6)	2.5	0.1	0.9	91.8	3.548	0.581	3.8
Nebraska	290,279	161.7	11.6	5.5	20.7	1.2	0.0	(100.7)	2.8	(20.7)	(77.2)	90.4	3.495	0.573	(66.8)

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## 2022 Profitability Report Farmowners Multiple Peril

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv Gain On Net Worth	Return On Net Worth
Nevada	8,093	25.4	15.5	5.5	23.7	4.1	0.0	25.9	3.0	5.9	22.9	85.8	3.588	0.588	22.7
New Hampshire	3,543	54.5	4.1	5.5	24.4	2.4	0.0	9.1	2.2	2.3	9.0	95.9	3.581	0.587	11.6
New Jersey	4,203	73.1	11.3	5.5	26.0	2.0	0.0	(18.0)	3.7	(3.2)	(11.1)	81.3	3.572	0.585	(6.0)
New Mexico	30,007	65.0	6.3	5.5	21.8	3.3	0.0	(2.0)	2.2	(0.1)	0.3	96.6	3.551	0.582	3.2
New York	53,605	48.9	5.1	5.5	25.9	1.6	0.0	13.0	3.0	3.2	12.8	87.0	3.581	0.587	14.1
North Carolina	69,895	60.0	4.6	5.5	26.9	3.1	0.0	(0.1)	2.3	0.4	1.8	94.1	3.633	0.595	4.8
North Dakota	144,154	57.9	4.9	5.5	20.5	1.9	0.0	9.4	2.1	2.3	9.2	98.6	3.504	0.574	12.0
Ohio	191,877	71.8	6.2	5.5	21.6	1.7	0.0	(6.9)	2.3	(1.1)	(3.5)	95.5	3.522	0.577	(0.4)
Oklahoma	191,558	54.1	4.9	5.5	21.3	2.3	0.0	12.0	2.0	2.8	11.1	99.4	3.527	0.578	14.0
Oregon	86,265	54.1	5.2	5.5	21.1	1.0	0.0	13.2	3.1	3.3	13.1	85.9	3.498	0.573	14.1
Pennsylvania	114,912	47.5	4.3	5.5	24.3	2.4	0.0	16.0	2.3	3.7	14.6	94.2	3.579	0.586	16.7
Rhode Island	520	55.7	4.8	5.5	22.1	2.9	0.0	9.0	1.7	2.2	8.5	102.7	3.556	0.583	11.7
South Carolina	20,243	71.8	6.7	5.5	23.5	4.6	0.0	(12.0)	2.5	(2.1)	(7.4)	91.5	3.599	0.590	(3.8)
South Dakota	154,082	250.8	18.2	5.5	20.7	2.4	0.0	(197.6)	3.1	(41.0)	(153.5)	86.3	3.513	0.576	(129.5)
Tennessee	175,254	64.0	5.7	5.5	17.0	1.5	1.7	4.7	2.4	1.4	5.7	94.9	3.437	0.563	8.3
Texas	412,897	62.4	5.2	5.5	18.7	2.0	0.0	6.2	2.4	1.7	6.9	94.5	3.475	0.569	9.4
Utah	19,871	49.4	6.3	5.5	20.5	2.3	0.0	16.1	3.2	3.9	15.4	85.1	3.508	0.575	16.0
Vermont	16,726	85.8	6.8	5.5	24.3	2.6	0.0	(25.0)	2.2	(4.9)	(17.9)	95.1	3.583	0.587	(14.0)
Virginia	85,610	53.7	4.0	5.5	17.3	3.2	0.0	16.3	2.3	3.8	14.8	95.9	3.473	0.569	17.1
Washington	88,095	52.2	5.4	5.5	21.8	1.9	0.0	13.3	2.7	3.2	12.8	90.7	3.523	0.577	14.5
West Virginia	18,316	44.7	3.8	5.5	22.3	2.1	0.0	21.7	1.9	4.9	18.7	98.9	3.543	0.581	21.5
Wisconsin	216,703	69.1	5.9	5.5	19.6	1.2	1.4	(2.7)	2.8	(0.1)	0.2	90.4	3.478	0.570	3.1
Wyoming	38,238	43.9	2.3	5.5	21.6	1.9	0.0	24.7	3.0	5.7	22.1	86.3	3.522	0.577	22.0
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	206	56.0	3.7	5.5	26.8	0.6	0.0	7.4	1.7	1.8	7.3	100.8	3.603	0.590	10.4
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	5,169,737	76.7	6.4	5.5	20.7	1.9	0.1	(11.2)	2.7	(1.9)	(6.6)	91.2	3.506	0.574	(3.1)

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State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain On Net Worth	Tax On Inv Gain On Net Worth
Alabama	780,121	47.2	10.3	6.8	21.3	3.4	0.2	10.9	4.0	2.9	11.9	75.7	3.506	0.575	12.0
Alaska	110,769	49.5	7.3	6.8	21.0	2.5	0.0	13.0	4.4	3.4	13.9	73.0	3.491	0.572	13.1
Arizona	802,013	68.6	11.5	6.8	21.5	1.9	0.0	(10.2)	4.8	(1.4)	(4.1)	70.0	3.489	0.572	0.1
Arkansas	434,118	96.9	12.1	6.8	21.1	3.1	0.0	(40.0)	3.8	(7.8)	(28.4)	77.0	3.502	0.574	(19.0)
California	6,297,780	55.6	11.7	6.8	21.9	2.2	0.0	1.9	5.0	1.2	5.7	68.0	3.497	0.573	6.8
Colorado	1,118,033	47.3	8.8	6.8	21.1	1.7	0.0	14.2	4.5	3.7	15.0	72.0	3.482	0.571	13.7
Connecticut	773,345	46.3	8.9	6.8	22.9	2.3	0.0	12.9	6.0	3.7	15.1	62.3	3.508	0.575	12.4
Delaware	334,288	14.9	2.5	6.8	13.3	1.2	0.0	61.4	4.5	13.6	52.3	74.3	3.393	0.556	41.7
District of Columbia	197,401	48.9	7.4	6.8	22.2	2.5	0.0	12.2	4.3	3.3	13.2	73.0	3.506	0.574	12.6
Florida	2,700,999	93.5	16.5	6.8	23.2	1.5	0.0	(41.5)	5.7	(7.8)	(28.0)	64.4	3.502	0.574	(15.1)
Georgia	1,417,594	66.6	12.0	6.8	21.8	4.1	0.0	(11.3)	4.4	(1.7)	(5.3)	72.1	3.520	0.577	(0.8)
Hawaii	227,617	31.4	8.0	6.8	22.4	3.2	0.0	28.3	3.5	6.5	25.3	79.2	3.520	0.577	23.0
Idaho	300,066	53.4	11.6	6.8	20.4	1.5	0.1	6.2	5.0	2.1	9.1	68.1	3.471	0.569	9.1
Illinois	2,131,859	60.1	10.7	6.8	21.2	1.5	0.0	(0.4)	4.9	0.7	3.8	68.9	3.481	0.570	5.5
Indiana	1,030,926	54.9	9.8	6.8	21.0	1.4	0.0	6.1	4.9	2.1	8.9	69.4	3.478	0.570	9.1
Iowa	562,895	78.9	10.1	6.8	21.9	1.4	0.0	(19.1)	4.8	(3.2)	(11.1)	70.7	3.489	0.572	(4.9)
Kansas	491,084	68.2	10.2	6.8	20.9	2.3	0.1	(8.4)	3.5	(1.2)	(3.7)	79.8	3.489	0.572	(0.0)
Kentucky	625,936	90.0	12.8	6.8	27.2	3.3	0.0	(40.1)	4.8	(7.6)	(27.6)	68.9	3.573	0.585	(16.1)
Louisiana	650,302	63.7	13.3	6.8	22.3	4.1	0.0	(10.2)	9.0	(0.7)	(0.5)	49.3	3.512	0.575	2.7
Maine	306,130	42.8	7.3	6.8	25.3	2.5	0.1	15.2	3.5	3.8	15.0	79.0	3.549	0.582	14.8
Maryland	784,931	62.9	9.8	6.8	22.2	2.2	0.0	(3.9)	4.4	(0.1)	0.5	72.7	3.503	0.574	3.3
Massachusetts	1,590,812	41.5	8.2	6.8	26.7	3.1	0.0	13.7	4.3	3.6	14.5	71.9	3.570	0.585	13.4
Michigan	1,355,880	61.4	10.2	6.8	22.6	1.4	0.0	(2.4)	4.3	0.2	1.7	73.3	3.498	0.573	4.2
Minnesota	893,410	106.3	15.0	6.8	20.6	2.0	0.0	(50.8)	4.3	(10.0)	(36.5)	73.5	3.480	0.570	(24.0)
Mississippi	420,489	54.4	7.3	6.8	21.7	3.1	0.0	6.8	3.5	2.0	8.3	79.3	3.509	0.575	9.5
Missouri	1,017,916	59.9	10.1	6.8	21.0	1.9	0.0	0.3	4.2	0.7	3.7	74.3	3.483	0.571	5.7
Montana	253,083	64.0	9.7	6.8	21.5	3.2	0.0	(5.2)	4.3	(0.4)	(0.6)	73.5	3.506	0.574	2.5
Nebraska	376,363	124.8	14.7	6.8	20.6	1.4	0.1	(68.4)	3.9	(13.7)	(50.8)	76.7	3.472	0.569	(36.0)

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State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	475,923	54.3	12.4	6.8	21.6	3.4	0.0	1.4	4.7	1.1	5.0	70.5	3.510	0.575	6.5
New Hampshire	304,621	47.2	8.9	6.8	24.7	2.0	0.1	10.4	4.2	2.9	11.7	73.5	3.531	0.578	11.6
New Jersey	1,881,269	43.2	10.2	6.8	23.4	1.9	0.1	14.4	6.1	4.0	16.5	62.0	3.509	0.575	13.1
New Mexico	284,183	60.7	11.7	6.8	21.7	3.1	0.0	(3.9)	4.6	(0.1)	0.8	71.3	3.506	0.574	3.5
New York	4,834,391	59.7	11.9	6.8	23.4	2.1	0.1	(3.9)	7.8	0.4	3.4	53.7	3.508	0.575	4.8
North Carolina	1,230,068	41.4	6.6	6.8	21.9	2.6	0.0	20.6	3.7	4.9	19.4	78.0	3.505	0.574	18.0
North Dakota	170,827	59.1	8.0	6.8	21.2	2.0	0.0	2.9	3.2	1.1	5.0	82.9	3.488	0.571	7.1
Ohio	1,565,867	62.0	10.1	6.8	21.4	1.8	0.0	(2.1)	3.9	0.2	1.6	76.1	3.489	0.572	4.1
Oklahoma	681,947	59.2	8.8	6.8	21.6	2.3	0.1	1.2	3.9	0.9	4.3	76.0	3.496	0.573	6.2
Oregon	643,721	52.6	9.3	6.8	20.6	1.6	0.0	9.1	5.0	2.7	11.4	68.3	3.475	0.569	10.7
Pennsylvania	2,178,542	55.2	12.0	6.8	22.5	2.3	0.1	1.0	5.2	1.1	5.1	67.2	3.505	0.574	6.4
Rhode Island	205,753	47.6	9.7	6.8	22.9	2.2	0.1	10.7	5.1	3.1	12.7	67.5	3.509	0.575	11.5
South Carolina	674,694	58.3	12.5	6.8	21.6	3.2	0.0	(2.4)	4.6	0.3	2.0	71.2	3.506	0.574	4.3
South Dakota	187,807	129.1	15.1	6.8	20.4	2.9	0.0	(74.4)	3.6	(15.0)	(55.7)	79.2	3.490	0.572	(41.2)
Tennessee	977,866	57.0	9.2	6.8	21.9	2.7	0.0	2.4	4.0	1.2	5.2	75.5	3.506	0.574	6.9
Texas	3,916,448	49.9	9.2	6.8	22.0	1.8	0.0	10.2	4.6	2.9	11.9	70.8	3.495	0.573	11.4
Utah	401,935	38.6	9.2	6.8	22.6	2.3	0.0	20.6	4.4	5.0	19.9	72.6	3.507	0.575	17.4
Vermont	160,451	47.7	8.0	6.8	24.9	2.6	0.0	10.0	3.5	2.7	10.8	78.6	3.547	0.581	11.5
Virginia	1,030,891	47.2	7.0	6.8	21.7	3.0	0.0	14.3	3.6	3.6	14.3	78.7	3.507	0.575	14.2
Washington	1,119,980	67.6	11.9	6.8	20.6	2.1	0.0	(8.9)	4.9	(1.1)	(2.9)	69.2	3.481	0.570	0.9
West Virginia	243,298	49.1	8.7	6.8	21.9	4.2	0.0	9.4	4.6	2.7	11.2	70.9	3.523	0.577	10.9
Wisconsin	889,950	85.0	11.4	6.8	20.7	1.5	0.1	(25.4)	4.2	(4.6)	(16.6)	74.2	3.475	0.569	(9.4)
Wyoming	133,780	33.5	5.7	6.8	21.2	2.0	0.0	30.9	3.6	7.1	27.4	78.6	3.488	0.571	24.5
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	1,392	64.7	19.3	6.8	24.6	5.0	0.0	(20.4)	2.9	(3.8)	(13.7)	74.8	3.620	0.593	(7.2)
Puerto Rico	577,967	21.0	6.9	6.8	24.7	1.0	0.0	39.7	4.6	9.1	35.2	70.2	3.520	0.577	27.6
U.S. Virgin Islands	12,014	4.1	2.5	6.8	22.5	4.6	0.0	59.6	3.5	13.1	50.0	84.7	3.523	0.577	45.2
N Mariana Islands	599	80.0	7.0	6.8	32.8	6.0	0.0	(32.6)	2.8	(6.4)	(23.4)	72.5	3.816	0.625	(13.8)
Countrywide - Direct	52,772,343	59.4	10.8	6.8	22.2	2.2	0.0	(1.4)	5.0	0.5	3.1	68.3	3.501	0.574	5.0

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## 2022 Profitability Report Fire

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Alabama	307,004	52.1	4.3	5.7	17.5	2.4	0.1	17.9	3.8	4.4	17.2	85.5	3.511	0.575	17.7
Alaska	63,593	36.9	2.2	5.7	16.6	1.9	0.6	36.1	4.1	8.3	32.0	80.6	3.492	0.572	28.7
Arizona	222,446	56.0	5.3	5.7	15.9	1.8	0.1	15.2	3.3	3.7	14.7	89.3	3.478	0.570	16.1
Arkansas	206,066	132.6	9.6	5.7	16.7	2.4	0.1	(67.1)	4.4	(13.4)	(49.3)	78.5	3.498	0.573	(35.8)
California	2,309,621	40.1	4.2	5.7	18.8	1.4	0.0	29.9	3.4	6.8	26.5	86.7	3.519	0.577	25.9
Colorado	300,055	19.6	2.4	5.7	20.2	1.0	0.1	50.9	3.8	11.3	43.4	84.0	3.532	0.579	39.4
Connecticut	180,930	28.5	2.5	5.7	17.9	1.5	0.1	43.8	2.9	9.7	37.1	94.1	3.507	0.575	37.8
Delaware	41,439	27.9	2.3	5.7	15.1	1.7	0.1	47.2	2.6	10.3	39.5	100.4	3.465	0.568	42.5
District of Columbia	66,393	33.6	2.6	5.7	14.1	1.6	0.1	42.5	3.5	9.5	36.5	90.0	3.455	0.566	35.7
Florida	1,777,464	77.9	8.2	5.7	20.0	0.9	0.0	(12.7)	3.9	(2.0)	(6.8)	83.3	3.524	0.577	(2.7)
Georgia	520,005	51.9	4.7	5.7	17.5	3.0	0.1	17.1	3.3	4.1	16.3	89.3	3.521	0.577	17.5
Hawaii	135,119	23.6	2.7	5.7	21.4	2.5	0.1	44.0	2.5	9.7	36.9	96.8	3.593	0.589	38.7
Idaho	62,265	71.2	5.3	5.7	17.3	1.5	0.1	(1.1)	5.4	0.6	3.6	69.2	3.494	0.573	5.4
Illinois	739,527	63.3	5.1	5.7	14.2	1.5	0.0	10.2	3.4	2.7	10.9	90.9	3.453	0.566	12.8
Indiana	376,464	82.5	5.7	5.7	16.9	1.4	0.0	(12.2)	2.9	(2.1)	(7.2)	96.1	3.488	0.572	(4.0)
Iowa	208,354	106.9	6.9	5.7	15.5	1.1	0.4	(36.5)	3.4	(7.1)	(26.1)	90.4	3.465	0.568	(20.7)
Kansas	154,655	68.9	5.1	5.7	16.5	2.2	2.5	(0.8)	3.2	0.4	2.1	92.3	3.494	0.573	4.8
Kentucky	188,554	54.1	4.6	5.7	15.1	3.7	0.1	16.6	3.7	4.1	16.2	86.5	3.496	0.573	17.0
Louisiana*	475,582	123.8	11.2	5.7	17.1	2.5	0.0	(60.5)	8.0	(11.4)	(41.1)	56.5	3.499	0.573	(20.3)
Maine	64,566	41.8	3.6	5.7	17.6	2.1	0.1	29.3	2.5	6.6	25.2	99.9	3.512	0.575	28.1
Maryland	217,907	33.3	2.8	5.7	16.5	1.5	0.2	40.1	3.0	8.9	34.2	92.4	3.482	0.571	34.5
Massachusetts	399,793	52.3	2.8	5.7	17.9	1.9	0.0	19.4	2.9	4.6	17.8	93.5	3.514	0.576	19.6
Michigan	412,796	116.9	7.9	5.7	16.3	0.9	0.0	(47.7)	5.3	(9.2)	(33.3)	71.6	3.474	0.569	(20.9)
Minnesota	308,805	43.8	3.1	5.7	16.4	1.6	0.1	29.3	3.4	6.7	26.0	89.3	3.484	0.571	26.1
Mississippi	201,054	42.7	4.6	5.7	18.2	2.2	0.1	26.6	3.8	6.2	24.1	85.1	3.518	0.576	23.5
Missouri	325,231	59.8	5.1	5.7	17.5	1.3	0.1	10.7	3.3	2.8	11.2	89.8	3.495	0.573	13.0
Montana	53,060	35.8	2.5	5.7	19.2	2.7	0.0	34.0	2.4	7.5	28.9	98.9	3.555	0.582	31.6
Nebraska	112,506	114.9	8.9	5.7	15.7	1.5	1.0	(47.7)	4.1	(9.3)	(34.2)	81.8	3.472	0.569	(25.1)

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## 2022 Profitability Report Fire

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Nevada	145,515	35.5	3.7	5.7	15.9	2.2	0.1	37.0	2.9	8.2	31.6	94.5	3.484	0.571	32.8
New Hampshire	51,359	58.9	4.2	5.7	16.6	2.3	0.2	12.3	2.7	3.0	12.0	96.9	3.499	0.573	14.5
New Jersey	502,946	50.0	3.7	5.7	17.1	1.3	0.1	22.0	3.6	5.2	20.4	86.7	3.491	0.572	20.6
New Mexico	64,356	78.1	5.9	5.7	16.5	2.2	0.1	(8.5)	3.1	(1.3)	(4.1)	91.4	3.496	0.573	(0.9)
New York	1,182,708	56.5	4.3	5.7	19.7	1.6	0.0	12.1	3.4	3.1	12.4	87.8	3.534	0.579	13.9
North Carolina	431,506	55.4	4.6	5.7	17.1	1.8	0.1	15.2	7.0	4.3	17.9	61.4	3.494	0.572	13.9
North Dakota	56,803	32.5	2.6	5.7	15.8	1.7	0.0	41.8	2.9	9.2	35.4	93.7	3.474	0.569	36.1
Ohio	511,464	69.5	5.0	5.7	16.3	1.5	0.1	2.0	3.5	1.0	4.5	86.9	3.479	0.570	6.8
Oklahoma	247,156	130.0	9.9	5.7	17.0	1.3	0.1	(63.9)	4.5	(12.7)	(46.8)	78.3	3.488	0.572	(33.7)
Oregon	175,148	107.2	7.1	5.7	16.1	1.3	0.1	(37.5)	4.3	(7.2)	(26.0)	79.0	3.474	0.569	(17.6)
Pennsylvania	597,244	72.2	6.0	5.7	16.7	1.8	0.3	(2.7)	4.1	0.1	1.3	81.1	3.491	0.572	4.0
Rhode Island	56,017	34.8	3.0	5.7	18.1	1.7	0.1	36.5	3.2	8.2	31.5	90.0	3.515	0.576	31.3
South Carolina	429,200	41.0	4.9	5.7	25.3	1.9	0.1	21.1	2.2	4.8	18.5	108.7	3.603	0.590	23.1
South Dakota	52,929	121.9	8.4	5.7	17.3	2.4	0.1	(55.8)	4.0	(11.1)	(40.7)	82.6	3.508	0.575	(30.7)
Tennessee	384,831	66.0	5.1	5.7	16.1	1.9	0.1	5.1	4.0	1.7	7.3	82.8	3.485	0.571	9.0
Texas	2,714,816	68.9	5.7	5.7	18.1	0.8	0.0	0.8	3.6	0.8	3.6	86.6	3.497	0.573	6.1
Utah	120,320	41.6	3.9	5.7	16.4	1.6	0.0	30.8	3.4	7.0	27.1	88.2	3.484	0.571	26.8
Vermont	29,882	2.6	(1.8)	5.7	17.4	2.6	0.1	73.5	2.4	15.8	60.1	100.7	3.519	0.577	63.4
Virginia	304,738	54.5	4.8	5.7	15.5	2.0	0.3	17.2	3.0	4.1	16.1	93.8	3.477	0.570	18.1
Washington	338,562	58.5	4.3	5.7	16.3	1.5	0.1	13.7	3.8	3.5	14.0	83.5	3.480	0.570	14.6
West Virginia	73,860	39.8	3.0	5.7	16.0	2.7	0.1	32.8	2.7	7.3	28.2	97.9	3.494	0.573	30.5
Wisconsin	286,635	48.9	4.6	5.7	15.3	1.2	0.1	24.1	3.3	5.6	21.8	91.1	3.462	0.567	22.8
Wyoming	30,361	26.3	1.5	5.7	15.5	1.5	0.1	49.4	3.4	10.9	41.9	86.9	3.466	0.568	39.3
American Samoa	12	(56.1)	(2.8)	5.7	15.7	0.0	0.0	137.5	0.6	29.0	109.1	101.3	3.383	0.554	113.3
Guam	29,592	3.5	0.7	5.7	25.7	3.2	0.0	61.2	1.8	13.1	49.9	100.0	3.743	0.613	53.0
Puerto Rico	121,515	10.5	1.6	5.7	16.0	2.6	0.0	63.7	2.0	13.7	52.0	107.8	3.495	0.573	59.0
U.S. Virgin Islands	34,702	(52.9)	(0.5)	5.7	25.8	4.5	0.0	117.5	5.7	25.6	97.5	73.6	3.547	0.581	74.8
N Mariana Islands	2,629	0.9	0.1	5.7	24.3	5.1	0.0	64.0	2.0	13.8	52.2	105.1	3.684	0.604	58.0
Countrywide - Direct	19,408,059	62.4	5.3	5.7	17.8	1.5	0.1	7.1	3.7	2.1	8.8	85.1	3.504	0.574	10.4

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

## 2022 Profitability Report Allied Lines

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Inv Gain On Net Worth
Alabama	481,371	44.2	3.5	3.9	14.2	2.0	0.2	32.1	3.7	7.3	28.4	90.6	3.520	0.577	28.7
Alaska	45,274	105.0	5.4	3.9	13.0	2.1	0.5	(29.8)	3.5	(5.7)	(20.6)	88.8	3.517	0.576	(15.4)
Arizona	384,186	79.0	5.5	3.9	13.4	1.3	0.2	(3.2)	2.6	(0.2)	(0.4)	104.0	3.508	0.575	2.5
Arkansas	477,550	129.9	6.4	3.9	12.7	1.2	0.0	(54.0)	2.7	(10.9)	(40.4)	107.3	3.494	0.573	(40.4)
California	2,305,527	93.1	5.3	3.9	13.9	1.2	0.1	(17.5)	3.3	(3.1)	(11.1)	94.3	3.512	0.576	(7.5)
Colorado	711,431	102.1	5.2	3.9	11.3	0.8	0.2	(23.5)	2.6	(4.5)	(16.3)	104.1	3.468	0.568	(14.1)
Connecticut	253,613	24.1	1.9	3.9	14.4	1.8	0.2	53.8	2.7	11.7	44.7	99.8	3.538	0.580	47.6
Delaware	72,111	10.8	1.2	3.9	13.7	1.9	0.1	68.5	1.2	14.6	55.1	129.4	3.533	0.579	74.3
District of Columbia	64,755	40.0	2.6	3.9	12.0	1.5	0.2	40.0	3.1	8.9	34.2	95.9	3.488	0.572	35.7
Florida	5,505,827	186.4	13.6	3.9	16.5	1.2	0.0	(121.5)	4.8	(24.7)	(92.0)	77.7	3.543	0.581	(68.6)
Georgia	834,721	51.3	2.7	3.9	12.4	1.7	0.3	27.8	2.7	6.3	24.2	104.6	3.499	0.573	28.2
Hawaii	225,077	15.1	1.1	3.9	20.6	2.7	0.1	56.6	2.0	12.2	46.4	107.3	3.683	0.603	52.8
Idaho	220,558	99.2	4.1	3.9	12.1	0.7	0.0	(20.0)	2.6	(3.8)	(13.6)	103.5	3.479	0.570	(11.2)
Illinois	1,927,332	31.8	1.8	3.9	11.4	0.6	0.0	50.6	1.6	10.9	41.3	130.3	3.481	0.570	56.7
Indiana	986,037	27.3	1.5	3.9	11.6	0.5	0.0	55.1	1.5	11.8	44.8	133.7	3.482	0.571	62.8
Iowa	1,824,043	29.3	1.2	3.9	11.5	0.3	0.0	53.9	1.4	11.6	43.8	139.0	3.487	0.571	63.8
Kansas	1,531,582	137.1	5.7	3.9	10.0	0.3	0.0	(56.9)	2.0	(11.6)	(43.3)	120.8	3.458	0.567	(49.4)
Kentucky	455,431	48.2	1.7	3.9	10.7	1.7	0.1	33.8	4.0	7.8	30.1	88.8	3.481	0.570	29.6
Louisiana*	1,048,849	27.0	4.2	3.9	15.9	2.0	0.1	47.1	7.9	11.2	43.8	58.5	3.525	0.578	28.6
Maine	79,294	32.3	1.4	3.9	13.9	1.9	0.2	46.5	2.2	10.1	38.5	108.9	3.532	0.579	44.9
Maryland	287,317	48.2	3.2	3.9	12.2	1.3	0.4	30.9	2.7	6.9	26.7	101.2	3.489	0.572	29.9
Massachusetts	480,601	30.5	2.8	3.9	14.5	1.9	0.1	46.3	3.5	10.3	39.5	90.1	3.535	0.579	38.5
Michigan	607,144	41.0	2.6	3.9	12.6	0.7	0.0	39.4	2.7	8.7	33.4	104.2	3.487	0.571	37.7
Minnesota	1,737,562	81.6	3.6	3.9	12.3	0.6	0.0	(2.0)	1.4	(0.2)	(0.4)	142.1	3.493	0.572	2.3
Mississippi	463,750	59.5	2.8	3.9	13.2	1.2	0.1	19.5	2.2	4.5	17.2	114.2	3.501	0.574	22.6
Missouri	1,008,592	58.2	2.9	3.9	10.9	0.6	0.0	23.5	1.7	5.2	20.0	127.0	3.476	0.570	28.3
Montana	395,491	140.2	5.8	3.9	10.6	0.4	0.0	(60.9)	1.5	(12.6)	(46.9)	130.0	3.462	0.567	(58.1)
Nebraska	1,534,696	125.0	5.2	3.9	12.5	0.6	0.0	(47.0)	1.7	(9.6)	(35.7)	131.4	3.491	0.572	(44.1)

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



## 2022 Profitability Report Allied Lines

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	215,957	80.9	6.6	3.9	13.3	1.9	0.1	(6.7)	3.5	(0.8)	(2.4)	89.0	3.519	0.577	0.8
New Hampshire	51,476	29.2	2.7	3.9	18.8	2.1	0.2	43.2	2.4	9.5	36.1	101.7	3.636	0.596	39.8
New Jersey	683,973	20.8	2.4	3.9	15.5	1.4	0.1	55.9	4.5	12.5	48.0	79.2	3.536	0.579	41.0
New Mexico	200,166	100.9	4.5	3.9	12.0	1.1	0.2	(22.5)	2.9	(4.3)	(15.4)	98.3	3.483	0.571	(12.2)
New York	1,307,038	40.0	3.8	3.9	14.5	1.5	0.0	36.3	4.0	8.3	32.0	84.6	3.525	0.578	30.0
North Carolina	959,711	41.0	2.4	3.9	13.4	1.2	0.2	37.9	2.3	8.3	31.9	110.5	3.505	0.574	38.2
North Dakota	1,720,278	89.2	3.7	3.9	10.8	0.2	0.0	(7.7)	0.8	(1.5)	(5.5)	162.4	3.492	0.572	(6.0)
Ohio	923,319	52.5	3.0	3.9	11.5	0.8	0.0	28.4	2.3	6.3	24.3	113.6	3.478	0.570	30.5
Oklahoma	678,456	146.8	7.2	3.9	12.2	0.8	0.1	(70.9)	3.2	(14.4)	(53.3)	95.8	3.482	0.571	(48.1)
Oregon	278,438	75.3	3.5	3.9	12.8	0.9	0.1	3.6	2.8	1.2	5.2	98.3	3.493	0.572	8.0
Pennsylvania	632,585	42.5	3.0	3.9	12.9	1.7	0.1	36.0	3.7	8.2	31.6	88.2	3.505	0.574	30.8
Rhode Island	83,410	24.8	1.9	3.9	15.2	1.8	0.4	52.1	2.5	11.4	43.3	101.1	3.556	0.583	46.7
South Carolina	552,373	51.6	3.1	3.9	15.1	1.4	0.1	24.8	2.1	5.6	21.4	111.5	3.537	0.580	26.8
South Dakota	1,320,032	108.3	4.5	3.9	10.4	0.2	0.0	(27.3)	1.3	(5.5)	(20.5)	142.9	3.480	0.570	(26.4)
Tennessee	521,066	58.6	3.8	3.9	12.1	1.4	0.1	20.2	3.7	4.9	19.1	90.4	3.489	0.572	20.1
Texas	5,415,713	95.3	4.7	3.9	14.2	0.9	0.1	(19.0)	3.1	(3.5)	(12.4)	96.9	3.510	0.575	(9.0)
Utah	126,790	75.9	3.9	3.9	13.0	1.5	0.1	1.9	3.9	1.0	4.7	85.9	3.504	0.574	7.0
Vermont	34,821	31.7	2.1	3.9	13.5	2.7	0.1	46.1	2.1	10.0	38.2	108.7	3.541	0.580	44.5
Virginia	468,444	31.7	2.3	3.9	12.2	1.6	0.6	47.8	2.3	10.4	39.7	108.0	3.495	0.573	45.8
Washington	574,534	78.1	4.4	3.9	11.3	0.8	0.1	1.5	3.9	1.0	4.4	87.3	3.470	0.569	6.8
West Virginia	71,298	43.8	4.8	3.9	15.0	3.2	0.1	29.3	3.7	6.8	26.2	88.0	3.557	0.583	26.0
Wisconsin	733,001	37.7	1.9	3.9	11.1	0.5	0.0	44.9	1.9	9.7	37.1	122.7	3.473	0.569	48.4
Wyoming	71,117	76.7	3.9	3.9	13.2	1.2	0.1	1.2	2.6	0.7	3.1	100.0	3.506	0.574	6.1
American Samoa	16	(470.3)	(18.9)	3.9	22.5	0.0	0.0	562.8	17.7	121.1	459.5	33.0	3.500	0.574	154.7
Guam	16,867	5.3	0.8	3.9	21.3	3.5	0.0	65.3	1.9	14.0	53.2	103.6	3.769	0.618	58.3
Puerto Rico	222,581	57.4	6.6	3.9	16.9	2.7	0.0	12.6	6.6	3.7	15.5	64.8	3.550	0.582	13.0
U.S. Virgin Islands	6,515	62.7	2.5	3.9	13.1	2.9	0.0	15.0	5.3	4.0	16.2	73.9	3.517	0.576	14.9
N Mariana Islands	3,456	1.4	0.2	3.9	6.5	5.0	0.0	83.0	3.0	17.9	68.1	91.8	3.441	0.564	65.5
Countrywide - Direct	43,823,150	86.2	5.0	3.9	13.2	1.0	0.1	(9.3)	2.9	(1.5)	(4.9)	101.7	3.498	0.573	(2.1)

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## 2022 Profitability Report Inland Marine

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	451,806	50.7	4.0	5.3	23.1	3.7	0.1	13.2	2.0	3.1	12.1	109.4	3.532	0.579	16.2
Alaska	89,466	32.3	2.5	5.3	25.8	2.6	0.1	31.5	1.4	6.8	26.0	123.9	3.551	0.582	35.2
Arizona	566,557	46.6	3.8	5.3	23.1	1.9	0.1	19.2	1.3	4.3	16.3	124.5	3.512	0.576	23.2
Arkansas	287,891	46.4	4.0	5.3	21.4	2.9	0.0	20.1	1.9	4.5	17.4	110.9	3.503	0.574	22.2
California	4,026,770	50.2	4.4	5.3	20.9	2.0	0.0	17.2	1.8	3.9	15.1	114.8	3.486	0.571	20.2
Colorado	632,317	55.6	4.7	5.3	22.5	1.9	0.1	10.0	1.6	2.4	9.2	115.9	3.506	0.574	13.6
Connecticut	435,646	37.5	2.3	5.3	21.3	2.0	0.1	31.5	1.5	6.9	26.2	120.2	3.492	0.572	34.4
Delaware	169,206	60.5	5.1	5.3	18.0	2.0	0.0	9.2	1.1	2.1	8.1	137.8	3.462	0.567	14.1
District of Columbia	157,647	37.4	4.0	5.3	15.7	2.0	0.1	35.6	3.0	8.0	30.6	100.0	3.451	0.565	33.5
Florida	2,085,887	68.4	6.0	5.3	20.7	1.6	0.0	(1.9)	1.9	(0.1)	0.1	111.2	3.477	0.570	3.0
Georgia	976,078	51.0	4.2	5.3	24.2	3.6	0.1	11.7	1.6	2.7	10.6	116.1	3.547	0.581	15.3
Hawaii	137,615	34.2	2.9	5.3	22.8	3.5	0.1	31.3	1.8	6.9	26.2	112.5	3.528	0.578	32.5
Idaho	166,966	35.3	2.8	5.3	22.9	1.8	0.0	31.9	1.3	6.9	26.3	121.8	3.511	0.575	34.9
Illinois	1,102,094	51.5	5.8	5.3	21.1	1.6	0.0	14.9	1.7	3.4	13.2	115.9	3.483	0.571	18.2
Indiana	502,053	32.7	3.4	5.3	29.0	1.7	0.0	27.9	1.5	6.1	23.3	120.3	3.577	0.586	31.0
Iowa	291,608	36.7	2.8	5.3	20.9	1.5	0.0	32.8	1.5	7.1	27.2	119.3	3.479	0.570	35.3
Kansas	255,137	42.7	3.3	5.3	21.4	1.9	0.2	25.2	1.6	5.6	21.2	117.5	3.491	0.572	27.9
Kentucky	338,697	54.3	4.1	5.3	22.5	4.4	0.0	9.5	2.0	2.3	9.2	111.2	3.530	0.578	13.2
Louisiana	545,750	40.8	3.1	5.3	23.9	4.1	0.0	22.9	2.0	5.1	19.7	108.6	3.548	0.581	24.4
Maine	122,421	60.4	4.4	5.3	22.8	2.5	0.0	4.7	1.7	1.3	5.2	111.7	3.519	0.577	8.7
Maryland	514,046	45.0	4.1	5.3	22.5	2.1	0.1	20.9	1.4	4.6	17.6	123.2	3.508	0.575	24.7
Massachusetts	784,419	55.4	5.3	5.3	22.6	2.4	0.1	8.9	1.7	2.2	8.5	115.5	3.513	0.576	12.7
Michigan	749,509	40.9	3.4	5.3	21.3	1.6	0.0	27.5	1.8	6.1	23.2	115.8	3.486	0.571	29.8
Minnesota	513,217	45.2	3.8	5.3	20.2	2.0	0.0	23.5	1.5	5.2	19.8	119.9	3.477	0.570	26.7
Mississippi	289,842	42.3	3.0	5.3	31.5	3.2	0.0	14.6	1.5	3.3	12.8	111.7	3.671	0.601	17.4
Missouri	532,042	44.0	3.6	5.3	22.3	2.0	0.0	22.8	1.5	5.0	19.3	120.5	3.503	0.574	26.2
Montana	118,266	35.0	2.8	5.3	23.0	2.9	0.0	31.0	1.4	6.7	25.7	119.7	3.529	0.578	33.6
Nebraska	227,715	63.7	5.2	5.3	21.0	1.4	0.1	3.2	1.8	1.0	4.1	110.5	3.479	0.570	7.4

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## 2022 Profitability Report Inland Marine

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Nevada	271,824	43.7	3.0	5.3	22.7	3.2	0.1	22.0	1.5	4.9	18.7	121.4	3.521	0.577	25.6
New Hampshire	137,981	37.0	3.9	5.3	22.3	2.3	0.1	29.1	1.2	6.3	24.1	124.8	3.509	0.575	33.0
New Jersey	998,954	39.8	3.4	5.3	21.6	2.0	0.1	27.9	1.7	6.1	23.5	115.6	3.494	0.573	30.1
New Mexico	148,390	44.7	4.5	5.3	22.3	3.1	0.1	20.0	1.4	4.4	17.0	124.1	3.516	0.576	24.0
New York	2,280,780	52.8	4.4	5.3	22.1	2.2	0.0	13.2	2.4	3.2	12.4	103.1	3.501	0.574	15.8
North Carolina	946,716	39.7	3.1	5.3	23.5	2.6	0.1	25.6	1.3	5.6	21.3	122.3	3.530	0.578	29.1
North Dakota	103,766	63.0	5.3	5.3	19.8	2.0	0.0	4.7	2.0	1.3	5.4	109.1	3.470	0.569	8.8
Ohio	864,699	43.1	3.7	5.3	21.6	1.8	0.0	24.6	1.7	5.5	20.9	115.9	3.492	0.572	27.1
Oklahoma	337,155	50.3	3.4	5.3	22.4	2.4	0.1	16.1	1.6	3.7	14.1	117.2	3.510	0.575	19.4
Oregon	387,376	31.4	3.0	5.3	22.7	1.4	0.0	36.2	1.7	7.9	30.0	117.0	3.500	0.574	38.1
Pennsylvania	1,091,483	39.7	3.4	5.3	21.5	2.2	0.1	27.9	1.5	6.1	23.3	120.1	3.496	0.573	30.9
Rhode Island	111,608	27.8	2.0	5.3	25.1	2.3	0.1	37.4	1.7	8.1	31.0	114.7	3.541	0.580	38.5
South Carolina	511,310	42.5	5.6	5.3	27.5	3.4	0.1	15.7	1.4	3.5	13.6	116.9	3.600	0.590	18.9
South Dakota	93,252	63.5	5.1	5.3	21.7	2.7	0.0	1.8	1.4	0.6	2.6	123.6	3.504	0.574	6.1
Tennessee	646,644	39.8	3.5	5.3	23.6	2.5	0.0	25.4	1.5	5.6	21.3	117.3	3.529	0.578	28.0
Texas	3,092,145	46.1	4.2	5.3	21.5	2.0	0.1	20.8	2.2	4.7	18.3	100.5	3.493	0.572	21.3
Utah	266,234	33.3	2.8	5.3	24.8	2.2	0.0	31.7	1.7	6.9	26.5	112.5	3.541	0.580	32.7
Vermont	67,106	40.0	2.9	5.3	25.3	2.5	0.0	24.0	1.3	5.3	20.1	124.8	3.544	0.581	28.0
Virginia	702,303	41.4	3.5	5.3	21.9	2.9	0.2	25.0	1.9	5.6	21.3	112.4	3.507	0.575	26.9
Washington	849,867	37.9	3.5	5.3	27.6	2.0	0.1	23.8	1.5	5.2	20.0	118.9	3.571	0.585	26.8
West Virginia*	99,610	33.2	2.7	5.3	21.6	3.7	0.0	33.6	1.5	7.3	27.8	121.9	3.513	0.576	36.8
Wisconsin	449,130	39.0	5.5	5.3	23.3	1.5	0.0	25.5	1.5	5.6	21.3	120.5	3.510	0.575	28.7
Wyoming	67,541	44.2	3.5	5.3	21.8	2.0	0.0	23.2	1.6	5.1	19.7	116.7	3.498	0.573	25.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	1,572	5.4	0.2	5.3	32.7	3.5	0.6	52.4	2.1	11.3	43.2	89.5	3.772	0.618	41.8
Puerto Rico	111,549	30.3	1.9	5.3	17.2	4.1	0.0	41.2	1.3	8.9	33.6	132.4	3.476	0.570	47.4
U.S. Virgin Islands	6,218	14.1	(2.6)	5.3	25.6	4.2	0.0	53.4	1.2	11.4	43.2	139.2	3.528	0.578	63.1
N Mariana Islands	17	0.9	0.1	5.3	2.8	8.8	0.0	82.2	1.4	17.5	66.1	116.6	3.268	0.535	79.8
Countrywide - Direct	31,715,897	47.1	4.1	5.3	22.3	2.2	0.1	19.0	1.8	4.3	16.5	113.5	3.506	0.575	21.6

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## 2022 Profitability Report Medical Professional Liability

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	165,993	63.1	46.4	6.9	10.3	1.8	0.7	(29.0)	11.8	(4.2)	(13.1)	44.1	3.366	0.551	(3.0)
Alaska	24,610	0.9	9.7	6.9	12.1	1.9	4.7	63.9	0.7	13.5	51.1	45.3	NR	NR	23.1
Arizona	234,074	52.3	23.1	6.9	13.1	1.2	7.1	(3.6)	12.2	1.2	7.3	41.3	3.384	0.554	5.9
Arkansas	79,595	52.2	27.1	6.9	14.0	2.3	1.2	(3.7)	11.3	1.1	6.5	45.6	3.396	0.556	5.8
California	950,150	27.1	21.5	6.9	14.8	1.6	0.6	27.6	11.7	7.7	31.6	44.0	3.398	0.557	16.7
Colorado	188,688	43.6	14.7	6.9	12.6	1.1	7.1	14.1	9.8	4.6	19.4	49.9	3.377	0.553	12.5
Connecticut	251,023	89.6	25.1	6.9	9.5	2.9	0.1	(33.9)	15.1	(4.7)	(14.2)	37.2	3.373	0.553	(2.5)
Delaware	38,604	111.6	41.0	6.9	15.5	1.9	0.1	(77.0)	13.3	(14.0)	(49.7)	39.4	3.407	0.558	(16.8)
District of Columbia	33,157	23.8	12.5	6.9	15.8	4.2	0.1	36.9	12.2	9.7	39.3	43.0	3.416	0.560	19.8
Florida	879,598	44.5	16.8	6.9	14.1	1.5	1.0	15.3	10.5	4.9	20.8	47.8	3.393	0.556	12.8
Georgia	386,945	72.2	16.9	6.9	13.5	2.2	1.6	(13.4)	15.2	(0.3)	2.1	35.8	3.391	0.556	3.6
Hawaii	38,804	80.8	26.5	6.9	11.8	2.2	4.6	(32.8)	12.3	(4.9)	(15.7)	42.5	3.380	0.554	(3.8)
Idaho	40,659	43.3	22.1	6.9	15.5	1.8	2.4	8.1	12.7	3.8	17.0	41.6	3.401	0.557	9.9
Illinois	534,607	41.1	25.0	6.9	14.8	0.9	0.3	11.0	17.4	5.2	23.2	32.4	3.387	0.555	10.4
Indiana	157,338	40.0	40.1	6.9	10.6	1.6	0.2	0.7	15.2	2.6	13.2	36.3	3.368	0.552	7.6
Iowa	77,292	80.5	27.8	6.9	13.9	1.2	0.2	(30.5)	14.8	(4.0)	(11.8)	37.2	3.385	0.555	(1.5)
Kansas	95,894	49.6	24.8	6.9	14.3	1.5	0.5	2.6	12.6	2.6	12.5	42.4	3.388	0.555	8.1
Kentucky	133,320	52.1	27.0	6.9	14.9	1.8	0.7	(3.3)	15.6	1.9	10.4	35.4	3.392	0.556	6.5
Louisiana	115,472	26.2	21.5	6.9	14.4	2.0	0.1	28.9	11.8	8.0	32.7	44.2	3.395	0.556	17.3
Maine	52,469	51.4	6.8	6.9	9.4	1.7	10.6	13.2	12.7	4.9	21.1	40.8	3.354	0.549	11.4
Maryland	363,984	42.0	19.9	6.9	11.0	1.6	7.4	11.3	9.6	3.9	16.9	52.0	3.371	0.552	11.6
Massachusetts	356,429	51.0	23.7	6.9	10.3	2.2	1.9	4.0	18.4	3.8	18.5	31.5	3.373	0.553	8.7
Michigan	250,007	51.3	29.3	6.9	13.4	1.4	0.3	(2.6)	12.4	1.5	8.3	41.9	3.386	0.555	6.3
Minnesota	101,059	45.4	24.3	6.9	14.9	1.2	0.3	7.1	10.1	3.1	14.0	50.0	3.393	0.556	9.8
Mississippi*	58,893	39.5	22.7	6.9	13.1	2.0	0.9	15.0	11.5	5.0	21.4	44.9	3.387	0.555	12.5
Missouri	195,975	62.5	28.8	6.9	12.3	1.1	7.7	(19.3)	11.7	(2.1)	(5.5)	44.1	3.376	0.553	0.4
Montana	40,962	35.1	24.3	6.9	16.0	2.4	0.2	15.2	10.1	4.9	20.5	50.0	3.404	0.558	13.1
Nebraska	47,197	45.2	35.5	6.9	15.8	1.6	0.2	(5.0)	15.3	1.5	8.8	35.7	3.401	0.557	6.0

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## 2022 Profitability Report Medical Professional Liability

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Losses Incurred	Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Inv Gain On Net Worth
Nevada	98,351	32.0	19.6	6.9	15.7	2.7	0.3	22.8	10.9	6.6	27.2	46.0	3.416	0.560	15.4
New Hampshire	56,749	77.0	29.1	6.9	14.9	1.9	1.5	(31.2)	16.7	(3.8)	(10.7)	33.2	3.396	0.556	(0.7)
New Jersey	516,627	54.3	24.4	6.9	14.8	1.1	0.1	(1.4)	18.0	2.7	13.9	31.4	3.389	0.555	7.2
New Mexico	70,498	126.4	69.9	6.9	15.3	2.1	0.1	(120.7)	17.6	(22.5)	(80.6)	32.3	3.392	0.556	(23.2)
New York	1,761,481	69.8	25.9	6.9	9.7	2.4	0.0	(14.6)	24.2	0.9	8.7	24.8	3.371	0.552	5.0
North Carolina	194,275	29.3	24.7	6.9	13.5	1.3	1.3	23.1	11.6	6.7	27.9	43.9	3.388	0.555	15.1
North Dakota	14,106	39.9	29.6	6.9	16.4	2.0	1.8	3.6	10.0	2.4	11.2	49.7	3.410	0.559	8.4
Ohio	263,155	50.7	25.4	6.9	14.8	1.5	0.9	(0.2)	14.3	2.3	11.8	37.6	3.395	0.556	7.3
Oklahoma	116,045	52.8	23.9	6.9	14.0	1.8	0.2	0.5	13.3	2.3	11.5	40.1	3.391	0.556	7.4
Oregon	113,641	84.6	33.8	6.9	12.9	1.1	0.4	(39.7)	11.9	(6.4)	(21.4)	43.6	3.380	0.554	(6.5)
Pennsylvania	876,575	64.6	30.3	6.9	8.8	1.4	0.1	(12.0)	14.7	(0.1)	2.9	37.5	3.361	0.551	3.9
Rhode Island	37,314	30.7	26.7	6.9	14.8	1.3	0.1	19.6	22.9	7.9	34.6	25.7	3.386	0.555	11.7
South Carolina	90,536	56.1	32.3	6.9	14.6	3.0	1.4	(14.4)	16.7	(0.3)	2.7	33.3	3.400	0.557	3.7
South Dakota	17,644	53.2	40.4	6.9	15.3	2.3	0.2	(18.2)	12.5	(1.8)	(3.9)	42.3	3.399	0.557	1.2
Tennessee	258,809	67.5	31.7	6.9	11.6	0.8	2.3	(20.7)	17.5	(1.5)	(1.7)	32.2	3.370	0.552	2.3
Texas	476,269	39.0	18.0	6.9	15.9	1.1	0.2	18.9	10.4	5.7	23.6	47.9	3.406	0.558	14.2
Utah	74,764	48.6	32.8	6.9	14.6	1.5	1.5	(5.8)	12.9	0.9	6.2	41.5	3.389	0.555	5.4
Vermont	20,657	118.7	20.2	6.9	17.0	13.4	6.3	(82.4)	15.6	(14.7)	(52.0)	34.5	3.489	0.572	(15.1)
Virginia	230,864	52.0	25.5	6.9	15.1	1.7	1.7	(2.9)	11.0	1.2	7.0	45.8	3.403	0.558	6.0
Washington	224,149	60.8	26.6	6.9	14.3	1.4	0.3	(10.2)	10.5	(0.4)	0.7	48.3	3.391	0.556	3.2
West Virginia	68,455	49.3	27.3	6.9	14.3	3.0	0.1	(1.0)	12.0	1.8	9.3	42.9	3.406	0.558	6.8
Wisconsin	85,263	54.0	32.3	6.9	12.0	1.3	0.3	(6.7)	12.9	0.7	5.5	41.2	3.375	0.553	5.1
Wyoming	19,283	16.8	18.9	6.9	14.2	1.9	0.1	41.2	12.7	10.7	43.1	41.5	3.394	0.556	20.7
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	1,054	(86.8)	(28.3)	6.9	15.9	3.2	0.0	189.2	9.0	41.2	157.0	52.4	3.432	0.562	85.2
Puerto Rico	72,925	34.4	26.9	6.9	15.2	1.9	0.0	14.7	11.1	4.9	21.0	46.0	3.401	0.557	12.5
U.S. Virgin Islands	668	98.2	51.4	6.9	23.7	1.6	0.4	(82.1)	8.1	(15.9)	(58.1)	56.2	3.497	0.573	(29.7)
N Mariana Islands	26	(28.1)	1.4	6.9	17.3	1.0	0.0	101.5	9.9	22.9	88.4	47.9	3.429	0.562	45.3
Countrywide - Direct	11,652,985	53.8	25.0	6.9	12.7	1.7	1.2	(1.2)	15.0	2.2	11.6	36.6	3.381	0.554	7.1

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**2022 Profitability Report  
Other Liability**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Alabama	1,013,671	63.4	16.4	5.5	19.6	2.6	0.1	(7.5)	9.1	(0.1)	1.7	50.9	3.517	0.576	3.8
Alaska	187,415	37.1	9.1	5.5	19.6	1.6	0.2	26.9	8.5	7.0	28.3	53.8	3.507	0.575	18.2
Arizona	1,597,553	55.5	10.0	5.5	18.8	1.3	0.1	8.9	8.1	3.2	13.7	54.1	3.500	0.574	10.4
Arkansas	630,610	65.5	6.9	5.5	14.9	2.1	0.0	5.2	9.7	2.7	12.2	48.4	3.465	0.568	8.8
California	15,792,735	59.4	13.9	5.5	19.8	1.3	0.0	0.1	9.3	1.5	7.9	49.7	3.508	0.575	6.8
Colorado	2,099,534	47.4	8.5	5.5	19.3	1.1	0.1	18.1	8.4	5.2	21.3	52.9	3.503	0.574	14.2
Connecticut	1,578,883	74.4	8.7	5.5	18.7	1.5	0.1	(8.9)	11.0	(0.1)	2.1	44.6	3.498	0.573	3.9
Delaware	730,755	124.6	8.9	5.5	16.6	1.5	0.0	(57.1)	10.5	(10.3)	(36.4)	46.5	3.480	0.570	(14.0)
District of Columbia	731,343	59.8	11.8	5.5	19.9	1.4	0.1	1.6	7.2	1.5	7.3	59.1	3.511	0.575	7.3
Florida	8,645,898	66.1	12.0	5.5	17.0	1.0	0.0	(1.6)	6.3	0.7	4.0	65.3	3.480	0.570	5.5
Georgia	2,864,547	73.7	11.7	5.5	18.0	2.4	0.1	(11.3)	8.9	(0.9)	(1.5)	51.4	3.502	0.574	2.2
Hawaii	390,008	58.8	13.1	5.5	20.1	2.0	0.1	0.4	10.3	1.8	8.9	46.5	3.515	0.576	7.1
Idaho	371,500	45.0	10.2	5.5	17.9	1.3	0.0	20.1	7.1	5.4	21.8	58.8	3.492	0.572	15.7
Illinois	5,345,048	66.1	8.3	5.5	16.0	1.2	0.0	2.8	10.1	2.3	10.7	45.3	3.463	0.567	7.7
Indiana	1,400,575	57.5	11.8	5.5	18.1	1.1	0.0	6.0	9.3	2.8	12.5	50.0	3.490	0.572	9.2
Iowa	838,367	40.2	6.7	5.5	17.8	1.1	0.1	28.7	7.6	7.3	29.0	57.3	3.487	0.571	19.5
Kansas	678,174	56.1	9.3	5.5	18.1	1.4	0.1	9.5	8.3	3.4	14.5	53.8	3.493	0.572	10.7
Kentucky	728,543	49.3	9.3	5.5	19.4	3.2	0.0	13.3	8.5	4.2	17.6	53.0	3.523	0.577	12.3
Louisiana	1,261,366	53.7	11.3	5.5	19.9	2.7	0.0	6.9	9.8	3.1	13.6	48.7	3.518	0.576	9.6
Maine	253,390	46.2	7.3	5.5	20.2	1.7	0.1	19.0	7.4	5.2	21.1	57.9	3.520	0.577	15.2
Maryland	1,626,878	57.4	12.2	5.5	17.4	1.5	0.2	5.8	9.1	2.7	12.1	50.4	3.487	0.571	9.0
Massachusetts	3,383,412	50.0	10.6	5.5	17.9	1.7	0.1	14.2	8.5	4.4	18.3	52.8	3.495	0.573	12.6
Michigan	1,962,865	67.5	11.6	5.5	17.9	1.2	0.0	(3.7)	10.3	0.9	5.7	46.7	3.488	0.571	5.6
Minnesota	1,722,450	57.6	8.9	5.5	16.8	1.4	0.1	9.7	8.3	3.4	14.6	54.0	3.480	0.570	10.8
Mississippi	465,596	52.2	8.3	5.5	19.0	2.2	0.0	12.8	9.2	4.2	17.8	50.1	3.509	0.575	11.9
Missouri	1,640,073	71.1	11.8	5.5	17.0	1.6	0.1	(7.1)	9.3	0.0	2.2	49.6	3.484	0.571	4.0
Montana	280,905	85.8	36.8	5.5	20.4	2.0	0.1	(50.4)	7.9	(9.3)	(33.2)	55.1	3.524	0.577	(15.4)
Nebraska	513,312	75.9	9.6	5.5	17.4	1.3	0.1	(9.7)	8.2	(0.7)	(0.7)	53.7	3.484	0.571	2.5

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## 2022 Profitability Report Other Liability

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Nevada	829,495	62.3	17.3	5.5	19.0	2.1	0.0	(6.2)	10.0	0.3	3.5	47.3	3.507	0.575	4.6
New Hampshire	302,356	37.3	10.5	5.5	24.5	1.8	0.2	20.2	8.0	5.5	22.6	54.3	3.568	0.585	15.3
New Jersey	3,783,156	64.8	12.5	5.5	18.4	1.3	0.1	(2.6)	11.3	1.3	7.4	43.8	3.493	0.572	6.2
New Mexico	347,328	78.7	16.6	5.5	20.0	2.4	0.1	(23.3)	8.7	(3.5)	(11.1)	52.2	3.521	0.577	(2.9)
New York	12,579,505	63.0	14.5	5.5	19.2	1.4	0.0	(3.7)	11.7	1.1	6.8	42.6	3.502	0.574	5.8
North Carolina	2,093,705	48.9	7.8	5.5	17.6	1.7	0.1	18.4	8.2	5.2	21.4	53.5	3.491	0.572	14.4
North Dakota	225,689	47.4	8.9	5.5	18.9	1.5	0.0	17.8	8.1	5.1	20.9	54.0	3.504	0.574	14.2
Ohio	2,511,968	61.8	9.7	5.5	17.6	1.3	0.1	4.0	9.6	2.4	11.2	48.7	3.487	0.571	8.4
Oklahoma	815,205	52.2	8.5	5.5	18.4	1.6	0.2	13.6	8.9	4.3	18.2	51.2	3.498	0.573	12.2
Oregon	939,767	54.6	12.6	5.5	18.7	1.1	(0.0)	7.6	9.4	3.1	13.9	49.6	3.495	0.573	9.8
Pennsylvania	4,213,390	62.1	14.0	5.5	17.6	1.6	0.1	(0.9)	9.6	1.4	7.3	49.6	3.489	0.572	6.6
Rhode Island	368,526	40.2	11.0	5.5	17.2	1.7	0.2	24.1	10.5	6.8	27.9	46.1	3.487	0.571	15.8
South Carolina	958,502	76.2	17.0	5.5	19.8	2.2	0.1	(20.7)	8.3	(3.0)	(9.4)	53.6	3.518	0.576	(2.1)
South Dakota	190,191	30.8	7.5	5.5	18.9	2.3	0.1	35.1	6.4	8.4	33.1	63.0	3.513	0.576	23.8
Tennessee	1,646,604	57.9	8.8	5.5	17.6	1.8	0.0	8.5	8.6	3.2	13.9	52.3	3.491	0.572	10.2
Texas	8,830,770	66.4	12.7	5.5	18.5	1.2	0.1	(4.4)	9.3	0.6	4.3	49.7	3.496	0.573	5.0
Utah	853,010	56.8	11.3	5.5	19.1	1.5	0.0	5.8	7.7	2.5	11.1	55.5	3.507	0.575	9.1
Vermont	148,658	42.2	8.9	5.5	22.2	3.0	0.1	18.2	8.6	5.2	21.6	52.7	3.544	0.581	14.3
Virginia	2,124,480	44.7	8.9	5.5	17.1	1.8	0.2	21.8	8.6	6.0	24.4	52.3	3.487	0.571	15.7
Washington	2,058,867	58.5	12.1	5.5	18.6	1.3	0.1	4.0	8.5	2.2	10.3	52.3	3.497	0.573	8.3
West Virginia	251,538	10.6	4.9	5.5	19.2	3.1	0.0	56.5	11.0	13.7	53.9	44.6	3.514	0.576	27.0
Wisconsin	1,464,620	45.5	8.6	5.5	16.7	1.1	0.3	22.3	8.2	6.0	24.5	54.2	3.476	0.570	16.2
Wyoming	156,165	31.3	7.3	5.5	22.6	1.7	0.0	31.6	6.5	7.7	30.4	62.1	3.549	0.582	21.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	15,272	(7.5)	10.7	5.5	26.9	9.9	0.0	54.5	10.8	13.2	52.1	43.5	3.663	0.600	25.7
Puerto Rico	249,549	7.0	1.9	5.5	19.2	3.0	0.0	63.3	6.4	14.3	55.3	61.5	3.533	0.579	37.0
U.S. Virgin Islands	32,307	81.9	16.9	5.5	25.6	4.2	0.0	(34.2)	7.2	(6.0)	(21.0)	60.3	3.571	0.585	(9.7)
N Mariana Islands	1,689	(270.8)	(88.8)	5.5	15.4	7.4	0.0	431.3	10.4	92.3	349.4	46.6	3.519	0.577	165.7
Countrywide - Direct	106,727,716	61.0	11.9	5.5	18.3	1.5	0.1	1.7	9.3	1.9	9.1	49.9	3.496	0.573	7.5

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## 2022 Profitability Report Products Liability

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain On Net Worth	Tax On Inv Gain On Net Worth
Alabama	49,619	61.7	35.8	5.7	18.7	2.3	0.0	(24.2)	10.9	(3.3)	(10.1)	44.8	3.390	0.555	(1.7)
Alaska	6,429	16.9	9.6	5.7	20.2	2.1	0.0	45.5	0.1	9.6	36.1	51.7	NR	NR	18.7
Arizona	76,776	48.1	23.0	5.7	19.8	0.9	0.0	2.5	9.5	2.1	10.0	48.8	3.390	0.555	7.7
Arkansas	24,388	42.1	22.4	5.7	18.1	1.9	(0.0)	9.9	11.4	3.9	17.3	43.0	3.383	0.554	10.3
California	702,555	34.6	24.4	5.7	20.8	0.9	0.0	13.7	13.6	5.1	22.2	37.8	3.393	0.556	11.2
Colorado	97,834	146.5	42.0	5.7	19.8	1.0	0.0	(115.1)	11.9	(22.2)	(81.0)	42.0	3.388	0.555	(31.1)
Connecticut	62,630	48.4	14.3	5.7	17.2	1.5	0.0	12.9	16.4	5.4	23.9	33.0	3.375	0.553	10.7
Delaware	14,843	35.9	50.8	5.7	16.2	1.8	0.0	(10.4)	28.0	2.4	15.2	21.4	3.373	0.553	6.1
District of Columbia	10,248	75.6	106.3	5.7	15.3	1.2	(0.0)	(104.1)	13.1	(19.7)	(71.3)	38.9	3.360	0.551	(24.9)
Florida	304,594	70.8	35.7	5.7	20.5	0.7	0.0	(33.4)	12.9	(4.9)	(15.5)	39.3	3.390	0.556	(3.3)
Georgia	128,474	78.7	30.4	5.7	17.9	2.4	(0.0)	(35.1)	15.7	(4.8)	(14.6)	34.1	3.383	0.554	(2.2)
Hawaii	13,064	17.7	2.3	5.7	21.9	1.3	0.0	51.1	14.6	13.1	52.6	35.4	3.406	0.558	21.5
Idaho	23,396	24.7	16.7	5.7	19.9	1.1	0.0	31.9	8.9	8.2	32.6	51.0	3.393	0.556	19.5
Illinois	211,656	57.3	33.1	5.7	18.4	1.1	0.0	(15.6)	20.5	0.1	4.8	27.5	3.378	0.554	4.2
Indiana	116,705	33.0	16.8	5.7	13.6	1.0	0.0	30.0	11.1	8.1	33.0	44.2	3.348	0.549	17.4
Iowa	50,598	39.7	15.8	5.7	17.5	1.1	0.0	20.2	11.2	6.1	25.3	44.2	3.374	0.553	14.0
Kansas	40,314	40.4	19.8	5.7	18.1	1.5	0.0	14.5	15.3	5.6	24.2	34.8	3.379	0.554	11.3
Kentucky	34,598	32.4	13.2	5.7	18.5	2.2	0.0	28.0	10.9	7.7	31.2	44.6	3.388	0.555	16.8
Louisiana	50,711	92.4	24.6	5.7	20.3	2.3	(0.0)	(45.3)	16.9	(6.7)	(21.7)	32.0	3.395	0.556	(4.1)
Maine	12,805	18.2	8.8	5.7	19.2	0.3	(0.0)	47.9	7.7	11.3	44.2	56.2	3.381	0.554	27.7
Maryland	57,615	45.1	21.6	5.7	19.4	1.4	0.0	6.8	16.9	4.2	19.5	32.2	3.385	0.555	9.1
Massachusetts	148,257	41.5	26.4	5.7	18.4	1.1	(0.0)	6.9	14.6	3.9	17.7	35.8	3.379	0.554	9.2
Michigan	122,089	18.9	16.9	5.7	16.7	0.9	(0.0)	40.9	17.2	11.4	46.7	31.7	3.369	0.552	17.6
Minnesota	112,848	14.6	4.3	5.7	18.6	1.4	0.0	55.3	10.9	13.4	52.8	44.7	3.384	0.554	26.5
Mississippi	20,975	25.8	19.9	5.7	20.2	2.1	(0.0)	26.3	16.0	8.1	34.1	33.5	3.393	0.556	14.3
Missouri	73,566	52.2	39.3	5.7	18.5	1.2	0.0	(16.8)	17.6	(0.6)	1.5	31.1	3.379	0.554	3.3
Montana	15,009	60.4	17.3	5.7	20.7	2.0	0.0	(6.2)	12.7	0.8	5.7	39.8	3.400	0.557	5.1
Nebraska	26,072	31.4	7.7	5.7	16.7	1.1	(0.0)	37.4	9.9	9.5	37.9	48.0	3.370	0.552	21.0

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## 2022 Profitability Report Products Liability

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Tax On Gain On Net Worth	Return On Net Worth
Nevada	41,311	15.8	13.0	5.7	21.0	1.5	0.0	43.0	15.4	11.5	46.8	34.4	3.397	0.557	18.9
New Hampshire	16,707	20.8	23.5	5.7	18.9	1.8	(0.0)	29.3	9.4	7.7	31.0	49.8	3.389	0.555	18.2
New Jersey	217,600	32.6	19.4	5.7	19.2	1.0	0.0	22.1	25.3	8.8	38.6	23.2	3.380	0.554	11.8
New Mexico	12,977	25.6	20.9	5.7	21.5	1.8	0.0	24.5	10.7	6.9	28.4	44.6	3.409	0.559	15.5
New York	304,413	16.4	29.0	5.7	17.7	1.3	(0.0)	29.9	23.6	10.1	43.3	24.4	3.376	0.553	13.4
North Carolina	124,430	62.5	30.3	5.7	18.8	1.6	0.0	(18.9)	11.1	(2.1)	(5.6)	43.8	3.386	0.555	0.4
North Dakota	15,399	(4.0)	(4.3)	5.7	19.1	1.8	0.0	81.8	8.6	18.6	71.8	52.5	3.391	0.556	40.6
Ohio	140,352	31.4	24.1	5.7	17.9	1.1	0.0	19.8	19.3	7.3	31.8	28.9	3.376	0.553	12.0
Oklahoma	42,954	21.3	10.5	5.7	20.1	1.4	(0.0)	41.2	10.0	10.3	40.9	47.2	3.394	0.556	22.1
Oregon	63,571	29.2	17.5	5.7	20.3	0.4	0.0	27.0	10.6	7.4	30.2	45.2	3.389	0.555	16.5
Pennsylvania	160,188	83.8	46.2	5.7	18.3	1.4	0.1	(55.5)	30.2	(6.7)	(18.6)	19.8	3.378	0.553	(0.9)
Rhode Island	12,781	(16.1)	5.9	5.7	21.5	1.6	(0.0)	81.5	16.2	19.8	77.9	32.8	3.401	0.557	28.4
South Carolina	66,025	61.0	45.8	5.7	19.5	2.6	0.0	(34.5)	13.9	(5.0)	(15.6)	37.4	3.393	0.556	(3.0)
South Dakota	16,720	43.6	10.2	5.7	18.4	2.3	0.0	19.7	7.6	5.4	22.0	57.2	3.390	0.556	15.4
Tennessee	93,021	51.7	18.7	5.7	16.8	1.8	0.0	5.4	9.5	2.7	12.2	49.6	3.375	0.553	8.9
Texas	399,198	49.0	20.8	5.7	18.9	1.0	0.0	4.7	12.5	3.0	14.1	40.4	3.382	0.554	8.5
Utah	53,409	33.0	17.9	5.7	20.2	1.2	0.0	22.0	8.7	6.0	24.6	51.8	3.397	0.557	15.6
Vermont	8,497	3.4	(11.1)	5.7	19.9	1.8	0.0	80.3	10.4	18.6	72.2	44.9	3.402	0.557	35.2
Virginia*	68,140	51.2	14.8	5.7	17.3	1.7	0.0	9.3	13.1	4.1	18.3	39.0	3.377	0.553	10.0
Washington	97,103	37.4	16.1	5.7	20.2	0.9	0.0	19.7	11.5	6.0	25.2	42.5	3.392	0.556	13.6
West Virginia	9,573	94.8	64.3	5.7	18.6	3.0	0.0	(86.5)	36.6	(12.2)	(37.7)	16.8	3.382	0.554	(3.5)
Wisconsin	109,363	69.7	57.7	5.7	17.7	0.9	0.0	(51.6)	16.9	(8.1)	(26.6)	32.2	3.374	0.553	(5.7)
Wyoming	6,559	39.6	21.5	5.7	19.8	1.6	0.0	11.9	8.4	3.9	16.4	53.1	3.396	0.556	11.6
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	1,217	29.5	8.0	5.7	5.8	0.5	0.0	50.6	0.9	10.8	40.7	154.9	3.373	0.553	65.9
Puerto Rico	7,230	13.8	10.4	5.7	19.6	2.1	0.0	48.4	6.6	11.2	43.7	59.6	3.411	0.559	28.9
U.S. Virgin Islands	95	(1,562.1)	102.8	5.7	18.7	2.7	0.0	1,532.2	55.5	330.8	1,256.8	11.4	3.381	0.554	146.5
N Mariana Islands	37	1.0	42.5	5.7	4.6	0.0	0.0	46.2	0.4	9.8	36.8	174.4	3.390	0.555	67.1
Countrywide - Direct	4,697,537	46.0	25.8	5.7	18.9	1.2	0.0	2.3	15.5	3.0	14.8	34.4	3.382	0.554	7.9

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## 2022 Profitability Report Workers Compensation

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Alabama	440,211	38.9	13.1	7.7	14.3	4.4	0.3	21.3	16.6	7.2	30.8	33.5	3.495	0.573	13.2
Alaska	189,251	36.9	12.6	7.7	12.7	3.5	1.4	25.2	16.0	7.9	33.3	34.1	3.486	0.571	14.3
Arizona	880,748	33.5	12.5	7.7	13.9	2.2	0.2	30.2	18.9	9.4	39.6	30.1	3.485	0.571	14.9
Arkansas	266,951	41.3	11.7	7.7	12.9	6.2	0.2	20.1	12.5	6.3	26.3	41.2	3.501	0.574	13.8
California	11,585,843	45.0	16.8	7.7	16.3	2.6	0.8	10.8	13.9	4.5	20.1	38.2	3.498	0.573	10.6
Colorado*	1,037,980	53.9	13.5	7.7	15.8	2.6	1.2	5.3	8.7	2.5	11.4	53.7	3.499	0.573	9.1
Connecticut	762,609	46.8	13.7	7.7	13.5	2.8	0.6	14.9	14.1	5.4	23.5	37.6	3.488	0.571	11.8
Delaware	197,126	26.2	10.7	7.7	13.7	5.9	0.9	34.9	13.9	9.6	39.2	37.9	3.504	0.574	17.8
District of Columbia	163,783	28.6	10.3	7.7	13.0	7.3	0.5	32.7	12.1	8.8	36.0	41.6	3.512	0.576	17.9
Florida	3,237,203	45.0	14.4	7.7	15.3	2.6	3.2	11.8	9.7	4.1	17.4	49.5	3.497	0.573	11.5
Georgia	1,849,888	42.0	11.9	7.7	14.0	4.7	0.3	19.5	8.3	5.4	22.3	54.4	3.504	0.574	15.1
Hawaii	321,204	47.6	13.6	7.7	13.2	5.5	0.9	11.6	10.4	4.1	17.8	46.7	3.503	0.574	11.2
Idaho	535,869	52.5	11.2	7.7	13.2	3.4	0.2	11.9	8.2	3.8	16.3	55.3	3.490	0.572	11.9
Illinois	2,448,899	40.6	12.8	7.7	13.7	1.9	0.3	23.0	11.7	6.7	27.9	43.1	3.484	0.571	14.9
Indiana	846,030	48.8	12.0	7.7	13.4	1.9	0.2	16.0	8.4	4.7	19.7	53.6	3.483	0.571	13.5
Iowa	696,492	50.1	13.0	7.7	12.7	2.3	2.1	12.1	10.7	4.3	18.5	45.7	3.480	0.570	11.4
Kansas	417,333	42.0	12.4	7.7	13.0	4.5	0.7	19.7	12.4	6.2	25.9	41.3	3.494	0.572	13.6
Kentucky	559,866	47.8	13.7	7.7	14.0	0.5	1.5	14.9	22.0	6.7	30.2	26.6	3.480	0.570	10.9
Louisiana	918,283	36.3	12.7	7.7	14.4	6.8	12.8	9.3	10.9	3.7	16.5	45.1	3.516	0.576	10.4
Maine	281,483	37.5	9.0	7.7	13.9	2.0	5.8	24.0	10.9	6.8	28.1	45.0	3.486	0.571	15.6
Maryland*	932,373	34.2	14.6	7.7	14.3	4.5	1.9	22.9	15.8	7.4	31.3	34.5	3.499	0.573	13.7
Massachusetts	1,333,567	60.0	15.3	7.7	13.2	2.9	0.5	0.4	12.7	2.2	10.9	40.6	3.487	0.571	7.4
Michigan	1,064,103	37.1	8.9	7.7	14.7	1.0	1.2	29.5	10.6	7.9	32.2	46.2	3.485	0.571	17.8
Minnesota	1,005,807	36.4	12.7	7.7	12.9	(1.1)	0.4	31.0	12.4	8.5	34.9	41.4	3.464	0.567	17.3
Mississippi	359,525	48.2	12.9	7.7	13.8	4.0	0.1	13.3	11.6	4.7	20.2	43.5	3.495	0.573	11.7
Missouri	1,072,261	58.0	15.7	7.7	13.6	1.9	0.8	2.4	11.5	2.4	11.5	43.6	3.483	0.571	7.9
Montana*	289,152	54.1	11.4	7.7	12.1	1.6	10.6	2.5	17.3	3.4	16.5	32.2	3.476	0.570	8.2
Nebraska	394,105	52.7	14.0	7.7	12.8	2.0	1.2	9.6	11.2	3.8	16.9	44.5	3.480	0.570	10.4

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## 2022 Profitability Report Workers Compensation

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada*	481,457	53.6	16.0	7.7	13.7	5.6	0.1	3.4	16.5	3.4	16.5	33.3	3.500	0.574	8.4
New Hampshire	234,939	40.9	10.8	7.7	14.1	8.1	0.7	17.6	13.1	5.9	24.9	39.5	3.519	0.577	12.8
New Jersey	2,573,726	47.6	16.1	7.7	13.8	2.9	2.6	9.4	15.0	4.4	20.0	35.9	3.489	0.572	10.1
New Mexico	293,246	36.5	9.4	7.7	14.0	3.4	0.1	29.0	13.3	8.3	34.1	39.6	3.491	0.572	16.4
New York	5,142,037	47.5	14.6	7.7	11.4	2.6	4.0	12.3	17.5	5.5	24.4	32.2	3.479	0.570	10.8
North Carolina	1,452,147	41.3	11.5	7.7	13.6	2.8	0.3	22.8	9.4	6.3	25.9	50.3	3.489	0.572	15.9
North Dakota*	5,208	(23.2)	(2.0)	7.7	10.9	3.9	0.2	102.4	6.1	22.5	86.1	65.7	3.480	0.570	59.5
Ohio*	91,021	27.7	15.0	7.7	18.1	1.6	1.2	28.7	35.7	11.9	52.5	17.5	3.495	0.573	12.1
Oklahoma*	651,669	46.2	13.1	7.7	13.6	6.5	1.5	11.4	14.4	4.7	21.0	37.1	3.503	0.574	10.7
Oregon	745,333	54.0	11.8	7.7	11.7	0.5	10.5	3.8	17.6	3.7	17.7	31.8	3.468	0.568	8.5
Pennsylvania*	2,606,792	50.1	15.3	7.7	12.8	1.7	0.5	11.9	11.9	4.4	19.3	42.8	3.478	0.570	11.2
Rhode Island	223,541	38.8	11.2	7.7	15.5	8.4	2.6	15.8	8.5	4.7	19.6	52.6	3.548	0.581	13.3
South Carolina*	873,813	49.3	13.6	7.7	13.1	3.1	0.3	12.9	10.4	4.4	18.9	47.0	3.488	0.571	11.8
South Dakota	180,194	50.3	12.1	7.7	12.6	2.2	0.8	14.4	12.0	5.0	21.4	42.3	3.479	0.570	12.0
Tennessee	832,820	41.1	11.8	7.7	13.4	4.2	0.2	21.7	14.3	6.9	29.1	37.3	3.493	0.572	13.8
Texas	2,513,937	37.7	11.2	7.7	15.0	3.4	14.2	11.0	14.8	4.7	21.1	36.0	3.498	0.573	10.5
Utah	498,396	41.2	15.6	7.7	12.7	1.9	3.5	17.4	13.8	5.9	25.2	38.5	3.480	0.570	12.6
Vermont	175,784	53.4	12.7	7.7	13.7	3.2	0.4	8.9	11.2	3.7	16.3	44.3	3.493	0.572	10.2
Virginia	1,042,965	44.2	12.3	7.7	13.4	2.9	0.5	19.0	12.1	6.0	25.1	42.2	3.488	0.572	13.5
Washington*	58,199	51.7	13.4	7.7	10.2	2.5	0.1	14.4	26.6	7.4	33.6	22.7	3.474	0.569	10.5
West Virginia	248,345	31.1	8.9	7.7	13.0	1.6	0.0	37.7	15.8	10.5	43.0	34.5	3.479	0.570	17.7
Wisconsin	1,968,966	45.4	11.6	7.7	11.1	1.2	8.9	14.0	9.3	4.5	18.8	50.8	3.465	0.568	12.5
Wyoming*	6,832	0.9	0.0	7.7	14.3	6.4	0.2	70.4	6.4	15.8	61.0	66.6	3.505	0.574	43.5
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	14,656	32.4	10.2	7.7	29.3	2.5	0.0	18.0	3.4	4.3	17.0	78.1	3.741	0.613	16.4
Puerto Rico*	1,074	(169.8)	(15.1)	7.7	14.6	4.5	(0.1)	258.1	18.4	57.2	219.3	29.8	3.508	0.575	68.2
U.S. Virgin Islands	294	1.1	0.0	7.7	407.1	522.0	0.0	(837.8)	(23.6)	(179.8)	(681.6)	84.3	25.976	4.256	(552.7)
N Mariana Islands	1,619	16.4	3.4	7.7	21.7	5.9	0.0	45.0	4.0	10.1	38.9	75.6	3.639	0.596	32.5
Countrywide - Direct	57,006,955	45.0	14.0	7.7	14.0	2.8	2.5	14.1	13.1	5.1	22.1	39.8	3.490	0.572	11.7

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## 2022 Profitability Report Mortgage Guaranty

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Alabama	71,492	(14.4)	(0.0)	19.1	(0.4)	2.6	0.0	93.2	(12.9)	17.5	62.8	101.0	3.501	0.574	66.4
Alaska	18,208	(16.4)	(0.1)	19.1	(0.4)	2.6	0.0	95.3	(13.8)	17.7	63.7	118.6	3.501	0.574	78.5
Arizona	154,644	(18.0)	(0.0)	19.1	(0.4)	1.7	0.0	97.8	(13.2)	18.4	66.2	106.9	3.493	0.572	73.7
Arkansas	38,347	(12.7)	0.0	19.1	(0.3)	2.4	0.0	91.7	(13.7)	17.0	61.0	114.8	3.500	0.573	72.9
California	529,749	(27.4)	(0.0)	19.1	(0.4)	1.9	0.0	106.9	(12.4)	20.4	74.1	95.1	3.493	0.572	73.4
Colorado	145,284	(16.7)	(0.0)	19.1	(0.4)	1.9	0.0	96.2	(13.9)	17.9	64.4	117.8	3.496	0.573	78.8
Connecticut	75,975	(25.7)	(0.1)	19.1	(0.4)	1.6	0.0	105.7	(12.4)	20.2	73.1	95.7	3.491	0.572	72.9
Delaware	22,786	(20.3)	0.0	19.1	(0.4)	2.4	0.0	99.4	(12.2)	18.9	68.3	91.1	3.498	0.573	65.2
District of Columbia	24,155	(71.3)	(0.1)	19.1	(0.4)	2.0	0.0	150.9	(1.5)	31.4	118.0	38.3	3.488	0.571	48.1
Florida	456,796	(33.8)	(0.1)	19.1	(0.4)	1.5	0.0	113.9	(11.6)	22.0	80.3	86.9	3.490	0.572	72.7
Georgia	209,387	(29.5)	(0.1)	19.1	(0.4)	3.2	0.0	107.8	(12.8)	20.5	74.5	101.2	3.501	0.574	78.3
Hawaii	20,246	(44.3)	(0.1)	19.1	(0.4)	2.7	0.0	123.1	(10.3)	24.2	88.6	73.7	3.498	0.573	68.2
Idaho	36,769	(14.1)	(0.1)	19.1	(0.4)	1.9	0.0	93.7	(14.3)	17.3	62.1	128.1	3.496	0.573	82.4
Illinois	254,102	(21.9)	(0.1)	19.1	(0.4)	2.3	0.0	101.2	(11.8)	19.3	70.0	89.2	3.493	0.572	65.4
Indiana	116,721	(7.6)	0.0	19.1	(0.4)	1.6	0.0	87.5	(13.6)	16.1	57.7	113.9	3.492	0.572	68.7
Iowa	54,241	(8.6)	(0.1)	19.1	(0.4)	1.7	0.0	88.5	(14.0)	16.3	58.2	122.1	3.494	0.572	74.0
Kansas	47,634	(15.6)	(0.1)	19.1	(0.4)	1.6	0.0	95.6	(13.9)	17.8	63.9	119.6	3.493	0.572	79.3
Kentucky	50,159	(9.3)	0.0	19.1	(0.4)	2.0	0.0	88.8	(13.5)	16.4	58.8	112.3	3.496	0.573	69.0
Louisiana	66,154	(34.6)	(0.1)	19.1	(0.4)	3.6	0.0	112.5	(12.0)	21.7	78.9	89.5	3.507	0.575	73.5
Maine	19,478	(9.7)	(0.1)	19.1	(0.4)	1.8	0.0	89.4	(12.9)	16.7	59.9	101.9	3.493	0.572	63.9
Maryland	170,263	(25.2)	0.1	19.1	(0.4)	1.9	0.0	104.7	(11.1)	20.2	73.4	79.0	3.493	0.572	60.9
Massachusetts	120,612	(21.9)	(0.1)	19.1	(0.4)	2.1	0.0	101.3	(12.7)	19.2	69.4	98.4	3.496	0.573	71.2
Michigan	183,450	(9.2)	0.0	19.1	(0.4)	1.6	0.0	89.0	(13.5)	16.5	59.0	112.9	3.492	0.572	69.6
Minnesota	157,217	(23.0)	(0.1)	19.1	(0.4)	2.0	0.0	102.5	(12.1)	19.5	70.8	91.4	3.494	0.572	67.7
Mississippi	27,878	(13.6)	(0.1)	19.1	(0.4)	2.1	0.0	93.0	(13.0)	17.4	62.7	104.6	3.494	0.572	68.5
Missouri	98,735	(12.0)	(0.1)	19.1	(0.4)	1.9	0.0	91.6	(13.5)	17.0	61.0	112.9	3.495	0.573	71.8
Montana	16,710	(15.3)	(0.0)	19.1	(0.4)	2.6	0.0	94.1	(14.0)	17.5	62.6	122.2	3.502	0.574	79.4
Nebraska	34,378	(15.7)	(0.2)	19.1	(0.4)	1.7	0.0	95.6	(14.3)	17.7	63.6	129.9	3.495	0.573	85.5

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## 2022 Profitability Report Mortgage Guaranty

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain On Net Worth	Tax On Inv Gain On Net Worth
Nevada	78,956	(38.4)	(0.0)	19.1	(0.4)	2.6	0.0	117.3	(11.8)	22.7	82.8	88.0	3.496	0.573	75.8
New Hampshire	29,433	(14.5)	0.1	19.1	(0.4)	2.1	0.0	93.7	(13.7)	17.4	62.5	116.7	3.496	0.573	75.9
New Jersey	171,803	(36.8)	(0.1)	19.1	(0.4)	2.0	0.0	116.3	(10.6)	22.7	83.0	76.7	3.492	0.572	66.6
New Mexico	30,982	(20.0)	(0.1)	19.1	(0.4)	2.3	0.0	99.2	(13.3)	18.7	67.3	108.8	3.497	0.573	76.1
New York	206,414	(29.0)	(0.1)	19.1	(0.4)	1.5	0.0	109.0	(9.5)	21.3	78.2	68.8	3.488	0.572	56.7
North Carolina	187,366	(22.0)	(0.1)	19.1	(0.4)	1.9	0.0	101.6	(13.0)	19.2	69.3	103.8	3.494	0.573	74.9
North Dakota	16,512	(21.5)	(0.3)	19.1	(0.4)	1.8	0.0	101.4	(14.1)	19.0	68.4	123.9	3.494	0.573	87.6
Ohio	183,963	(9.0)	0.0	19.1	(0.4)	1.7	0.0	88.8	(13.1)	16.5	59.2	104.7	3.493	0.572	64.9
Oklahoma	53,964	(16.9)	0.0	19.1	(0.4)	2.0	0.0	96.3	(13.3)	18.1	65.0	107.0	3.496	0.573	72.5
Oregon	87,142	(17.1)	(0.0)	19.1	(0.4)	2.6	0.0	96.0	(13.7)	17.9	64.4	115.7	3.501	0.574	77.4
Pennsylvania	203,190	(10.5)	0.0	19.1	(0.4)	1.9	0.0	90.0	(12.9)	16.8	60.3	102.2	3.494	0.572	64.5
Rhode Island	17,970	(25.0)	(0.2)	19.1	(0.4)	2.1	0.0	104.6	(12.5)	19.9	72.1	97.3	3.494	0.573	73.1
South Carolina	95,212	(19.5)	0.1	19.1	(0.4)	2.4	0.0	98.5	(13.0)	18.5	66.9	103.8	3.498	0.573	72.4
South Dakota	14,101	(10.9)	(0.1)	19.1	(0.4)	2.3	0.0	90.2	(14.6)	16.6	59.1	136.1	3.500	0.573	83.3
Tennessee	108,826	(16.1)	(0.0)	19.1	(0.4)	2.1	0.0	95.4	(13.7)	17.8	63.9	113.9	3.498	0.573	75.7
Texas	527,495	(25.3)	(0.0)	19.1	(0.4)	1.8	0.0	105.1	(13.8)	19.8	71.5	118.5	3.494	0.573	87.6
Utah	79,228	(12.4)	0.0	19.1	(0.4)	2.2	0.0	91.6	(13.6)	17.0	61.0	111.2	3.499	0.573	70.8
Vermont	11,303	(11.8)	(0.1)	19.1	(0.4)	1.7	0.0	91.7	(13.8)	17.0	60.9	118.6	3.494	0.572	75.1
Virginia	180,961	(28.0)	(0.1)	19.1	(0.4)	2.1	0.0	107.4	(12.3)	20.5	74.6	90.2	3.498	0.573	70.2
Washington	175,851	(19.1)	(0.0)	19.1	(0.4)	1.9	0.0	98.6	(13.3)	18.5	66.8	107.6	3.495	0.573	74.8
West Virginia	17,285	(9.1)	(0.1)	19.1	(0.4)	2.8	0.0	87.9	(13.6)	16.2	58.1	113.4	3.500	0.573	68.8
Wisconsin	107,418	(12.0)	(0.1)	19.1	(0.4)	2.1	0.0	91.4	(14.1)	16.9	60.5	125.2	3.496	0.573	78.6
Wyoming	9,673	(19.1)	0.1	19.1	(0.4)	2.2	0.0	98.3	(14.1)	18.3	65.9	126.8	3.496	0.573	86.4
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	1,103	(6.6)	(0.1)	19.1	(0.4)	2.4	0.0	85.8	(14.9)	15.6	55.3	143.8	3.504	0.574	82.4
Puerto Rico	6,894	(71.8)	(3.5)	19.1	(0.4)	2.5	0.0	154.2	(3.2)	31.9	119.2	42.3	3.491	0.572	53.4
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	5,824,599	(22.4)	(0.1)	19.1	(0.4)	2.0	0.0	101.9	(12.6)	19.3	69.9	98.2	3.494	0.572	71.6

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## 2022 Profitability Report Financial Guaranty

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	3,204	13.7	5.3	101.1	13.9	4.5	0.0	(38.4)	113.6	10.5	64.6	4.3	3.601	0.590	5.8
Alaska	412	0.0	0.0	101.1	13.9	29.4	0.0	(44.4)	92.4	5.8	42.2	8.0	4.316	0.707	7.0
Arizona	2,130	(131.0)	0.3	101.1	13.9	3.1	0.0	112.6	106.9	41.2	178.3	7.7	3.559	0.583	16.7
Arkansas	1,149	464.2	(8.0)	101.1	13.9	5.9	0.0	(477.2)	114.5	(81.5)	(281.3)	9.9	3.601	0.590	(24.9)
California	47,224	22.7	0.5	101.1	13.9	2.9	0.0	(41.1)	101.6	8.0	52.5	8.4	3.557	0.583	7.4
Colorado	6,275	0.0	1.6	101.1	14.1	2.5	0.0	(19.3)	105.7	13.3	73.2	6.0	3.551	0.582	7.4
Connecticut	4,034	(46.5)	0.3	101.1	13.9	2.2	0.0	29.1	94.8	21.6	102.2	19.0	3.535	0.579	22.4
Delaware	11,942	(849.7)	423.7	101.1	13.9	2.3	0.0	408.7	119.8	105.5	423.1	12.6	3.512	0.575	56.4
District of Columbia	1,730	0.0	0.0	101.1	13.9	2.4	0.0	(17.4)	101.1	12.9	70.7	8.9	3.544	0.581	9.3
Florida	10,275	(37.1)	(0.5)	101.1	13.9	11.0	0.0	11.6	96.3	18.2	89.7	9.1	3.795	0.622	11.3
Georgia	4,028	0.0	0.1	101.1	13.9	5.1	0.0	(20.1)	97.8	11.8	65.9	11.8	3.616	0.593	10.8
Hawaii	3,759	0.0	0.0	101.1	13.9	4.6	0.0	(19.5)	92.4	11.0	61.9	56.1	3.577	0.586	37.7
Idaho	77	0.0	0.0	101.1	13.9	105.4	0.0	(120.4)	55.9	(16.1)	(48.3)	6.0	6.527	1.069	2.6
Illinois	8,821	(1,213.7)	17.9	101.1	14.7	2.6	0.0	1,177.3	63.1	257.6	982.9	9.1	3.623	0.594	92.9
Indiana	1,475	0.0	0.0	101.1	13.9	3.8	0.0	(18.7)	103.9	13.1	72.0	6.6	3.582	0.587	7.8
Iowa	471	0.0	0.0	101.1	13.9	2.6	0.0	(17.6)	103.7	13.3	72.8	7.0	3.548	0.581	8.1
Kansas	1,209	0.0	0.0	101.1	13.9	2.3	0.0	(17.3)	99.1	12.6	69.2	11.0	3.540	0.580	10.5
Kentucky	2,119	0.0	0.0	101.1	13.9	4.1	0.0	(19.0)	110.4	14.1	77.3	4.4	3.592	0.588	6.4
Louisiana	4,081	0.0	0.1	101.1	13.9	(2.8)	0.0	(12.2)	103.4	14.4	76.8	8.4	3.393	0.556	9.3
Maine	142	0.0	0.0	101.1	13.9	4.2	0.0	(19.2)	103.4	12.9	71.2	6.8	3.596	0.589	7.9
Maryland	2,095	358.5	24.3	101.1	13.9	3.2	0.0	(401.0)	(26.9)	(88.6)	(339.3)	(10.3)	3.416	0.560	37.9
Massachusetts	3,354	84.6	118.8	101.1	14.2	5.2	0.0	(223.9)	73.4	(35.0)	(115.5)	11.3	3.697	0.606	(9.9)
Michigan	5,382	342.2	(0.0)	101.1	13.9	1.8	0.0	(358.9)	554.2	15.4	179.9	1.3	3.489	0.572	5.3
Minnesota	1,002	1,038.3	23.0	101.1	13.9	4.3	0.0	(1,080.6)	206.9	(193.0)	(680.6)	4.8	3.509	0.575	(29.8)
Mississippi	1,133	0.0	5.8	101.1	13.9	(32.8)	0.0	12.1	106.1	19.9	98.2	12.4	2.554	0.419	14.3
Missouri	5,783	(2.2)	0.1	101.1	13.9	2.6	0.0	(15.6)	96.7	12.6	68.6	15.2	3.548	0.581	13.4
Montana	64	0.0	0.0	101.1	13.9	10.9	0.0	(25.9)	110.0	12.6	71.5	3.4	3.793	0.621	5.6
Nebraska	481	0.0	0.0	101.1	13.9	(1.0)	0.0	(14.0)	100.4	13.5	72.9	10.4	3.447	0.565	10.5

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	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain On Net Worth	Tax On Inv Gain On Net Worth
Nevada	357	321.3	0.7	101.1	13.9	12.5	0.0	(349.5)	320.0	(21.0)	(8.5)	1.7	3.664	0.600	2.9
New Hampshire	139	0.0	0.0	101.1	13.9	NR	0.0	(15.0)	99.9	13.2	71.7	10.6	3.474	0.569	10.5
New Jersey	11,533	(0.1)	0.0	101.1	13.9	2.7	0.0	(17.5)	101.6	13.0	71.1	8.3	3.550	0.582	8.9
New Mexico	417	0.0	0.0	101.1	13.9	5.3	0.0	(20.3)	96.1	11.5	64.4	15.4	3.621	0.593	13.0
New York	95,357	(133.8)	39.6	101.1	13.9	3.4	0.0	75.8	113.0	34.4	154.4	8.7	3.555	0.583	16.4
North Carolina	3,873	0.0	0.0	101.1	13.9	2.9	0.0	(17.8)	98.1	12.3	67.9	12.2	3.554	0.582	11.2
North Dakota	495	0.0	0.0	101.1	13.9	4.1	0.0	(19.1)	105.4	13.3	73.1	5.8	3.592	0.588	7.3
Ohio	5,344	3.0	16.5	101.1	13.9	2.6	0.0	(37.1)	102.1	8.9	56.0	8.1	3.547	0.581	7.5
Oklahoma	694	0.0	0.0	101.1	13.9	18.5	0.0	(33.5)	109.1	10.8	64.7	2.3	4.020	0.659	4.9
Oregon	1,296	0.0	0.0	101.1	13.9	(6.3)	0.0	(8.7)	106.3	15.6	82.0	7.4	3.293	0.540	8.8
Pennsylvania	11,343	(8.8)	0.2	101.1	13.9	4.0	0.0	(10.3)	101.0	14.4	76.3	7.7	3.589	0.588	8.9
Rhode Island	484	0.0	0.0	101.1	13.9	NR	0.0	(15.0)	105.4	14.1	76.3	6.6	3.473	0.569	8.0
South Carolina	1,593	0.0	0.0	101.1	13.9	1.5	0.0	(16.4)	105.2	13.8	75.0	6.5	3.516	0.576	7.8
South Dakota	88	0.0	0.0	101.1	13.9	7.9	0.0	(22.9)	97.0	11.1	63.0	12.2	3.697	0.606	10.8
Tennessee	858	0.0	0.0	101.1	13.9	16.5	0.0	(31.5)	99.2	9.6	58.0	5.8	3.952	0.648	6.7
Texas	20,746	10.0	0.4	101.1	13.9	2.2	0.0	(27.6)	103.7	11.2	64.9	7.5	3.536	0.579	7.8
Utah	790	0.0	0.0	101.1	13.9	6.8	0.0	(21.8)	101.1	12.0	67.3	7.5	3.669	0.601	8.1
Vermont	245	0.0	0.0	101.1	13.9	19.5	0.0	(34.5)	92.0	7.8	49.7	40.3	3.944	0.646	23.3
Virginia	13,130	(7.0)	(2.2)	101.1	13.9	3.7	0.0	(9.4)	98.2	14.1	74.7	12.8	3.577	0.586	12.5
Washington	1,525	0.0	0.0	101.1	13.9	4.0	0.0	(18.9)	106.6	13.5	74.2	5.4	3.588	0.588	7.0
West Virginia	170	0.0	0.0	101.1	13.9	11.6	0.0	(26.6)	104.2	11.5	66.1	4.7	3.813	0.625	6.3
Wisconsin	807	0.0	0.0	101.1	13.9	4.3	0.0	(19.3)	138.4	18.6	100.5	1.8	3.600	0.590	4.8
Wyoming	54	0.0	0.0	101.1	13.9	NR	0.0	(15.0)	101.0	13.4	72.6	9.5	3.474	0.569	9.8
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	1,992	0.0	0.0	101.1	13.9	NR	0.0	(15.0)	92.4	12.0	65.4	60.2	3.481	0.570	42.3
Puerto Rico	85,555	9.0	11.6	101.1	13.9	NR	0.0	(35.6)	121.4	12.4	73.4	17.1	3.482	0.570	15.5
U.S. Virgin Islands	623	(41.2)	50.1	101.1	13.9	NR	0.0	(23.9)	113.4	13.6	75.9	9.3	3.476	0.569	9.9
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	393,362	(71.2)	27.0	101.1	13.9	3.3	0.0	26.0	114.1	24.1	115.9	9.0	3.551	0.582	13.4

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## 2022 Profitability Report Accident and Health

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama*	111,846	76.5	3.5	6.4	18.5	2.3	0.0	(7.1)	(5.9)	(2.5)	(10.6)	91.2	3.409	0.559	(6.8)
Alaska	12,168	60.7	2.7	6.4	19.1	2.4	0.0	8.8	(8.9)	0.4	(0.5)	73.1	NR	NR	(0.3)
Arizona	125,977	62.5	2.7	6.4	15.2	2.1	0.0	11.3	(2.9)	1.9	6.4	58.1	3.467	0.568	6.6
Arkansas	61,723	58.3	3.3	6.4	14.9	2.4	0.0	14.7	(5.1)	2.3	7.4	79.0	3.476	0.569	8.7
California	731,431	76.7	3.9	6.4	14.7	2.3	0.0	(4.0)	(3.2)	(1.4)	(5.9)	60.8	3.464	0.568	(0.7)
Colorado	104,922	95.3	4.4	6.4	14.1	2.1	0.0	(22.3)	(2.5)	(5.1)	(19.7)	56.6	3.446	0.565	(8.3)
Connecticut	70,411	85.9	4.8	6.4	15.4	1.8	0.0	(14.2)	(1.3)	(3.2)	(12.3)	48.6	3.463	0.567	(3.1)
Delaware	121,470	39.9	2.0	6.4	14.1	2.3	0.0	35.3	(6.0)	6.4	22.9	96.3	3.476	0.570	25.0
District of Columbia	92,716	35.3	2.9	6.4	21.3	2.5	0.0	31.6	(5.2)	5.8	20.7	76.9	3.587	0.588	18.9
Florida	364,274	73.3	3.8	6.4	17.9	1.8	0.0	(3.1)	(1.0)	(0.8)	(3.3)	47.9	3.520	0.577	1.4
Georgia	211,409	84.4	4.4	6.4	15.8	3.9	0.0	(15.0)	(4.9)	(3.9)	(15.9)	77.4	3.511	0.575	(9.4)
Hawaii	11,052	58.8	2.1	6.4	11.8	4.3	0.0	16.7	11.8	5.5	23.1	21.8	3.424	0.561	7.9
Idaho	23,603	68.4	3.2	6.4	11.4	2.6	0.0	8.1	(3.7)	1.1	3.3	63.2	3.398	0.557	4.9
Illinois	386,276	70.8	4.2	6.4	16.9	1.9	0.0	(0.0)	(3.7)	(0.6)	(3.1)	65.5	3.498	0.573	0.9
Indiana	387,986	62.8	3.3	6.4	32.7	1.3	0.0	(6.3)	(5.9)	(2.3)	(9.9)	82.0	3.766	0.617	(5.0)
Iowa	80,768	49.9	2.9	6.4	18.6	1.3	0.0	20.9	(3.9)	3.8	13.3	66.0	3.519	0.577	11.7
Kansas	71,642	76.3	4.0	6.4	17.4	1.7	0.0	(5.8)	(1.3)	(1.4)	(5.6)	52.2	3.502	0.574	(0.0)
Kentucky	82,290	73.5	4.1	6.4	16.0	4.4	0.0	(4.2)	(4.8)	(1.7)	(7.4)	77.4	3.520	0.577	(2.8)
Louisiana	88,678	63.4	2.6	6.4	17.0	2.5	0.0	8.1	(5.4)	0.8	1.9	86.7	3.505	0.574	4.5
Maine	15,278	87.7	4.8	6.4	13.4	1.9	0.0	(14.0)	2.1	(2.6)	(9.3)	36.8	3.408	0.558	(0.6)
Maryland	82,978	98.3	4.8	6.4	14.2	1.9	0.0	(25.7)	5.5	(4.5)	(15.7)	29.0	3.426	0.561	(1.7)
Massachusetts	127,135	75.4	3.1	6.4	14.5	2.8	0.0	(2.0)	(2.6)	(0.9)	(3.8)	56.3	3.467	0.568	0.8
Michigan	183,136	71.3	3.4	6.4	10.3	1.5	0.0	7.1	(3.5)	0.9	2.7	63.7	3.360	0.550	4.5
Minnesota	82,661	57.1	2.9	6.4	12.4	1.8	0.0	19.5	4.6	4.8	19.2	29.5	3.353	0.549	8.5
Mississippi	66,675	56.6	3.0	6.4	20.1	2.6	0.0	11.3	(5.2)	1.5	4.6	85.0	3.535	0.579	6.8
Missouri	165,638	79.3	3.5	6.4	17.6	2.3	0.0	(9.1)	(3.8)	(2.5)	(10.3)	67.8	3.514	0.576	(4.1)
Montana	23,401	61.0	2.6	6.4	15.5	2.8	0.0	11.7	(5.8)	1.5	4.5	83.7	3.492	0.572	6.6
Nebraska	94,325	51.6	2.5	6.4	22.3	1.6	0.0	15.7	(5.1)	2.5	8.2	76.8	3.585	0.587	9.3

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## 2022 Profitability Report Accident and Health

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain On Net Worth	Tax On Inv Gain On Net Worth
Nevada	33,717	56.8	3.3	6.4	15.8	3.4	0.0	14.2	(3.2)	2.5	8.6	59.8	3.510	0.575	8.1
New Hampshire	23,357	87.2	6.8	6.4	16.2	3.9	0.0	(20.4)	(2.0)	(4.6)	(17.8)	53.2	3.524	0.577	(6.5)
New Jersey	197,708	73.8	5.9	6.4	17.4	2.4	0.0	(5.8)	(2.0)	(1.5)	(6.3)	52.3	3.522	0.577	(0.3)
New Mexico	33,679	49.7	2.3	6.4	16.8	2.7	0.0	22.1	(5.5)	3.7	12.9	82.7	3.510	0.575	13.6
New York	624,234	67.4	4.0	6.4	11.0	2.5	0.0	8.8	(3.7)	1.2	3.8	63.7	3.385	0.555	5.3
North Carolina	180,618	70.7	3.6	6.4	15.5	2.3	0.0	1.5	(3.9)	(0.3)	(2.0)	65.5	3.481	0.570	1.6
North Dakota	11,917	69.7	3.0	6.4	17.8	1.8	0.0	1.4	(1.7)	0.0	(0.3)	52.5	3.514	0.576	2.8
Ohio	245,403	83.9	4.1	6.4	13.2	2.0	0.0	(9.6)	(4.4)	(2.7)	(11.2)	72.2	3.438	0.563	(5.2)
Oklahoma	65,809	59.3	3.3	6.4	16.9	2.6	0.0	11.5	(4.9)	1.6	5.0	78.0	3.509	0.575	6.8
Oregon	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Pennsylvania	342,828	75.1	4.4	6.4	13.7	2.0	0.0	(1.5)	(3.2)	(0.8)	(3.8)	59.9	3.435	0.563	0.6
Rhode Island	48,814	31.9	1.7	6.4	9.1	2.5	0.0	48.5	(7.3)	9.0	32.2	116.5	3.416	0.560	40.4
South Carolina	82,216	63.8	3.6	6.4	16.3	3.2	0.0	6.8	(4.0)	0.8	2.0	65.6	3.515	0.576	4.3
South Dakota	14,973	73.4	3.3	6.4	14.1	2.8	0.0	0.1	1.4	0.3	1.3	39.9	3.454	0.566	3.4
Tennessee	245,092	45.5	2.1	6.4	28.5	2.5	0.0	15.0	(6.3)	2.1	6.6	98.1	3.624	0.594	9.5
Texas	564,930	69.6	2.9	6.4	17.2	2.2	0.0	1.9	(5.0)	(0.4)	(2.7)	78.4	3.507	0.575	0.8
Utah	47,973	79.7	4.4	6.4	14.4	2.1	0.0	(7.0)	(5.5)	(2.4)	(10.1)	83.6	3.463	0.567	(5.5)
Vermont	18,537	74.8	4.9	6.4	12.2	2.3	0.0	(0.6)	(4.0)	(0.8)	(3.8)	65.9	3.409	0.559	0.4
Virginia	142,769	73.6	3.4	6.4	13.6	2.6	0.0	0.4	(0.7)	(0.0)	(0.2)	46.3	3.438	0.563	2.8
Washington	88,961	76.1	3.1	6.4	14.2	2.4	0.0	(2.2)	(0.1)	(0.5)	(1.9)	46.1	3.455	0.566	2.0
West Virginia	34,838	86.8	3.9	6.4	14.4	2.9	0.0	(14.3)	(6.4)	(4.1)	(16.7)	98.5	3.480	0.570	(13.5)
Wisconsin	138,225	76.2	4.4	6.4	14.2	2.0	0.0	(3.0)	(4.1)	(1.3)	(5.8)	67.5	3.447	0.565	(1.0)
Wyoming	18,829	82.4	3.9	6.4	16.5	1.3	0.0	(10.4)	(6.1)	(3.2)	(13.3)	94.1	3.485	0.571	(9.6)
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	192,480	93.3	3.9	6.4	11.0	4.2	0.0	(18.8)	(8.7)	(5.4)	(22.1)	170.6	3.497	0.573	(34.7)
Puerto Rico	23,863	33.0	1.0	6.4	26.1	2.3	0.0	31.3	(7.5)	5.3	18.5	130.1	3.517	0.576	27.0
U.S. Virgin Islands	276	(14.9)	2.1	6.4	13.0	(4.9)	0.0	98.4	4.9	21.5	81.8	36.0	3.347	0.548	32.3
N Mariana Islands	6,210	41.4	1.5	6.4	15.9	4.5	0.0	30.4	(8.4)	5.0	17.0	161.4	3.497	0.573	30.3
Countrywide - Direct	7,409,742	71.0	3.7	6.4	16.4	2.3	0.0	0.3	(3.7)	(0.5)	(2.8)	64.1	3.497	0.573	1.1

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## 2022 Profitability Report Warranty

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	14,166	57.2	0.9	6.1	9.4	3.3	0.0	23.2	8.0	6.2	25.0	46.4	3.460	0.567	14.5
Alaska	682	67.6	0.7	6.1	4.2	4.0	0.0	17.5	5.6	4.6	18.5	63.1	3.305	0.542	14.4
Arizona	31,627	73.0	0.9	6.1	3.4	2.0	0.0	14.6	6.7	4.2	17.1	57.4	3.211	0.526	12.5
Arkansas	8,796	60.1	0.7	6.1	1.1	2.9	0.0	29.2	7.8	7.4	29.6	50.4	3.122	0.511	17.6
California	225,903	46.9	0.5	6.1	29.3	1.9	0.0	15.4	5.1	4.1	16.4	56.2	4.143	0.679	12.7
Colorado	26,681	57.1	0.6	6.1	3.0	2.1	0.0	31.2	8.9	8.0	32.1	45.1	3.148	0.516	17.1
Connecticut	9,840	44.1	0.6	6.1	1.6	2.2	0.0	45.4	12.5	11.6	46.4	34.3	3.073	0.503	18.5
Delaware	26,150	69.1	0.8	6.1	(2.6)	3.1	0.0	23.7	9.0	6.4	26.2	46.5	2.974	0.487	14.7
District of Columbia	41	162.8	1.7	6.1	4.5	4.1	0.0	(79.2)	8.8	(15.2)	(55.1)	50.6	3.377	0.553	(25.1)
Florida	638,045	65.8	0.9	6.1	6.6	2.4	0.0	18.3	11.1	5.7	23.8	36.1	3.297	0.540	11.3
Georgia	49,316	63.3	0.8	6.1	29.6	4.1	0.0	(3.8)	7.3	0.4	3.1	40.4	4.326	0.709	4.9
Hawaii	3,381	59.0	1.1	6.1	1.2	3.2	0.0	29.5	10.8	8.0	32.4	39.8	3.145	0.515	15.5
Idaho	3,076	64.0	0.8	6.1	1.2	2.0	0.0	26.0	11.6	7.4	30.2	36.7	3.049	0.500	13.7
Illinois	265,680	59.5	0.8	6.1	11.1	1.5	0.0	21.1	8.9	5.9	24.1	42.4	3.457	0.566	13.1
Indiana	42,113	49.3	0.5	6.1	2.2	1.4	0.0	40.6	10.9	10.3	41.2	39.0	3.084	0.505	18.6
Iowa	6,790	59.4	0.7	6.1	3.3	1.6	0.0	29.0	9.9	7.7	31.2	41.2	3.134	0.514	15.5
Kansas	188,166	42.7	0.5	6.1	24.7	0.3	0.0	25.7	7.2	6.6	26.4	44.0	3.972	0.651	14.9
Kentucky	12,158	51.4	0.8	6.1	4.5	8.1	0.0	29.2	8.3	7.5	30.0	44.6	3.456	0.566	16.3
Louisiana	8,833	88.1	1.1	6.1	3.8	4.4	0.0	(3.4)	5.5	0.2	2.0	63.7	3.306	0.542	4.0
Maine	4,720	62.5	0.8	6.1	1.2	2.2	0.0	27.3	10.9	7.5	30.7	38.7	3.063	0.502	14.5
Maryland	21,295	71.0	1.1	6.1	4.0	2.2	0.0	15.8	9.5	4.9	20.5	43.1	3.209	0.526	11.5
Massachusetts	23,345	60.8	0.8	6.1	3.5	2.7	0.0	26.2	13.0	7.6	31.6	32.6	3.174	0.520	12.9
Michigan	588,052	57.2	0.6	6.1	5.9	1.4	0.0	28.8	10.6	7.8	31.6	38.2	3.226	0.529	14.8
Minnesota	29,902	74.6	1.0	6.1	5.7	2.1	0.0	10.6	9.8	3.8	16.6	40.8	3.253	0.533	9.5
Mississippi	5,574	97.3	1.1	6.1	3.3	3.1	0.0	(10.9)	5.5	(1.4)	(4.0)	64.9	3.248	0.532	0.1
Missouri	42,685	73.5	0.9	6.1	4.8	2.0	0.0	12.8	9.4	4.2	18.0	42.5	3.214	0.527	10.3
Montana	876	61.6	0.9	6.1	1.5	2.8	0.0	27.2	6.8	6.8	27.1	56.5	3.157	0.517	18.0
Nebraska	5,122	70.3	0.9	6.1	7.8	1.7	0.0	13.2	11.7	4.7	20.2	35.2	3.329	0.545	9.9

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## 2022 Profitability Report Warranty

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	3,618	44.8	0.6	6.1	4.9	3.6	0.0	40.1	11.0	10.2	40.9	37.6	3.293	0.540	18.1
New Hampshire	5,766	49.5	0.7	6.1	0.8	3.9	0.0	39.0	11.1	10.0	40.1	37.6	3.118	0.511	17.7
New Jersey	23,650	64.4	1.2	6.1	9.2	2.3	0.0	17.0	9.1	5.0	21.0	42.7	3.411	0.559	11.8
New Mexico	5,032	45.7	0.5	6.1	4.5	3.4	0.0	39.9	7.0	9.5	37.4	53.6	3.277	0.537	22.8
New York	60,658	59.2	0.7	6.1	8.9	2.3	0.0	22.9	7.6	6.1	24.5	48.5	3.400	0.557	14.7
North Carolina	48,222	88.3	1.2	6.1	8.1	2.5	0.0	(6.1)	8.8	0.2	2.5	43.9	3.373	0.553	3.9
North Dakota	835	89.7	1.6	6.1	1.2	2.8	0.0	(1.3)	11.6	1.6	8.7	36.6	3.089	0.506	5.8
Ohio	78,643	59.4	0.7	6.1	14.6	1.3	0.0	18.0	6.7	4.9	19.8	51.8	3.586	0.588	13.3
Oklahoma	15,035	79.8	0.9	6.1	15.2	3.0	0.0	(4.9)	7.8	0.2	2.6	44.8	3.683	0.603	4.2
Oregon	5,633	62.7	0.7	6.1	1.9	2.8	0.0	25.9	9.9	7.1	28.7	41.7	3.129	0.513	14.6
Pennsylvania	69,283	65.2	0.7	6.1	3.7	2.3	0.0	22.1	9.4	6.2	25.3	43.0	3.185	0.522	13.5
Rhode Island	2,754	66.6	0.7	6.1	2.5	2.1	0.0	21.9	9.2	6.1	25.0	44.1	3.131	0.513	13.7
South Carolina	10,589	61.5	0.9	6.1	4.3	3.3	0.0	24.0	11.1	6.8	28.2	36.8	3.238	0.531	13.1
South Dakota	1,922	50.9	0.6	6.1	1.4	2.9	0.0	38.1	12.5	10.1	40.6	34.7	3.110	0.510	16.7
Tennessee	14,602	69.5	0.9	6.1	4.5	2.6	0.0	16.5	21.5	7.0	31.0	20.9	3.199	0.524	9.2
Texas	294,270	59.0	0.7	6.1	13.2	2.6	0.0	18.4	10.5	5.6	23.4	36.0	3.589	0.588	11.4
Utah	49,938	76.9	0.8	6.1	22.1	2.5	0.0	(8.3)	7.2	(0.6)	(0.5)	44.8	3.940	0.645	3.1
Vermont	8,815	27.7	0.3	6.1	19.6	2.7	0.0	43.7	8.1	10.5	41.3	41.3	3.860	0.633	20.3
Virginia	21,359	79.4	1.1	6.1	5.8	2.5	0.0	5.2	9.6	2.7	12.2	41.8	3.284	0.538	7.8
Washington	66,191	66.6	0.8	6.1	11.5	2.0	0.0	13.0	12.5	4.8	20.8	31.6	3.492	0.572	9.5
West Virginia	4,385	69.5	1.1	6.1	1.7	4.1	0.0	17.6	9.5	5.2	21.8	42.8	3.178	0.521	12.0
Wisconsin	45,246	41.4	0.6	6.1	12.8	2.1	0.0	37.1	6.4	8.8	34.7	54.0	3.546	0.581	21.7
Wyoming	666	89.9	1.1	6.1	2.7	2.8	0.0	(2.4)	11.6	1.4	7.8	36.3	3.150	0.516	5.5
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	3,697	82.9	1.0	6.1	1.2	4.0	0.0	4.9	22.3	4.7	22.5	20.3	3.098	0.508	7.2
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	3,123,825	60.0	0.7	6.1	11.0	2.0	0.0	20.3	9.4	5.8	23.9	40.2	3.471	0.569	12.5

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## 2022 Profitability Report All Other

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Alabama	313,361	26.8	4.8	7.5	28.5	3.4	0.0	29.1	5.7	7.0	27.7	74.3	3.552	0.582	23.6
Alaska	162,462	20.0	4.7	7.5	23.9	2.3	0.0	41.7	6.0	9.7	38.0	72.0	3.366	0.551	30.2
Arizona	349,835	24.7	4.5	7.5	26.9	2.1	0.0	34.3	5.9	8.2	32.0	71.6	3.513	0.576	25.9
Arkansas	174,668	79.0	8.4	7.5	26.0	2.8	0.0	(23.6)	5.4	(4.1)	(14.1)	79.0	3.508	0.575	(8.2)
California	2,431,779	33.1	4.5	7.5	27.6	2.5	0.0	24.8	5.1	6.0	23.9	79.1	3.531	0.579	21.8
Colorado	447,246	35.5	3.4	7.5	25.6	1.9	0.0	26.1	5.3	6.3	25.0	78.3	3.492	0.572	22.5
Connecticut	301,216	25.5	3.6	7.5	24.9	2.0	0.0	36.6	7.2	8.9	34.9	66.0	3.483	0.571	25.9
Delaware	99,708	21.5	2.3	7.5	25.9	3.5	0.0	39.4	4.8	9.1	35.1	82.2	3.522	0.577	31.8
District of Columbia	262,690	16.2	1.9	7.5	29.9	2.0	0.0	42.5	6.1	9.9	38.7	59.2	3.594	0.589	25.9
Florida	1,906,543	48.9	6.9	7.5	28.0	1.9	0.0	6.8	4.9	2.2	9.5	81.3	3.529	0.578	10.7
Georgia	594,581	39.9	5.7	7.5	23.8	4.0	0.0	19.2	5.7	5.0	19.9	75.0	3.495	0.573	17.9
Hawaii	107,351	17.2	4.3	7.5	27.7	3.1	0.0	40.3	5.7	9.4	36.6	72.3	3.542	0.580	29.4
Idaho	95,583	40.1	6.6	7.5	26.5	2.3	0.0	17.0	5.0	4.4	17.7	79.6	3.512	0.575	17.0
Illinois	908,141	26.4	2.4	7.5	25.6	2.6	0.0	35.6	5.1	8.3	32.4	83.4	3.501	0.574	29.9
Indiana	325,085	27.0	3.7	7.5	25.7	1.8	0.0	34.4	4.8	8.0	31.2	82.2	3.493	0.572	28.5
Iowa	171,102	23.1	2.9	7.5	29.4	1.7	0.0	35.4	4.5	8.2	31.7	86.8	3.546	0.581	30.5
Kansas	174,510	39.0	4.5	7.5	26.3	2.6	0.0	20.2	5.0	5.1	20.1	81.8	3.511	0.575	19.4
Kentucky	236,211	30.4	4.5	7.5	31.7	3.0	0.0	22.9	5.4	5.7	22.6	75.3	3.601	0.590	20.0
Louisiana	474,960	58.8	8.8	7.5	26.9	3.9	0.0	(5.9)	7.3	(0.0)	1.5	63.4	3.530	0.578	3.9
Maine	102,250	31.8	3.2	7.5	27.8	2.3	0.0	27.5	5.0	6.6	25.9	79.0	3.533	0.579	23.4
Maryland	461,241	19.4	2.8	7.5	25.8	2.3	0.0	42.2	4.4	9.6	37.1	87.8	3.502	0.574	35.5
Massachusetts	569,873	38.2	5.3	7.5	26.5	2.3	0.0	20.2	5.6	5.2	20.6	76.2	3.509	0.575	18.7
Michigan	538,340	23.9	2.9	7.5	25.3	1.7	0.0	38.8	5.1	9.0	34.9	80.2	3.485	0.571	30.9
Minnesota	339,698	30.3	4.3	7.5	24.5	2.1	0.0	31.4	5.3	7.5	29.2	80.1	3.480	0.570	26.3
Mississippi	181,100	18.6	1.8	7.5	27.4	3.1	0.0	41.6	5.3	9.6	37.3	70.1	3.552	0.582	29.1
Missouri	324,575	22.0	3.2	7.5	26.5	2.0	0.0	38.9	5.2	9.0	35.1	78.2	3.506	0.575	30.4
Montana	84,680	19.0	1.7	7.5	27.0	3.0	0.0	41.9	4.8	9.6	37.0	83.9	3.528	0.578	34.1
Nebraska	127,993	26.6	3.0	7.5	25.4	1.7	0.0	35.8	7.1	8.7	34.2	53.7	3.483	0.571	21.3

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**2022 Profitability Report  
All Other**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Nevada	189,467	19.6	4.0	7.5	29.0	3.6	0.0	36.4	5.8	8.6	33.6	72.6	3.563	0.584	27.4
New Hampshire	84,814	21.6	3.1	7.5	31.0	2.6	0.0	34.2	4.8	8.0	31.1	83.0	3.577	0.586	28.8
New Jersey	702,364	50.4	5.5	7.5	27.3	1.9	0.0	7.5	5.5	2.5	10.5	78.1	3.513	0.576	11.2
New Mexico	112,462	17.2	3.9	7.5	28.8	3.0	0.0	39.8	5.0	9.2	35.6	79.7	3.555	0.583	31.4
New York	1,851,869	39.8	4.7	7.5	26.2	1.8	0.0	20.0	5.3	5.1	20.2	76.0	3.500	0.573	18.3
North Carolina	571,051	34.9	4.1	7.5	25.2	2.3	0.0	26.1	5.2	6.3	24.9	76.6	3.493	0.572	22.0
North Dakota	67,220	31.6	3.0	7.5	25.0	2.3	0.0	30.7	4.3	7.2	27.9	87.8	3.490	0.572	27.4
Ohio	631,738	21.8	2.7	7.5	24.2	1.9	0.0	42.0	5.4	9.7	37.7	78.6	3.473	0.569	32.5
Oklahoma	214,627	38.3	4.5	7.5	28.1	2.6	0.0	19.0	5.4	4.9	19.5	77.5	3.536	0.579	18.1
Oregon	253,039	22.7	3.1	7.5	25.4	1.9	0.0	39.5	5.3	9.1	35.6	78.7	3.490	0.572	30.9
Pennsylvania	702,172	26.2	3.9	7.5	26.4	2.2	0.0	33.9	5.1	7.9	31.0	79.5	3.508	0.575	27.6
Rhode Island	105,068	86.3	9.7	7.5	24.5	2.4	0.1	(30.3)	6.2	(5.3)	(18.7)	70.7	3.483	0.571	(10.3)
South Carolina	257,250	26.0	3.4	7.5	27.1	3.2	0.0	32.8	4.8	7.7	29.9	81.9	3.535	0.579	27.5
South Dakota	61,904	10.8	1.6	7.5	25.5	2.8	0.0	51.9	4.3	11.6	44.7	87.8	3.504	0.574	42.2
Tennessee	421,927	44.6	4.7	7.5	25.5	2.5	0.0	15.2	5.2	4.0	16.3	80.8	3.499	0.573	16.1
Texas	2,563,821	41.1	4.8	7.5	26.8	1.8	1.7	16.3	5.2	4.3	17.3	80.2	3.507	0.575	16.8
Utah	193,918	32.8	1.2	7.5	26.0	2.1	0.0	30.4	4.9	7.2	28.1	82.6	3.501	0.574	26.1
Vermont	28,542	(8.5)	1.3	7.5	26.9	3.8	0.0	69.1	5.4	15.4	59.1	77.0	3.536	0.579	48.4
Virginia	605,843	21.3	3.0	7.5	26.8	2.4	0.0	39.0	4.9	9.0	34.9	81.9	3.519	0.577	31.5
Washington	557,501	42.3	6.3	7.5	23.8	2.0	0.0	18.3	6.1	4.8	19.5	71.3	3.467	0.568	16.8
West Virginia*	85,148	121.3	8.0	7.5	29.2	3.9	0.0	(69.8)	4.9	(13.9)	(51.1)	79.0	3.585	0.587	(37.3)
Wisconsin	295,476	20.2	3.0	7.5	24.1	1.7	0.0	43.7	4.3	9.9	38.1	90.0	3.468	0.568	37.2
Wyoming	86,204	6.6	(0.7)	7.5	25.9	2.5	0.0	58.3	4.5	13.0	49.8	85.3	3.507	0.575	45.4
American Samoa	17	74.0	4.4	7.5	32.9	0.0	0.0	(18.8)	1.8	(3.6)	(13.3)	120.2	3.635	0.596	(13.0)
Guam	14,906	11.2	1.9	7.5	28.7	2.9	0.0	47.9	4.7	10.8	41.8	72.4	3.587	0.588	33.2
Puerto Rico	257,350	47.9	5.2	7.5	20.4	5.4	0.0	13.7	5.3	3.7	15.2	78.2	3.467	0.568	14.8
U.S. Virgin Islands	8,555	6.5	10.9	7.5	28.1	3.8	0.0	43.2	7.3	10.3	40.2	64.5	3.540	0.580	28.9
N Mariana Islands	1,636	75.8	5.9	7.5	19.9	2.7	0.0	(11.8)	5.3	(1.6)	(4.9)	78.5	3.418	0.560	(1.0)
Countrywide - Direct	23,192,673	35.2	4.5	7.5	26.5	2.3	0.2	23.9	5.3	5.9	23.3	77.8	3.511	0.575	21.1

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## 2022 Profitability Report Earthquake

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain On Net Worth	Tax On Inv Gain On Net Worth
Alabama	11,122	3.2	1.4	5.3	14.7	2.5	0.4	72.6	1.8	15.5	58.9	111.3	3.471	0.569	68.4
Alaska	51,976	3.3	1.1	5.3	12.5	1.8	0.7	75.3	1.9	16.1	61.1	106.3	3.403	0.558	67.8
Arizona	19,383	6.4	2.6	5.3	12.2	1.2	0.3	72.1	1.6	15.4	58.3	116.6	3.401	0.557	70.9
Arkansas	48,494	(0.4)	(0.2)	5.3	13.3	2.5	0.6	78.9	1.6	16.8	63.7	113.3	3.441	0.564	75.1
California	1,896,255	1.6	0.6	5.3	21.2	1.4	0.0	69.9	1.5	14.9	56.5	114.5	3.576	0.586	67.6
Colorado	16,915	(19.6)	(6.7)	5.3	13.2	1.0	0.4	106.4	2.5	22.7	86.1	100.5	3.419	0.560	89.4
Connecticut	12,654	9.7	3.9	5.3	12.4	1.3	0.5	67.0	1.7	14.3	54.3	117.0	3.415	0.559	66.4
Delaware	1,766	0.5	0.2	5.3	12.6	3.9	0.4	77.1	1.6	16.4	62.2	115.7	3.458	0.567	74.9
District of Columbia	5,102	13.7	5.9	5.3	14.0	1.0	0.3	59.9	1.5	12.8	48.6	119.4	3.436	0.563	61.0
Florida	42,817	14.4	5.8	5.3	17.1	0.8	0.1	56.6	1.9	12.2	46.3	112.8	3.485	0.571	55.2
Georgia	23,630	7.6	3.4	5.3	14.1	2.5	0.3	66.9	2.0	14.4	54.5	107.7	3.457	0.566	61.5
Hawaii	24,204	2.7	1.2	5.3	14.2	1.9	0.2	74.5	1.7	15.9	60.3	111.2	3.448	0.565	70.0
Idaho	9,196	4.3	1.7	5.3	11.1	1.7	0.5	75.4	1.8	16.1	61.1	110.3	3.376	0.553	70.2
Illinois	109,810	8.8	3.6	5.3	15.2	1.0	0.1	66.0	1.9	14.2	53.7	108.9	3.450	0.565	61.3
Indiana	52,814	0.7	0.3	5.3	16.0	1.2	0.1	76.5	1.6	16.3	61.8	114.5	3.469	0.568	73.6
Iowa	7,193	5.6	2.3	5.3	16.6	1.0	0.1	69.3	1.7	14.8	56.2	112.2	3.477	0.570	65.9
Kansas	12,939	3.1	1.6	5.3	15.3	1.5	0.2	73.0	1.2	15.5	58.7	130.8	3.472	0.569	79.6
Kentucky	56,755	(35.2)	(12.6)	5.3	15.4	2.9	0.2	124.1	2.3	26.4	100.0	101.4	3.489	0.572	104.3
Louisiana	6,829	(16.9)	(8.9)	5.3	14.5	2.7	0.1	103.3	2.3	22.1	83.5	105.6	3.473	0.569	91.1
Maine	3,289	2.2	0.9	5.3	14.3	1.7	0.3	75.4	1.6	16.1	60.9	115.6	3.447	0.565	73.2
Maryland	18,385	30.8	11.4	5.3	12.2	1.0	0.5	38.9	2.4	8.6	32.8	102.4	3.404	0.558	36.4
Massachusetts	40,194	12.4	4.9	5.3	13.4	1.4	0.4	62.3	1.8	13.4	50.7	112.8	3.429	0.562	60.1
Michigan	11,001	3.5	1.4	5.3	14.0	1.1	0.1	74.7	2.3	16.1	61.0	103.1	3.434	0.563	65.8
Minnesota	6,082	12.7	4.9	5.3	8.7	1.1	0.1	67.2	2.2	14.5	55.0	106.4	3.339	0.547	61.3
Mississippi	27,254	0.2	0.2	5.3	12.5	2.7	0.1	79.0	1.6	16.9	63.8	114.1	3.429	0.562	75.6
Missouri	130,767	0.9	0.5	5.3	15.4	1.7	0.2	76.2	1.7	16.3	61.6	111.5	3.465	0.568	71.6
Montana	9,439	(3.0)	(1.0)	5.3	15.1	2.3	0.5	80.8	1.7	17.2	65.2	111.3	3.473	0.569	75.5
Nebraska	2,830	6.5	2.8	5.3	14.3	1.4	0.3	69.5	1.6	14.9	56.3	113.7	3.438	0.563	66.8

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## 2022 Profitability Report Earthquake

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	55,396	2.3	0.9	5.3	11.3	2.5	0.3	77.4	1.6	16.5	62.5	115.1	3.401	0.557	74.8
New Hampshire	2,436	(1.2)	(0.5)	5.3	9.5	3.4	1.3	82.2	2.6	17.7	67.1	92.4	3.356	0.550	64.8
New Jersey	46,141	15.8	7.0	5.3	10.6	0.8	0.1	60.5	1.4	12.9	48.9	129.4	3.402	0.557	66.2
New Mexico	5,001	(0.2)	0.0	5.3	12.9	2.7	0.5	78.8	1.9	16.9	63.9	109.0	3.438	0.563	72.5
New York	85,178	10.4	4.2	5.3	15.1	0.9	0.1	64.0	1.8	13.7	52.1	111.7	3.450	0.565	61.0
North Carolina	22,387	5.9	2.5	5.3	13.4	1.7	0.3	70.9	2.1	15.2	57.7	109.5	3.441	0.564	66.1
North Dakota	995	12.5	5.0	5.3	16.2	1.4	0.0	59.6	1.8	12.8	48.6	111.6	3.479	0.570	57.2
Ohio	39,106	3.5	1.5	5.3	15.9	1.3	0.2	72.4	1.7	15.5	58.6	111.9	3.469	0.568	68.5
Oklahoma	19,528	(45.0)	(17.1)	5.3	12.7	2.1	1.1	140.9	1.7	29.9	112.7	114.0	3.423	0.561	131.4
Oregon	154,074	1.1	0.5	5.3	16.0	1.0	0.2	76.0	1.6	16.2	61.4	112.8	3.463	0.567	72.2
Pennsylvania	26,410	2.4	1.0	5.3	12.8	1.6	0.2	76.7	1.7	16.4	62.1	113.6	3.419	0.560	73.4
Rhode Island	3,152	17.0	6.8	5.3	10.8	1.3	1.8	57.2	2.6	12.4	47.3	97.4	3.365	0.551	48.9
South Carolina	57,274	2.2	0.9	5.3	15.7	2.2	0.5	73.2	1.5	15.6	59.1	117.7	3.484	0.571	72.5
South Dakota	828	98.1	33.7	5.3	16.2	2.5	0.2	(55.9)	3.1	(11.2)	(41.6)	91.1	3.496	0.573	(35.0)
Tennessee	125,268	2.0	0.8	5.3	12.9	2.1	0.3	76.6	1.6	16.4	61.9	115.2	3.426	0.561	74.1
Texas	56,530	17.5	7.1	5.3	14.1	0.8	0.1	55.3	2.2	12.0	45.5	106.3	3.435	0.563	51.3
Utah	109,823	3.6	1.1	5.3	15.2	1.9	0.3	72.6	2.1	15.6	59.2	104.5	3.468	0.568	64.7
Vermont	1,812	2.9	0.8	5.3	13.1	3.0	0.4	74.5	1.7	15.9	60.3	111.3	3.448	0.565	70.0
Virginia	28,586	7.7	3.1	5.3	12.3	1.4	0.8	69.4	1.8	14.9	56.4	112.4	3.408	0.558	66.2
Washington	344,523	2.5	1.1	5.3	16.5	1.6	0.2	72.9	1.6	15.6	59.0	112.0	3.487	0.571	69.0
West Virginia	1,579	4.4	2.8	5.3	13.6	4.4	0.4	69.2	1.5	14.8	56.0	117.3	3.485	0.571	68.6
Wisconsin	9,965	5.1	2.1	5.3	10.4	1.4	0.1	75.8	1.8	16.2	61.4	112.1	3.360	0.550	71.6
Wyoming	5,945	(2.1)	(0.3)	5.3	15.9	1.5	0.2	79.5	1.6	17.0	64.2	112.2	3.472	0.569	75.0
American Samoa	2	(281.7)	(94.0)	5.3	23.4	0.1	0.0	447.0	(3.5)	93.3	350.2	9,590.1	4.643	0.761	33,587.8
Guam	5,782	8.4	4.4	5.3	29.3	3.5	0.0	49.1	1.9	10.6	40.4	99.4	3.811	0.624	43.3
Puerto Rico	130,388	(10.8)	(1.5)	5.3	19.1	1.3	0.0	86.7	3.1	18.7	71.0	91.5	3.524	0.577	67.9
U.S. Virgin Islands	2,508	(0.0)	(0.0)	5.3	16.0	4.8	0.0	74.0	1.2	15.7	59.4	125.4	3.538	0.580	77.4
N Mariana Islands	303	(4.3)	(1.5)	5.3	17.5	5.0	0.0	78.1	2.3	16.8	63.6	91.6	3.598	0.590	61.3
Countrywide - Direct	4,000,013	1.9	0.9	5.3	18.0	1.5	0.1	72.4	1.7	15.5	58.6	112.0	3.513	0.576	68.6

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

## 2022 Profitability Report Total All Lines

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Divs To Plychldr	Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain On Net Worth	Tax On Inv Gain On Net Worth
Alabama	11,342,750	59.6	9.1	5.3	16.9	3.1	0.3	5.8	3.9	1.9	7.8	80.5	3.505	0.574	9.2
Alaska	1,788,504	49.2	7.5	5.8	16.5	2.6	0.6	17.9	4.8	4.5	18.1	71.8	3.347	0.548	15.8
Arizona	14,966,118	67.6	9.4	5.4	16.3	2.0	0.3	(0.8)	4.4	0.5	3.0	75.8	3.490	0.572	5.2
Arkansas	6,802,573	87.5	9.7	5.3	16.4	2.9	0.2	(21.8)	3.7	(4.0)	(14.1)	82.9	3.498	0.573	(8.8)
California	100,911,330	62.6	11.0	5.6	17.4	2.1	0.5	0.9	5.5	1.1	5.4	68.2	3.502	0.574	6.6
Colorado	17,396,856	59.1	8.0	5.4	16.8	1.7	0.4	8.7	4.2	2.5	10.3	78.1	3.488	0.571	11.0
Connecticut	10,365,326	61.4	9.0	5.5	17.3	2.0	0.4	4.6	5.9	1.9	8.5	65.5	3.493	0.572	8.5
Delaware	3,433,763	66.6	9.6	5.9	15.3	2.3	0.2	0.2	5.6	1.0	4.9	67.7	3.472	0.569	6.2
District of Columbia	2,462,010	51.5	8.6	6.0	18.1	2.3	0.2	13.3	5.2	3.6	14.8	67.4	3.509	0.575	12.9
Florida	70,691,355	94.7	14.5	5.2	16.3	1.4	0.3	(32.3)	4.5	(6.0)	(21.8)	76.3	3.484	0.571	(13.7)
Georgia	27,894,799	73.5	10.1	5.4	16.2	3.5	0.3	(9.0)	4.1	(1.2)	(3.7)	79.3	3.508	0.575	0.0
Hawaii	3,065,451	45.8	7.8	5.6	17.2	3.2	0.4	20.0	4.7	5.0	19.8	74.6	3.515	0.576	17.7
Idaho	4,128,440	60.9	8.4	5.6	16.8	1.9	0.2	6.3	3.9	2.0	8.3	79.9	3.493	0.572	9.5
Illinois	31,958,075	61.4	8.7	5.5	16.7	1.3	0.1	6.3	5.1	2.2	9.3	69.5	3.478	0.570	9.4
Indiana	14,386,517	59.7	8.4	5.4	17.5	1.3	0.1	7.7	3.7	2.2	9.1	81.1	3.493	0.572	10.3
Iowa	8,805,808	59.2	7.1	5.3	16.3	1.1	0.2	10.9	3.7	2.9	11.6	84.5	3.488	0.572	12.8
Kansas	8,490,568	72.5	7.3	5.2	16.2	1.6	0.2	(3.0)	3.6	(0.1)	0.6	84.3	3.510	0.575	3.4
Kentucky	8,980,560	65.9	9.0	5.4	17.6	2.4	0.2	(0.4)	4.9	0.7	3.7	72.8	3.508	0.575	5.6
Louisiana	13,771,764	59.8	9.3	5.3	17.2	3.6	1.0	3.9	5.8	1.8	7.9	67.3	3.515	0.576	8.2
Maine	2,900,116	51.9	6.6	5.6	18.8	2.3	1.0	13.9	4.1	3.6	14.4	78.0	3.516	0.576	14.2
Maryland	14,358,359	65.8	9.6	5.5	15.9	2.2	0.6	0.5	4.5	0.8	4.1	75.2	3.485	0.571	6.0
Massachusetts	19,032,397	54.7	8.6	5.5	18.9	2.5	0.2	9.7	5.0	2.8	11.8	70.6	3.519	0.577	11.3
Michigan	22,013,092	70.3	9.8	5.4	16.4	2.0	0.1	(4.0)	11.2	1.0	6.2	43.9	3.480	0.570	5.6
Minnesota	15,005,563	87.7	10.5	5.3	16.4	1.6	0.1	(21.6)	4.0	(3.9)	(13.7)	80.1	3.486	0.571	(8.0)
Mississippi	6,637,527	60.4	7.7	5.2	17.6	2.8	0.2	6.1	3.6	1.9	7.9	83.8	3.514	0.576	9.5
Missouri	15,067,222	63.3	8.8	5.4	16.4	1.8	0.3	4.1	4.2	1.5	6.7	78.3	3.486	0.571	8.2
Montana	3,325,247	75.2	10.7	5.4	16.9	2.6	1.1	(11.7)	4.3	(1.7)	(5.6)	77.9	3.506	0.574	(1.5)
Nebraska	6,656,217	97.8	9.4	5.1	16.5	1.2	0.2	(30.1)	3.4	(5.8)	(20.9)	86.1	3.489	0.572	(15.1)

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**2022 Profitability Report  
Total All Lines**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain On Net Worth	Tax On Inv Gain Return On Net Worth
Nevada	7,474,424	69.0	11.4	5.5	16.1	3.4	0.2	(5.5)	5.0	(0.3)	(0.1)	71.5	3.504	0.574	2.8
New Hampshire	2,947,202	52.8	8.1	5.6	18.7	2.5	0.5	12.0	4.3	3.2	13.1	75.3	3.519	0.577	12.8
New Jersey	25,984,198	61.3	10.8	5.6	16.1	1.9	0.8	3.6	7.0	1.9	8.7	59.8	3.482	0.570	8.1
New Mexico	4,272,871	68.1	10.3	5.4	16.3	3.0	0.3	(3.3)	4.3	0.0	1.0	77.9	3.500	0.573	3.7
New York	57,257,254	63.9	11.9	5.8	17.3	2.2	0.5	(1.4)	8.0	1.0	5.5	55.3	3.491	0.572	6.0
North Carolina	20,848,500	60.3	7.7	5.4	16.7	2.3	0.3	7.5	3.6	2.2	8.9	82.9	3.497	0.573	10.3
North Dakota	3,549,738	73.5	5.4	4.7	14.7	1.1	0.1	0.6	2.0	0.4	2.1	112.0	3.499	0.573	5.3
Ohio	20,517,258	65.5	8.3	5.3	17.3	1.6	0.1	1.9	3.8	1.0	4.7	80.6	3.492	0.572	6.7
Oklahoma	9,907,441	64.7	7.9	5.3	17.2	2.4	0.3	2.3	4.0	1.1	5.2	79.7	3.503	0.574	7.1
Oregon	8,929,625	62.2	8.9	5.5	16.4	1.1	1.0	5.0	5.2	1.9	8.3	70.3	3.478	0.570	8.7
Pennsylvania	29,415,392	62.8	10.7	5.6	16.8	2.1	0.2	1.9	5.4	1.3	6.0	68.6	3.488	0.571	7.1
Rhode Island	2,986,571	54.2	8.1	5.4	16.2	2.8	1.0	12.3	4.6	3.3	13.6	73.9	3.494	0.572	13.0
South Carolina	12,727,583	65.5	9.5	5.3	17.3	3.0	0.3	(0.8)	3.7	0.4	2.5	82.7	3.516	0.576	5.0
South Dakota	3,515,165	101.7	8.8	4.9	15.1	1.7	0.1	(32.3)	2.8	(6.3)	(23.1)	96.8	3.500	0.573	(19.4)
Tennessee	15,113,730	63.3	8.6	5.4	16.8	2.3	0.2	3.6	4.1	1.4	6.2	78.3	3.491	0.572	7.8
Texas	75,973,200	68.4	9.0	5.3	17.0	1.7	0.7	(2.1)	4.1	0.2	1.8	78.5	3.496	0.573	4.3
Utah	6,783,697	59.8	9.3	5.5	17.6	2.1	0.4	5.3	4.4	1.8	7.9	75.2	3.510	0.575	8.9
Vermont	1,460,010	54.5	7.8	5.7	18.7	3.4	0.3	9.8	4.4	2.8	11.4	74.9	3.533	0.579	11.5
Virginia	17,468,053	59.4	8.1	5.5	16.0	2.5	0.6	8.0	4.0	2.3	9.7	79.1	3.490	0.572	10.6
Washington	16,002,885	68.5	9.5	5.3	16.9	2.0	0.2	(2.3)	4.1	0.2	1.6	78.0	3.490	0.572	4.2
West Virginia	3,251,702	57.5	8.0	5.4	17.2	3.8	0.1	8.1	4.5	2.4	10.1	75.1	3.517	0.576	10.6
Wisconsin	12,968,512	66.9	9.7	5.6	16.0	1.1	1.5	(0.8)	4.5	0.6	3.1	75.4	3.478	0.570	5.2
Wyoming	1,527,223	44.6	5.4	5.3	18.1	1.8	0.2	24.7	3.0	5.7	22.0	88.6	3.501	0.574	22.4
American Samoa	48	(153.7)	(8.6)	5.7	382.2	0.0	0.0	(125.6)	3.6	(25.8)	(96.2)	62.2	5.522	0.905	(55.3)
Guam	389,034	56.5	4.5	6.4	19.2	3.7	0.2	9.5	(2.5)	1.6	5.5	116.0	3.642	0.597	9.4
Puerto Rico	2,821,927	32.3	5.5	8.6	21.0	2.1	0.0	30.6	7.3	7.6	30.3	72.4	3.533	0.579	24.9
U.S. Virgin Islands	162,057	22.4	7.5	5.8	25.2	5.3	0.2	33.7	5.1	7.9	30.9	75.2	3.605	0.591	26.2
N Mariana Islands	25,124	4.9	(2.4)	5.7	18.8	4.9	0.0	68.1	0.7	14.4	54.4	93.5	3.579	0.586	53.8
Countrywide - Direct	830,918,729	67.3	9.9	5.4	16.9	2.0	0.4	(2.0)	5.0	0.4	2.6	71.6	3.494	0.572	4.8

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

# Profitability Results By Line By State - Mutual + Reciprocal

**2022 Profitability Report  
Private Passenger Auto Liability**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	845,553	75.5	10.4	3.6	15.7	2.2	0.8	(7.8)	2.2	(1.9)	(3.7)	56.7	2.406	(0.237)	0.5
Alaska	100,366	76.2	11.4	3.6	16.6	2.8	1.8	(12.0)	2.1	(2.7)	(7.2)	57.3	2.351	(0.232)	(1.5)
Arizona	642,609	90.6	12.5	3.6	16.9	2.3	1.4	(27.0)	2.4	(5.9)	(18.7)	55.2	2.411	(0.238)	(7.7)
Arkansas	419,632	78.1	8.9	3.6	17.9	3.0	0.5	(11.6)	1.8	(2.6)	(7.2)	61.1	2.418	(0.238)	(1.7)
California	6,461,128	81.3	12.5	3.6	14.9	2.3	3.1	(17.4)	2.9	(3.9)	(10.6)	50.0	2.402	(0.237)	(2.7)
Colorado	876,460	78.5	12.4	3.6	16.8	1.9	1.2	(14.2)	3.0	(3.3)	(7.9)	49.7	2.408	(0.237)	(1.3)
Connecticut	304,618	90.4	13.0	3.6	17.0	1.7	2.8	(28.2)	3.1	(6.2)	(18.9)	48.4	2.408	(0.237)	(6.5)
Delaware	200,679	85.6	12.7	3.6	17.9	2.3	0.9	(22.6)	2.5	(5.0)	(15.2)	54.3	2.414	(0.238)	(5.6)
District of Columbia	47,657	88.1	13.2	3.6	16.5	2.3	1.6	(25.0)	2.7	(5.5)	(16.9)	52.3	2.409	(0.237)	(6.2)
Florida	3,023,764	99.6	17.3	3.6	16.5	1.1	1.4	(39.1)	3.2	(8.5)	(27.3)	47.9	2.404	(0.237)	(10.5)
Georgia	1,919,842	108.0	14.9	3.6	16.3	3.4	1.1	(47.0)	2.6	(10.1)	(34.2)	52.6	2.412	(0.238)	(15.3)
Hawaii	105,106	72.5	8.7	3.6	15.9	2.3	2.0	(4.7)	2.0	(1.2)	(1.5)	59.3	2.407	(0.237)	1.8
Idaho	187,767	72.8	8.9	3.6	18.7	1.8	0.6	(6.1)	2.6	(1.5)	(2.0)	52.2	2.418	(0.238)	1.6
Illinois	1,524,292	92.0	12.8	3.6	17.8	0.1	0.3	(26.2)	2.7	(5.8)	(17.8)	52.1	2.405	(0.237)	(6.6)
Indiana	911,270	75.4	10.1	3.6	17.9	1.5	0.2	(8.4)	2.5	(2.0)	(3.9)	53.5	2.412	(0.238)	0.5
Iowa	238,415	81.4	10.4	3.6	18.9	1.0	0.3	(15.3)	2.3	(3.4)	(9.5)	54.8	2.414	(0.238)	(2.6)
Kansas	257,712	92.1	11.1	3.6	17.7	1.0	0.8	(25.9)	2.2	(5.7)	(18.1)	57.0	2.409	(0.237)	(7.7)
Kentucky	986,614	82.2	10.3	3.6	17.6	1.5	0.3	(15.3)	2.2	(3.4)	(9.6)	56.5	2.411	(0.238)	(2.8)
Louisiana	947,070	83.5	11.2	3.6	17.2	3.5	0.6	(19.4)	2.7	(4.3)	(12.4)	52.0	2.415	(0.238)	(3.8)
Maine	96,541	68.5	7.8	3.6	18.5	2.2	1.2	(1.5)	2.4	(0.5)	1.4	54.6	2.418	(0.238)	3.4
Maryland	913,734	84.3	12.1	3.6	17.4	2.2	1.2	(20.4)	2.5	(4.5)	(13.4)	53.6	2.413	(0.238)	(4.5)
Massachusetts	431,021	68.0	8.4	3.6	20.2	2.7	0.6	(3.1)	2.8	(0.9)	0.6	48.9	2.436	(0.240)	3.0
Michigan*	1,446,746	157.1	18.1	3.6	18.4	1.7	0.3	(98.9)	31.5	(23.9)	(43.5)	8.9	2.405	(0.237)	(1.2)
Minnesota	640,113	76.0	10.5	3.6	18.5	2.1	0.3	(10.7)	2.2	(2.5)	(6.0)	56.5	2.416	(0.238)	(0.8)
Mississippi	325,439	82.4	9.7	3.6	17.2	3.1	0.9	(16.6)	2.2	(3.7)	(10.7)	57.1	2.415	(0.238)	(3.5)
Missouri	774,590	91.4	10.5	3.6	17.6	2.2	0.4	(25.4)	2.5	(5.6)	(17.3)	54.1	2.413	(0.238)	(6.7)
Montana	127,609	80.4	11.0	3.6	17.8	3.1	0.9	(16.5)	2.1	(3.7)	(10.7)	56.7	2.419	(0.238)	(3.4)
Nebraska	231,554	89.5	10.4	3.6	19.2	0.7	0.5	(23.6)	2.4	(5.2)	(16.0)	54.5	2.413	(0.238)	(6.1)

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**2022 Profitability Report  
Private Passenger Auto Liability**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	485,523	100.7	17.6	3.6	17.2	3.5	1.1	(43.3)	3.1	(9.4)	(30.8)	48.6	2.414	(0.238)	(12.3)
New Hampshire	120,272	69.6	8.2	3.6	17.0	1.9	2.0	(1.9)	2.2	(0.6)	0.8	56.6	2.410	(0.238)	3.1
New Jersey*	297,445	73.8	12.7	3.6	16.6	1.5	1.7	(9.6)	5.9	(2.6)	(1.2)	33.3	2.406	(0.237)	2.3
New Mexico	229,430	79.2	10.3	3.6	16.6	3.1	1.4	(14.0)	2.3	(3.2)	(8.5)	55.7	2.412	(0.238)	(2.1)
New York	1,728,866	97.7	17.8	3.6	18.1	2.4	0.7	(40.0)	3.5	(8.7)	(27.7)	45.4	2.414	(0.238)	(9.9)
North Carolina	1,286,257	77.5	8.2	3.6	16.8	2.3	0.8	(9.0)	1.9	(2.1)	(5.0)	60.0	2.411	(0.238)	(0.3)
North Dakota	62,194	74.9	8.7	3.6	19.4	1.9	0.5	(8.7)	2.1	(2.0)	(4.5)	56.6	2.423	(0.239)	0.1
Ohio	853,656	74.2	9.2	3.6	18.7	1.6	0.5	(7.4)	2.2	(1.8)	(3.4)	56.5	2.415	(0.238)	0.7
Oklahoma	471,407	89.8	11.2	3.6	18.0	1.7	0.8	(24.7)	2.1	(5.4)	(17.1)	57.6	2.412	(0.238)	(7.2)
Oregon	499,326	79.6	9.9	3.6	17.4	0.5	0.7	(11.3)	2.4	(2.6)	(6.2)	54.5	2.405	(0.237)	(0.8)
Pennsylvania	1,645,441	81.0	11.0	3.6	18.5	2.1	0.5	(16.4)	3.5	(3.8)	(9.1)	45.5	2.416	(0.238)	(1.5)
Rhode Island	87,867	76.5	9.0	3.6	11.4	2.5	6.8	(9.6)	3.5	(2.4)	(3.7)	46.2	2.393	(0.236)	0.9
South Carolina	760,979	101.1	11.0	3.6	16.8	2.8	1.4	(36.3)	2.2	(7.8)	(26.2)	56.6	2.412	(0.238)	(12.2)
South Dakota	88,141	80.3	10.0	3.6	19.4	2.6	0.5	(16.0)	2.3	(3.6)	(10.1)	55.4	2.423	(0.239)	(3.0)
Tennessee	1,083,847	84.6	11.3	3.6	16.5	2.0	0.5	(18.1)	2.1	(4.0)	(12.0)	58.2	2.408	(0.237)	(4.4)
Texas	10,066,549	85.0	10.8	3.6	15.2	1.8	0.4	(16.5)	2.2	(3.7)	(10.6)	56.6	2.402	(0.237)	(3.4)
Utah	392,565	83.9	12.6	3.6	19.7	2.4	0.6	(22.5)	2.7	(5.0)	(14.8)	51.1	2.424	(0.239)	(4.9)
Vermont	43,035	69.8	7.7	3.6	19.4	3.2	1.1	(4.5)	2.4	(1.2)	(0.9)	53.8	2.428	(0.239)	2.2
Virginia	935,944	83.1	11.1	3.6	16.4	2.6	2.3	(18.7)	2.5	(4.2)	(12.0)	53.4	2.410	(0.238)	(3.7)
Washington	983,754	94.1	12.1	3.6	16.9	2.4	1.2	(30.0)	2.9	(6.6)	(20.5)	49.5	2.411	(0.238)	(7.5)
West Virginia	200,852	67.9	8.7	3.6	18.6	4.2	0.5	(3.1)	1.9	(0.8)	(0.4)	60.0	2.424	(0.239)	2.4
Wisconsin	519,910	76.3	9.5	3.6	19.3	0.7	0.3	(9.4)	3.0	(2.3)	(4.1)	48.9	2.414	(0.238)	0.6
Wyoming	57,651	77.0	8.9	3.6	17.9	1.3	0.7	(9.1)	2.5	(2.2)	(4.4)	53.4	2.411	(0.238)	0.3
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	994	75.4	7.8	3.6	7.7	2.3	10.5	(6.9)	1.5	(1.6)	(3.8)	66.6	2.374	(0.234)	0.1
Puerto Rico	415	37.9	4.5	3.6	7.7	2.3	11.4	33.0	1.7	6.8	27.9	63.8	2.377	(0.234)	20.4
U.S. Virgin Islands	432	123.9	15.8	3.6	7.7	2.3	10.1	(63.0)	3.5	(13.6)	(46.0)	46.9	2.384	(0.235)	(19.0)
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	47,890,655	88.1	12.2	3.6	16.6	2.0	1.1	(23.2)	3.5	(5.2)	(14.5)	45.8	2.408	(0.237)	(4.0)

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

**2022 Profitability Report  
Private Passenger Auto Physical**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	813,005	79.9	7.6	3.6	15.4	2.1	0.8	(9.2)	0.5	(2.0)	(6.7)	84.9	2.406	(0.237)	(3.0)
Alaska	79,906	84.7	8.1	3.6	16.0	2.7	2.1	(16.9)	0.7	(3.6)	(12.6)	81.0	2.412	(0.238)	(7.6)
Arizona	516,509	89.1	8.6	3.6	16.7	2.3	1.4	(21.4)	0.7	(4.6)	(16.1)	80.6	2.414	(0.238)	(10.4)
Arkansas	438,555	97.5	9.3	3.6	17.5	2.9	0.5	(31.0)	0.6	(6.6)	(23.9)	83.0	2.422	(0.239)	(17.2)
California	5,376,074	82.4	8.0	3.6	16.4	2.3	3.2	(15.6)	0.7	(3.3)	(11.5)	78.2	2.413	(0.238)	(6.4)
Colorado	774,553	73.1	7.0	3.6	16.3	2.0	1.6	(3.3)	0.6	(0.8)	(2.0)	82.7	2.410	(0.238)	1.0
Connecticut	198,889	89.5	8.9	3.6	16.5	1.7	2.8	(22.9)	0.7	(4.9)	(17.3)	79.9	2.409	(0.238)	(11.1)
Delaware	102,847	103.4	9.9	3.6	17.3	2.2	1.2	(37.3)	0.8	(7.9)	(28.6)	79.6	2.416	(0.238)	(20.1)
District of Columbia	41,847	94.8	9.3	3.6	16.2	2.2	1.7	(27.5)	0.8	(5.9)	(20.9)	79.3	2.410	(0.238)	(13.9)
Florida	1,241,190	132.9	14.4	3.6	16.3	1.1	1.4	(69.5)	0.8	(14.7)	(54.0)	78.6	2.404	(0.237)	(39.8)
Georgia	1,083,444	86.0	8.3	3.6	16.2	3.4	1.2	(18.5)	0.7	(4.0)	(13.8)	80.3	2.417	(0.238)	(8.4)
Hawaii	92,509	79.5	7.6	3.6	15.2	2.2	2.7	(10.6)	0.6	(2.3)	(7.7)	83.9	2.405	(0.237)	(3.8)
Idaho	184,135	74.8	7.5	3.6	18.4	1.8	0.8	(6.5)	0.8	(1.4)	(4.3)	77.2	2.424	(0.239)	(0.7)
Illinois	1,473,291	88.2	8.4	3.6	17.5	0.1	0.3	(17.8)	0.7	(3.8)	(13.3)	80.5	2.406	(0.237)	(8.1)
Indiana	857,768	85.7	8.3	3.6	17.5	1.4	0.3	(16.5)	0.7	(3.5)	(12.3)	80.2	2.414	(0.238)	(7.2)
Iowa	330,542	83.9	8.1	3.6	18.3	1.0	0.3	(15.0)	0.6	(3.2)	(11.1)	81.0	2.416	(0.238)	(6.4)
Kansas	318,598	71.1	6.8	3.6	17.2	0.9	0.9	(0.3)	0.6	(0.1)	0.4	83.8	2.409	(0.237)	3.0
Kentucky	647,171	95.0	9.1	3.6	17.1	1.5	0.5	(26.5)	0.6	(5.6)	(20.3)	82.9	2.412	(0.238)	(14.2)
Louisiana	611,718	82.9	8.0	3.6	17.1	3.6	0.5	(15.4)	0.7	(3.3)	(11.4)	80.7	2.422	(0.239)	(6.5)
Maine	102,522	79.3	7.5	3.6	18.1	2.2	1.3	(11.7)	0.7	(2.5)	(8.5)	80.3	2.422	(0.239)	(4.2)
Maryland	684,705	87.0	8.4	3.6	16.9	2.1	1.4	(19.1)	0.7	(4.1)	(14.4)	79.6	2.415	(0.238)	(8.8)
Massachusetts	402,823	68.8	7.5	3.6	19.9	2.5	0.7	(2.7)	0.6	(0.6)	(1.5)	77.3	2.451	(0.242)	1.5
Michigan	1,113,917	94.8	9.2	3.6	18.5	1.2	0.4	(27.4)	0.7	(5.8)	(20.9)	77.7	2.419	(0.238)	(13.6)
Minnesota	676,163	105.3	10.2	3.6	18.0	2.0	0.4	(39.2)	0.7	(8.3)	(30.2)	81.0	2.420	(0.239)	(21.8)
Mississippi	319,256	78.5	7.6	3.6	16.9	3.1	0.8	(10.3)	0.6	(2.2)	(7.4)	82.9	2.419	(0.239)	(3.5)
Missouri	772,280	78.3	7.7	3.6	17.4	2.1	0.5	(9.2)	0.6	(2.0)	(6.7)	83.5	2.417	(0.238)	(2.9)
Montana	160,291	80.5	7.7	3.6	15.9	3.0	0.9	(11.3)	0.7	(2.4)	(8.1)	79.1	2.414	(0.238)	(3.8)
Nebraska	303,202	94.0	9.0	3.6	19.0	0.7	0.5	(26.6)	0.6	(5.6)	(20.4)	83.3	2.418	(0.238)	(14.3)

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**2022 Profitability Report  
Private Passenger Auto Physical**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Divs To Plcyhldr	Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Nevada	223,899	91.0	8.7	3.6	17.1	3.5	1.0	(24.6)	0.7	(5.2)	(18.7)	81.1	2.422	(0.239)	(12.5)
New Hampshire	124,273	81.5	7.9	3.6	16.9	1.8	1.9	(13.3)	0.8	(2.9)	(9.7)	78.1	2.413	(0.238)	(4.9)
New Jersey	160,197	72.2	7.4	3.6	15.4	1.4	2.3	(2.1)	0.7	(0.5)	(0.9)	77.8	2.398	(0.236)	1.9
New Mexico	177,059	86.9	8.3	3.6	16.5	3.1	1.4	(19.5)	0.7	(4.2)	(14.6)	80.8	2.416	(0.238)	(9.2)
New York	1,043,131	93.4	9.1	3.6	17.8	2.1	1.0	(26.7)	0.7	(5.7)	(20.4)	79.6	2.420	(0.239)	(13.5)
North Carolina	1,195,952	78.8	7.6	3.6	16.5	2.3	0.9	(9.4)	0.6	(2.0)	(6.8)	83.7	2.413	(0.238)	(3.1)
North Dakota	99,665	80.7	7.7	3.6	19.2	1.9	0.6	(13.5)	0.7	(2.9)	(9.9)	78.4	2.430	(0.240)	(5.1)
Ohio	849,446	92.5	8.9	3.6	17.8	1.6	0.5	(24.7)	0.7	(5.3)	(18.7)	79.8	2.416	(0.238)	(12.3)
Oklahoma	547,124	72.9	7.2	3.6	17.8	1.7	0.7	(3.6)	0.6	(0.8)	(2.2)	83.8	2.416	(0.238)	0.8
Oregon	295,909	96.5	9.3	3.6	16.6	0.4	0.8	(27.0)	0.8	(5.7)	(20.4)	77.7	2.402	(0.237)	(13.2)
Pennsylvania	1,799,761	87.5	8.4	3.6	18.2	2.1	0.4	(19.9)	0.7	(4.2)	(14.9)	77.6	2.424	(0.239)	(8.9)
Rhode Island	59,852	77.6	8.6	3.6	10.8	2.4	6.9	(9.6)	0.6	(2.1)	(7.0)	84.9	2.380	(0.235)	(3.3)
South Carolina	486,793	84.3	8.2	3.6	16.5	2.5	1.6	(16.4)	0.6	(3.5)	(12.3)	82.1	2.413	(0.238)	(7.4)
South Dakota	147,498	89.4	8.6	3.6	19.1	2.5	0.6	(23.6)	0.6	(5.0)	(17.9)	81.0	2.430	(0.240)	(11.9)
Tennessee	1,129,047	86.8	9.2	3.6	15.8	1.9	0.5	(17.5)	0.7	(3.8)	(13.1)	79.9	2.406	(0.237)	(7.8)
Texas	7,983,592	79.2	7.7	3.6	15.1	1.8	0.5	(7.5)	0.6	(1.6)	(5.2)	81.4	2.401	(0.237)	(1.6)
Utah	260,911	85.1	8.2	3.6	19.1	2.3	0.8	(18.8)	0.7	(4.0)	(14.1)	77.6	2.432	(0.240)	(8.2)
Vermont	55,192	72.3	6.9	3.6	19.3	2.8	1.3	(5.9)	0.7	(1.3)	(3.9)	78.7	2.438	(0.240)	(0.4)
Virginia	823,876	82.5	8.0	3.6	15.9	2.5	2.3	(14.6)	0.6	(3.1)	(10.9)	81.7	2.411	(0.238)	(6.2)
Washington	605,678	97.8	9.1	3.6	15.0	1.8	1.3	(28.4)	0.8	(6.0)	(21.5)	77.8	2.400	(0.237)	(14.1)
West Virginia	209,996	82.2	7.7	3.6	17.7	4.1	0.6	(15.7)	0.6	(3.4)	(11.7)	82.0	2.429	(0.239)	(6.9)
Wisconsin	571,634	95.0	9.2	3.6	19.1	0.7	0.4	(27.8)	0.7	(5.9)	(21.2)	79.5	2.421	(0.239)	(14.2)
Wyoming	101,343	57.4	5.7	3.6	17.4	1.2	0.8	14.1	0.7	2.9	11.9	79.3	2.412	(0.238)	12.1
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	3,984	37.4	3.8	3.6	7.6	2.3	10.0	35.5	0.2	7.4	28.3	94.9	2.361	(0.233)	29.4
Puerto Rico	940	39.9	4.1	3.6	7.6	2.2	11.3	31.4	0.2	6.6	25.0	97.8	2.364	(0.233)	27.0
U.S. Virgin Islands	1,395	51.6	5.3	3.6	7.6	2.2	10.5	19.4	0.2	4.0	15.5	96.5	2.363	(0.233)	17.6
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	38,675,857	85.8	8.4	3.6	16.6	1.9	1.1	(17.2)	0.7	(3.7)	(12.8)	80.3	2.411	(0.238)	(7.7)

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**2022 Profitability Report  
Private Passenger Auto Total**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	1,658,558	77.6	9.0	3.6	15.6	2.2	0.8	(8.5)	1.4	(1.9)	(5.2)	67.7	2.406	(0.237)	(0.9)
Alaska	180,272	80.0	9.9	3.6	16.3	2.8	1.9	(14.2)	1.5	(3.1)	(9.6)	65.8	2.373	(0.234)	(3.7)
Arizona	1,159,118	89.9	10.8	3.6	16.8	2.3	1.4	(24.5)	1.6	(5.3)	(17.6)	64.2	2.412	(0.238)	(8.6)
Arkansas	858,187	88.0	9.1	3.6	17.7	2.9	0.5	(21.6)	1.2	(4.6)	(15.7)	70.6	2.420	(0.239)	(8.4)
California	11,837,203	81.8	10.5	3.6	15.6	2.3	3.1	(16.6)	1.9	(3.7)	(11.0)	59.8	2.406	(0.237)	(4.0)
Colorado	1,651,013	76.0	9.9	3.6	16.6	1.9	1.4	(9.1)	1.9	(2.1)	(5.1)	61.1	2.409	(0.237)	(0.5)
Connecticut	503,508	90.1	11.4	3.6	16.8	1.7	2.8	(26.1)	2.2	(5.7)	(18.2)	57.3	2.409	(0.237)	(7.8)
Delaware	303,526	91.6	11.8	3.6	17.7	2.2	1.0	(27.6)	1.9	(6.0)	(19.7)	60.9	2.414	(0.238)	(9.4)
District of Columbia	89,504	91.2	11.4	3.6	16.4	2.3	1.7	(26.2)	1.8	(5.7)	(18.8)	62.2	2.409	(0.238)	(9.0)
Florida	4,264,954	109.3	16.4	3.6	16.4	1.1	1.4	(47.9)	2.5	(10.3)	(35.1)	54.1	2.404	(0.237)	(16.3)
Georgia	3,003,286	100.1	12.5	3.6	16.3	3.4	1.1	(36.7)	1.9	(7.9)	(26.9)	60.1	2.413	(0.238)	(13.5)
Hawaii	197,615	75.8	8.2	3.6	15.6	2.2	2.3	(7.5)	1.3	(1.7)	(4.4)	68.8	2.406	(0.237)	(0.4)
Idaho	371,902	73.8	8.2	3.6	18.5	1.8	0.7	(6.3)	1.7	(1.5)	(3.2)	62.2	2.420	(0.239)	0.7
Illinois	2,997,583	90.1	10.6	3.6	17.7	0.1	0.3	(22.1)	1.7	(4.8)	(15.6)	63.0	2.405	(0.237)	(7.2)
Indiana	1,769,037	80.4	9.2	3.6	17.7	1.5	0.3	(12.3)	1.6	(2.7)	(8.0)	63.8	2.413	(0.238)	(2.4)
Iowa	568,957	82.9	9.1	3.6	18.6	1.0	0.3	(15.1)	1.4	(3.3)	(10.5)	67.5	2.415	(0.238)	(4.4)
Kansas	576,310	80.5	8.7	3.6	17.4	1.0	0.8	(11.7)	1.3	(2.6)	(7.9)	69.2	2.409	(0.237)	(2.8)
Kentucky	1,633,785	87.3	9.8	3.6	17.4	1.5	0.4	(19.7)	1.6	(4.3)	(13.9)	64.6	2.411	(0.238)	(6.3)
Louisiana	1,558,788	83.3	10.0	3.6	17.2	3.6	0.6	(17.9)	1.9	(3.9)	(12.0)	60.5	2.417	(0.238)	(4.6)
Maine	199,063	74.0	7.7	3.6	18.3	2.2	1.2	(6.8)	1.5	(1.6)	(3.7)	65.4	2.420	(0.239)	0.2
Maryland	1,598,439	85.5	10.5	3.6	17.2	2.1	1.3	(19.8)	1.7	(4.3)	(13.8)	62.3	2.413	(0.238)	(5.9)
Massachusetts	833,845	68.4	7.9	3.6	20.1	2.6	0.6	(2.9)	1.7	(0.8)	(0.4)	59.4	2.442	(0.241)	2.4
Michigan*	2,560,664	130.0	14.2	3.6	18.5	1.5	0.3	(67.8)	18.1	(16.0)	(33.7)	14.4	2.406	(0.237)	(2.2)
Minnesota	1,316,276	91.0	10.4	3.6	18.2	2.0	0.4	(25.3)	1.4	(5.5)	(18.5)	66.9	2.418	(0.238)	(9.7)
Mississippi	644,695	80.5	8.6	3.6	17.1	3.1	0.8	(13.5)	1.4	(3.0)	(9.1)	67.5	2.417	(0.238)	(3.5)
Missouri	1,546,871	84.8	9.1	3.6	17.5	2.1	0.4	(17.3)	1.5	(3.8)	(12.0)	65.6	2.414	(0.238)	(5.2)
Montana	287,900	80.5	9.2	3.6	16.7	3.1	0.9	(13.6)	1.4	(3.0)	(9.3)	67.3	2.417	(0.238)	(3.6)
Nebraska	534,757	92.1	9.6	3.6	19.1	0.7	0.5	(25.3)	1.4	(5.4)	(18.5)	67.8	2.416	(0.238)	(9.9)

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

**2022 Profitability Report  
Private Passenger Auto Total**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Divs To Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth	
Nevada	709,422	97.6	14.8	3.6	17.1	3.5	1.1	(37.4)	2.4	(8.1)	(27.0)	55.6	2.416	(0.238)	(12.3)
New Hampshire	244,545	75.6	8.1	3.6	16.9	1.9	2.0	(7.7)	1.4	(1.8)	(4.5)	65.8	2.411	(0.238)	(0.3)
New Jersey*	457,642	73.3	10.8	3.6	16.2	1.5	1.9	(7.0)	4.0	(1.9)	(1.1)	41.6	2.404	(0.237)	2.2
New Mexico	406,489	82.6	9.5	3.6	16.6	3.1	1.4	(16.4)	1.6	(3.6)	(11.2)	64.4	2.414	(0.238)	(4.5)
New York	2,771,998	96.1	14.5	3.6	18.0	2.3	0.8	(35.0)	2.5	(7.6)	(25.0)	54.1	2.416	(0.238)	(10.9)
North Carolina	2,482,208	78.1	7.9	3.6	16.7	2.3	0.9	(9.2)	1.3	(2.1)	(5.9)	69.5	2.412	(0.238)	(1.4)
North Dakota	161,860	78.5	8.1	3.6	19.3	1.9	0.5	(11.6)	1.2	(2.6)	(7.8)	68.3	2.427	(0.239)	(2.7)
Ohio	1,703,102	83.3	9.0	3.6	18.2	1.6	0.5	(16.0)	1.5	(3.5)	(11.0)	66.1	2.415	(0.238)	(4.6)
Oklahoma	1,018,531	80.7	9.0	3.6	17.9	1.7	0.7	(13.4)	1.3	(2.9)	(9.1)	69.2	2.414	(0.238)	(3.7)
Oregon	795,235	85.9	9.6	3.6	17.1	0.5	0.7	(17.1)	1.8	(3.8)	(11.5)	61.3	2.404	(0.237)	(4.4)
Pennsylvania	3,445,202	84.4	9.6	3.6	18.4	2.1	0.4	(18.2)	2.0	(4.0)	(12.1)	58.0	2.419	(0.238)	(4.4)
Rhode Island	147,719	76.9	8.9	3.6	11.2	2.5	6.8	(9.6)	2.3	(2.2)	(5.1)	56.7	2.390	(0.236)	(0.2)
South Carolina	1,247,772	94.5	9.9	3.6	16.7	2.7	1.5	(28.5)	1.6	(6.1)	(20.8)	64.4	2.412	(0.238)	(10.7)
South Dakota	235,639	86.0	9.1	3.6	19.2	2.5	0.6	(20.7)	1.2	(4.5)	(15.0)	69.1	2.427	(0.239)	(7.7)
Tennessee	2,212,894	85.7	10.2	3.6	16.2	2.0	0.5	(17.8)	1.4	(3.9)	(12.6)	67.6	2.407	(0.237)	(5.8)
Texas	18,050,140	82.4	9.4	3.6	15.2	1.8	0.4	(12.5)	1.5	(2.8)	(8.2)	65.4	2.401	(0.237)	(2.7)
Utah	653,476	84.4	10.9	3.6	19.5	2.4	0.7	(21.0)	1.9	(4.6)	(14.5)	59.2	2.427	(0.239)	(5.9)
Vermont	98,227	71.2	7.3	3.6	19.3	3.0	1.2	(5.3)	1.4	(1.2)	(2.6)	65.5	2.433	(0.240)	1.0
Virginia	1,759,820	82.8	9.7	3.6	16.1	2.6	2.3	(16.8)	1.6	(3.7)	(11.5)	63.7	2.410	(0.238)	(4.7)
Washington	1,589,432	95.5	11.0	3.6	16.2	2.2	1.2	(29.4)	2.1	(6.4)	(20.9)	57.5	2.408	(0.237)	(9.4)
West Virginia	410,848	75.2	8.2	3.6	18.1	4.2	0.5	(9.5)	1.3	(2.1)	(6.2)	69.5	2.426	(0.239)	(1.6)
Wisconsin	1,091,544	86.1	9.3	3.6	19.2	0.7	0.3	(19.0)	1.8	(4.2)	(13.1)	61.3	2.417	(0.238)	(5.4)
Wyoming	158,994	64.5	6.9	3.6	17.6	1.3	0.8	5.7	1.4	1.1	6.0	67.5	2.412	(0.238)	6.7
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	4,978	45.0	4.6	3.6	7.6	2.3	10.1	27.0	0.5	5.6	21.9	87.5	2.365	(0.233)	21.7
Puerto Rico	1,354	39.3	4.2	3.6	7.6	2.2	11.4	31.9	0.6	6.6	25.9	84.1	2.369	(0.234)	24.4
U.S. Virgin Islands	1,827	68.7	7.8	3.6	7.6	2.3	10.4	(0.1)	1.0	(0.1)	1.0	77.2	2.371	(0.234)	3.4
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	86,566,512	87.0	10.5	3.6	16.6	2.0	1.1	(20.5)	2.2	(4.5)	(13.7)	56.7	2.409	(0.237)	(5.1)

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## 2022 Profitability Report Commercial Auto Liability

### Mutual + Reciprocal

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	79,024	63.9	12.6	4.7	18.0	3.7	0.1	(2.6)	2.3	(0.8)	0.5	49.4	2.425	(0.239)	2.9
Alaska	2,396	52.0	4.1	4.7	15.3	3.3	1.3	19.6	1.4	4.0	17.1	60.4	2.348	(0.232)	12.9
Arizona	108,028	73.3	12.9	4.7	18.7	2.3	0.1	(11.6)	3.2	(2.7)	(5.6)	43.4	2.419	(0.239)	0.2
Arkansas	27,821	60.9	11.4	4.7	17.0	2.9	0.1	3.3	3.0	0.4	5.8	45.1	2.415	(0.238)	5.3
California	343,212	79.4	15.4	4.7	17.1	2.6	0.0	(18.8)	3.7	(4.3)	(10.9)	41.2	2.412	(0.238)	(1.8)
Colorado	83,751	78.5	12.5	4.7	18.7	1.8	0.1	(16.0)	3.2	(3.7)	(9.0)	43.8	2.416	(0.238)	(1.3)
Connecticut	38,521	70.4	11.1	4.7	17.0	1.8	0.2	(4.9)	3.3	(1.3)	(0.2)	42.9	2.408	(0.237)	2.6
Delaware	10,568	76.0	11.4	4.7	16.0	2.0	0.0	(9.9)	5.4	(2.6)	(1.8)	33.7	2.404	(0.237)	2.0
District of Columbia	17,711	95.7	10.8	4.7	7.1	2.4	5.4	(25.7)	3.0	(5.7)	(17.0)	47.6	2.387	(0.235)	(5.5)
Florida	418,060	85.9	18.0	4.7	18.7	1.1	0.0	(28.0)	2.9	(6.2)	(19.0)	45.8	2.414	(0.238)	(6.0)
Georgia	344,872	85.1	12.1	4.7	10.3	4.9	0.0	(16.8)	2.7	(3.8)	(10.3)	49.2	2.396	(0.236)	(2.4)
Hawaii	1,615	20.9	9.5	4.7	15.6	2.4	0.0	47.2	0.4	9.9	37.8	75.6	2.406	(0.237)	31.2
Idaho	37,416	70.3	7.9	4.7	19.4	1.7	0.0	(3.7)	3.4	(1.1)	0.9	42.3	2.420	(0.239)	3.0
Illinois	261,726	58.5	11.3	4.7	18.8	1.7	0.0	5.3	3.6	0.8	8.2	41.2	2.416	(0.238)	6.0
Indiana	173,700	58.4	10.8	4.7	18.3	2.1	0.0	6.1	3.2	1.0	8.3	44.1	2.416	(0.238)	6.3
Iowa	77,621	60.1	6.1	4.7	19.0	1.2	1.0	8.2	3.2	1.4	10.0	44.0	2.415	(0.238)	7.0
Kansas	44,341	62.3	6.7	4.7	19.0	1.6	3.1	3.0	2.4	0.4	5.0	49.2	2.418	(0.238)	5.1
Kentucky	75,945	73.2	10.8	4.7	18.3	2.9	0.1	(9.6)	3.1	(2.3)	(4.2)	44.5	2.420	(0.239)	0.8
Louisiana	39,651	79.4	13.1	4.7	14.7	5.0	0.0	(16.5)	3.8	(3.8)	(8.9)	41.1	2.411	(0.238)	(1.0)
Maine	9,369	54.0	7.1	4.7	18.3	2.2	0.0	14.1	2.4	2.7	13.7	49.2	2.419	(0.239)	9.4
Maryland	155,995	75.3	10.0	4.7	14.1	2.2	1.0	(6.8)	3.2	(1.8)	(1.9)	44.7	2.397	(0.236)	1.8
Massachusetts	40,134	54.1	6.4	4.7	18.7	2.8	0.0	13.6	3.5	2.5	14.6	41.5	2.422	(0.239)	8.7
Michigan*	165,039	63.6	12.9	4.7	18.9	2.6	0.0	(2.3)	5.1	(1.0)	3.8	34.4	2.418	(0.238)	3.9
Minnesota	136,703	58.2	6.8	4.7	19.0	1.7	0.5	9.4	3.1	1.7	10.9	44.1	2.418	(0.238)	7.5
Mississippi	29,546	71.0	12.8	4.7	17.9	3.1	0.1	(9.3)	3.2	(2.3)	(3.8)	43.7	2.419	(0.238)	1.0
Missouri	109,542	85.5	13.2	4.7	17.0	2.2	0.1	(22.4)	3.4	(5.0)	(14.0)	43.1	2.410	(0.238)	(3.4)
Montana	28,591	64.7	8.0	4.7	19.0	2.9	0.0	1.0	2.7	(0.1)	3.7	47.0	2.426	(0.239)	4.4
Nebraska	46,868	57.8	8.8	4.7	18.9	1.4	1.1	7.6	3.5	1.3	9.9	42.1	2.415	(0.238)	6.8

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## 2022 Profitability Report Commercial Auto Liability

### Mutual + Reciprocal

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	159,990	87.5	13.0	4.7	9.6	3.5	0.1	(18.1)	2.0	(4.0)	(12.1)	55.3	2.390	(0.236)	(4.1)
New Hampshire	13,751	41.0	8.1	4.7	22.7	2.1	0.0	21.7	3.9	4.2	21.4	39.4	2.437	(0.240)	11.1
New Jersey*	62,460	57.2	11.3	4.7	17.6	2.1	0.3	7.1	4.0	1.1	10.0	39.2	2.412	(0.238)	6.6
New Mexico	26,371	87.4	12.8	4.7	18.3	2.8	0.1	(25.7)	3.6	(5.8)	(16.3)	41.2	2.419	(0.238)	(4.1)
New York	214,023	89.0	16.3	4.7	20.9	3.5	0.0	(34.1)	4.2	(7.6)	(22.3)	37.6	2.434	(0.240)	(5.7)
North Carolina	174,497	62.7	7.7	4.7	17.3	2.3	0.0	5.6	2.6	0.9	7.3	48.2	2.413	(0.238)	6.2
North Dakota	21,666	46.8	6.2	4.7	19.6	1.9	0.0	21.2	2.7	4.2	19.7	47.3	2.422	(0.239)	12.0
Ohio	169,384	49.5	7.4	4.7	20.1	1.7	0.2	16.8	2.9	3.2	16.4	45.8	2.425	(0.239)	10.2
Oklahoma	51,500	70.2	10.5	4.7	17.9	2.3	0.2	(5.5)	2.7	(1.4)	(1.4)	47.1	2.416	(0.238)	2.0
Oregon	68,683	50.4	7.6	4.7	18.4	1.3	0.3	17.6	2.9	3.4	17.0	46.0	2.414	(0.238)	10.5
Pennsylvania	366,343	65.2	10.6	4.7	14.8	2.2	0.4	2.4	3.4	0.2	5.7	43.2	2.400	(0.237)	5.1
Rhode Island	13,401	43.3	6.3	4.7	25.9	2.5	0.0	17.6	2.6	3.4	16.7	47.2	2.464	(0.243)	10.6
South Carolina	74,065	84.6	12.8	4.7	18.6	3.2	0.2	(23.8)	3.3	(5.3)	(15.2)	42.8	2.424	(0.239)	(3.9)
South Dakota	24,739	79.5	13.4	4.7	19.0	2.6	0.1	(18.8)	3.8	(4.3)	(10.7)	40.5	2.420	(0.239)	(1.7)
Tennessee	114,528	64.6	10.0	4.7	18.1	2.6	0.1	0.2	2.8	(0.2)	3.2	46.3	2.419	(0.238)	4.1
Texas	1,655,505	77.7	13.3	4.7	15.3	1.7	0.0	(12.3)	3.1	(2.9)	(6.3)	44.4	2.399	(0.236)	(0.2)
Utah	43,192	77.3	16.0	4.7	20.4	2.2	0.1	(20.4)	4.0	(4.7)	(11.7)	39.0	2.425	(0.239)	(1.9)
Vermont	3,459	85.6	11.7	4.7	18.5	3.0	0.0	(23.2)	2.4	(5.1)	(15.6)	48.7	2.425	(0.239)	(5.0)
Virginia	184,357	63.8	9.4	4.7	14.4	2.7	1.4	4.1	2.9	0.6	6.4	46.5	2.401	(0.237)	5.6
Washington	115,519	68.1	8.7	4.7	18.2	2.1	0.0	(1.6)	3.1	(0.6)	2.2	44.4	2.417	(0.238)	3.6
West Virginia	16,666	48.5	6.1	4.7	19.7	3.8	0.1	17.4	2.3	3.4	16.3	49.7	2.435	(0.240)	10.8
Wisconsin	178,022	49.7	7.5	4.7	18.6	0.7	0.6	18.5	2.9	3.6	17.9	45.8	2.411	(0.238)	10.8
Wyoming	11,766	27.8	11.8	4.7	19.6	1.6	0.0	34.9	3.3	7.0	31.2	43.2	2.420	(0.239)	16.1
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	3	11.6	(0.9)	4.7	25.6	6.5	0.0	52.8	1.5	10.9	43.3	55.2	2.512	(0.248)	26.7
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	6,671,652	72.1	12.0	4.7	16.6	2.2	0.2	(7.5)	3.2	(1.9)	(2.5)	44.1	2.409	(0.237)	1.6

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## 2022 Profitability Report Commercial Auto Physical

### Mutual + Reciprocal

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama	36,758	72.2	7.2	5.3	18.4	3.4	0.0	(6.2)	0.2	(1.3)	(4.7)	74.5	2.423	(0.239)	(0.8)
Alaska	989	80.0	7.6	5.3	16.0	3.1	0.7	(12.3)	0.2	(2.6)	(9.5)	80.4	2.403	(0.237)	(5.0)
Arizona	31,945	73.5	7.8	5.3	19.3	2.3	0.0	(8.0)	0.3	(1.7)	(6.0)	73.6	2.422	(0.239)	(1.7)
Arkansas	16,244	77.3	7.6	5.3	16.8	3.0	0.0	(9.7)	0.2	(2.1)	(7.4)	75.3	2.407	(0.237)	(2.9)
California	103,530	84.1	8.0	5.3	18.3	2.6	0.0	(18.1)	0.4	(3.8)	(13.8)	72.6	2.415	(0.238)	(7.4)
Colorado	33,460	67.9	6.7	5.3	18.9	1.9	0.0	(0.4)	0.3	(0.1)	(0.0)	75.7	2.414	(0.238)	2.6
Connecticut	10,678	75.9	7.2	5.3	17.5	1.8	0.0	(7.5)	0.4	(1.6)	(5.5)	72.8	2.404	(0.237)	(1.4)
Delaware	2,857	69.0	7.0	5.3	18.0	1.9	0.0	(0.9)	0.2	(0.2)	(0.4)	76.5	2.408	(0.237)	2.3
District of Columbia	2,346	138.4	13.0	5.3	11.7	2.4	4.8	(75.2)	0.1	(15.8)	(59.3)	82.4	2.372	(0.234)	(46.3)
Florida	72,330	110.0	11.9	5.3	19.1	1.1	0.0	(47.1)	0.4	(9.9)	(36.8)	72.9	2.410	(0.238)	(24.2)
Georgia	53,564	69.6	7.4	5.3	16.4	4.6	0.0	(3.0)	0.3	(0.7)	(2.0)	75.1	2.416	(0.238)	1.2
Hawaii	820	61.5	5.7	5.3	17.4	2.9	0.0	7.5	0.1	1.6	6.0	83.5	2.410	(0.238)	7.7
Idaho	20,594	60.0	6.0	5.3	20.2	1.7	0.0	7.1	0.2	1.5	5.9	74.5	2.424	(0.239)	7.1
Illinois	124,960	71.1	7.5	5.3	19.0	1.2	0.0	(3.8)	0.3	(0.8)	(2.6)	74.4	2.410	(0.238)	0.7
Indiana	99,892	72.7	7.6	5.3	19.1	1.7	0.0	(5.9)	0.3	(1.3)	(4.4)	73.9	2.415	(0.238)	(0.6)
Iowa	62,760	64.0	6.9	5.3	20.1	1.2	0.0	2.8	0.2	0.6	2.4	75.4	2.420	(0.239)	4.5
Kansas	32,774	63.2	6.2	5.3	19.4	1.5	0.0	4.6	0.2	0.9	3.9	75.5	2.417	(0.238)	5.6
Kentucky	36,761	70.9	6.9	5.3	17.6	2.9	0.0	(3.3)	0.1	(0.7)	(2.5)	78.0	2.412	(0.238)	0.7
Louisiana	9,563	76.6	7.8	5.3	15.4	4.2	0.0	(9.0)	0.2	(1.9)	(6.9)	78.3	2.406	(0.237)	(2.7)
Maine	6,023	64.1	6.1	5.3	19.3	2.3	0.0	3.3	0.2	0.7	2.8	75.8	2.423	(0.239)	4.8
Maryland	45,878	88.3	8.6	5.3	16.9	2.1	1.1	(22.0)	0.4	(4.7)	(16.9)	72.1	2.400	(0.237)	(9.6)
Massachusetts	18,089	67.4	7.2	5.3	20.4	2.7	0.0	(2.6)	0.3	(0.6)	(1.8)	73.7	2.436	(0.240)	1.4
Michigan	106,255	77.6	7.9	5.3	20.3	1.4	0.0	(12.2)	0.2	(2.6)	(9.3)	74.1	2.423	(0.239)	(4.3)
Minnesota	97,832	82.5	8.3	5.3	19.7	1.7	0.1	(17.3)	0.2	(3.7)	(13.5)	75.4	2.420	(0.239)	(7.5)
Mississippi	11,097	71.8	7.6	5.3	18.6	3.3	0.0	(6.4)	0.3	(1.4)	(4.8)	74.5	2.424	(0.239)	(0.9)
Missouri	63,437	69.1	7.3	5.3	19.0	1.8	0.0	(2.2)	0.2	(0.5)	(1.5)	76.1	2.415	(0.238)	1.5
Montana	19,627	81.0	7.5	5.3	19.3	2.9	0.0	(15.7)	0.3	(3.3)	(12.1)	72.8	2.426	(0.239)	(6.1)
Nebraska	36,537	81.5	8.2	5.3	20.1	1.2	0.0	(16.1)	0.2	(3.4)	(12.5)	75.9	2.419	(0.239)	(6.8)

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**2022 Profitability Report  
Commercial Auto Physical**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	10,006	94.0	8.8	5.3	16.0	3.5	0.0	(27.3)	0.3	(5.8)	(21.3)	77.0	2.405	(0.237)	(13.8)
New Hampshire	6,795	55.7	5.9	5.3	22.0	2.0	0.0	9.4	0.2	2.0	7.7	74.1	2.443	(0.241)	8.4
New Jersey	13,899	69.5	7.1	5.3	18.5	1.9	0.3	(2.4)	0.4	(0.5)	(1.4)	70.6	2.413	(0.238)	1.7
New Mexico	9,690	62.9	6.9	5.3	18.4	2.8	0.0	4.2	0.4	0.8	3.7	73.0	2.418	(0.238)	5.3
New York	52,685	65.3	7.8	5.3	20.3	2.8	0.0	(1.2)	0.3	(0.3)	(0.6)	73.3	2.434	(0.240)	2.2
North Carolina	74,976	78.0	7.6	5.3	17.8	2.3	0.0	(10.7)	0.2	(2.3)	(8.2)	75.8	2.409	(0.238)	(3.6)
North Dakota	22,767	65.8	6.7	5.3	20.2	1.8	0.0	0.5	0.2	0.1	0.6	74.6	2.426	(0.239)	3.1
Ohio	73,140	78.9	8.0	5.3	20.5	1.6	0.0	(14.1)	0.3	(3.0)	(10.8)	73.4	2.427	(0.239)	(5.3)
Oklahoma	25,721	69.1	6.6	5.3	18.0	2.1	0.0	(0.9)	0.2	(0.2)	(0.5)	75.8	2.410	(0.238)	2.3
Oregon	27,062	69.9	6.5	5.3	19.1	1.3	0.0	(1.8)	0.4	(0.4)	(1.0)	73.0	2.412	(0.238)	1.9
Pennsylvania	140,153	77.7	7.6	5.3	18.3	2.1	0.2	(10.9)	0.3	(2.3)	(8.2)	73.3	2.412	(0.238)	(3.4)
Rhode Island	4,530	64.9	6.5	5.3	25.8	2.5	0.0	(4.8)	0.2	(1.0)	(3.6)	74.2	2.481	(0.245)	0.1
South Carolina	24,563	76.4	8.3	5.3	19.0	3.4	0.1	(12.3)	0.4	(2.6)	(9.2)	70.6	2.428	(0.239)	(3.9)
South Dakota	26,688	72.3	7.2	5.3	20.1	2.6	0.0	(7.2)	0.2	(1.5)	(5.4)	74.6	2.430	(0.240)	(1.4)
Tennessee	57,417	74.0	7.5	5.3	18.2	2.5	0.1	(7.2)	0.3	(1.5)	(5.4)	73.8	2.414	(0.238)	(1.3)
Texas	525,685	62.0	6.3	5.3	17.5	1.6	0.0	7.7	0.4	1.6	6.5	72.6	2.400	(0.237)	7.4
Utah	17,033	49.2	5.8	5.3	20.6	2.2	0.0	17.2	0.2	3.6	13.9	74.6	2.431	(0.240)	13.0
Vermont	2,438	69.8	6.3	5.3	19.2	3.1	0.0	(3.5)	0.2	(0.8)	(2.5)	73.6	2.429	(0.239)	0.9
Virginia	61,628	78.7	8.1	5.3	17.2	2.7	0.9	(12.6)	0.3	(2.7)	(9.6)	73.7	2.408	(0.237)	(4.4)
Washington	37,789	75.1	7.5	5.3	18.9	2.1	0.0	(8.4)	0.4	(1.8)	(6.3)	72.2	2.416	(0.238)	(1.9)
West Virginia	6,153	72.4	9.0	5.3	19.3	4.0	0.0	(9.7)	0.2	(2.1)	(7.4)	74.8	2.435	(0.240)	(2.9)
Wisconsin	105,328	71.6	7.7	5.3	19.5	0.8	0.8	(5.4)	0.2	(1.2)	(4.1)	77.0	2.411	(0.238)	(0.5)
Wyoming	9,527	46.8	5.8	5.3	19.7	1.5	0.0	21.1	0.3	4.4	17.0	74.7	2.419	(0.238)	15.3
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	2,493,271	72.6	7.4	5.3	18.6	1.9	0.1	(5.7)	0.3	(1.2)	(4.1)	74.0	2.413	(0.238)	(0.4)

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**2022 Profitability Report  
Commercial Auto Total**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama	115,782	66.5	10.9	4.9	18.1	3.6	0.0	(3.8)	1.7	(1.0)	(1.2)	55.4	2.425	(0.239)	2.0
Alaska	3,385	60.2	5.1	4.9	15.5	3.2	1.1	10.3	1.1	2.1	9.3	65.1	2.361	(0.233)	8.7
Arizona	139,973	73.4	11.7	4.8	18.9	2.3	0.0	(10.7)	2.6	(2.5)	(5.7)	47.9	2.420	(0.239)	(0.1)
Arkansas	44,065	66.9	10.0	4.9	16.9	2.9	0.1	(1.5)	2.0	(0.5)	1.0	52.9	2.413	(0.238)	3.2
California	446,742	80.5	13.7	4.8	17.4	2.6	0.0	(18.7)	2.9	(4.2)	(11.6)	45.8	2.413	(0.238)	(2.6)
Colorado	117,210	75.5	10.9	4.9	18.7	1.9	0.1	(11.5)	2.4	(2.7)	(6.5)	49.7	2.416	(0.238)	(0.6)
Connecticut	49,199	71.6	10.3	4.8	17.1	1.8	0.1	(5.4)	2.7	(1.4)	(1.3)	47.1	2.408	(0.237)	2.0
Delaware	13,424	74.5	10.5	4.8	16.5	2.0	0.0	(8.0)	4.3	(2.1)	(1.5)	38.3	2.405	(0.237)	2.1
District of Columbia	20,057	100.7	11.1	4.7	7.6	2.4	5.3	(31.5)	2.7	(6.9)	(22.0)	50.1	2.386	(0.235)	(8.4)
Florida	490,390	89.4	17.1	4.8	18.7	1.1	0.0	(30.8)	2.5	(6.7)	(21.6)	48.4	2.413	(0.238)	(7.8)
Georgia	398,436	83.0	11.5	4.8	11.1	4.8	0.0	(14.9)	2.4	(3.4)	(9.2)	51.6	2.398	(0.236)	(2.1)
Hawaii	2,435	34.6	8.2	4.9	16.2	2.6	0.0	33.9	0.3	7.1	27.1	78.1	2.407	(0.237)	23.8
Idaho	58,010	66.7	7.2	4.9	19.7	1.7	0.0	0.2	2.3	(0.2)	2.6	50.0	2.421	(0.239)	4.0
Illinois	386,685	62.6	10.0	4.9	18.9	1.5	0.0	2.4	2.6	0.2	4.7	48.1	2.415	(0.238)	4.9
Indiana	273,592	63.6	9.6	4.9	18.6	2.0	0.0	1.7	2.1	0.1	3.7	51.7	2.416	(0.238)	4.6
Iowa	140,381	61.8	6.4	5.0	19.5	1.2	0.6	5.8	1.9	1.0	6.6	54.0	2.417	(0.238)	6.2
Kansas	77,115	62.7	6.5	4.9	19.2	1.6	1.8	3.6	1.5	0.6	4.5	57.8	2.418	(0.238)	5.3
Kentucky	112,706	72.4	9.5	4.9	18.1	2.9	0.1	(7.5)	2.1	(1.8)	(3.6)	51.7	2.418	(0.238)	0.8
Louisiana	49,213	78.9	12.1	4.8	14.8	4.9	0.0	(15.1)	3.1	(3.5)	(8.5)	45.3	2.410	(0.238)	(1.2)
Maine	15,392	57.9	6.7	4.9	18.7	2.3	0.0	9.9	1.5	1.9	9.5	57.0	2.420	(0.239)	8.1
Maryland	201,874	78.2	9.7	4.8	14.7	2.2	1.0	(10.3)	2.5	(2.4)	(5.3)	48.9	2.397	(0.236)	0.0
Massachusetts	58,223	58.2	6.7	4.9	19.2	2.8	0.0	8.5	2.5	1.5	9.5	48.0	2.425	(0.239)	7.2
Michigan*	271,294	69.1	10.9	4.9	19.4	2.1	0.0	(6.2)	3.2	(1.6)	(1.4)	43.6	2.419	(0.238)	2.1
Minnesota	234,535	68.3	7.5	4.9	19.3	1.7	0.3	(1.7)	1.9	(0.6)	0.7	53.4	2.419	(0.238)	3.1
Mississippi	40,643	71.2	11.4	4.8	18.1	3.2	0.0	(8.5)	2.4	(2.0)	(4.1)	49.3	2.420	(0.239)	0.6
Missouri	172,979	79.5	11.1	4.9	17.7	2.1	0.1	(15.0)	2.2	(3.4)	(9.4)	51.2	2.411	(0.238)	(2.2)
Montana	48,218	71.4	7.8	4.9	19.1	2.9	0.0	(5.8)	1.7	(1.4)	(2.7)	55.0	2.426	(0.239)	1.2
Nebraska	83,405	68.2	8.5	5.0	19.5	1.3	0.6	(2.8)	2.1	(0.8)	0.1	52.3	2.416	(0.238)	2.7

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**2022 Profitability Report  
Commercial Auto Total**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	169,996	87.9	12.8	4.7	10.0	3.5	0.1	(18.7)	1.9	(4.1)	(12.6)	56.2	2.390	(0.236)	(4.5)
New Hampshire	20,546	45.8	7.4	4.9	22.5	2.1	0.0	17.6	2.7	3.4	16.9	46.6	2.438	(0.240)	10.5
New Jersey*	76,358	59.4	10.6	4.8	17.8	2.1	0.3	5.4	3.3	0.8	7.9	42.7	2.412	(0.238)	6.0
New Mexico	36,061	80.8	11.2	4.8	18.3	2.8	0.0	(17.7)	2.8	(4.0)	(10.9)	46.7	2.419	(0.238)	(2.4)
New York	266,707	84.4	14.6	4.8	20.8	3.4	0.0	(27.6)	3.5	(6.1)	(18.0)	41.6	2.434	(0.240)	(4.8)
North Carolina	249,473	67.3	7.7	4.9	17.4	2.3	0.0	0.7	1.9	(0.0)	2.7	54.1	2.412	(0.238)	4.1
North Dakota	44,433	56.6	6.5	5.0	19.9	1.8	0.0	10.5	1.4	2.1	9.9	58.2	2.424	(0.239)	8.4
Ohio	242,524	58.3	7.6	4.9	20.3	1.7	0.2	7.5	2.1	1.4	8.2	51.6	2.426	(0.239)	6.9
Oklahoma	77,221	69.8	9.2	4.9	17.9	2.3	0.1	(4.0)	1.9	(1.0)	(1.1)	53.9	2.415	(0.238)	2.1
Oregon	95,746	55.9	7.3	4.9	18.6	1.3	0.2	12.1	2.2	2.3	11.9	51.4	2.413	(0.238)	8.8
Pennsylvania	506,496	68.7	9.8	4.8	15.8	2.1	0.3	(1.3)	2.6	(0.5)	1.8	48.8	2.402	(0.237)	3.5
Rhode Island	17,931	48.8	6.4	4.8	25.9	2.5	0.0	11.9	2.0	2.3	11.6	52.0	2.467	(0.243)	8.7
South Carolina	98,628	82.6	11.7	4.8	18.7	3.3	0.2	(21.0)	2.6	(4.7)	(13.7)	47.4	2.425	(0.239)	(3.9)
South Dakota	51,427	75.7	10.2	5.0	19.5	2.6	0.0	(12.8)	1.9	(2.9)	(8.0)	53.1	2.424	(0.239)	(1.6)
Tennessee	171,945	67.8	9.2	4.9	18.1	2.6	0.1	(2.3)	2.0	(0.7)	0.3	52.9	2.418	(0.238)	2.8
Texas	2,181,190	73.9	11.6	4.8	15.8	1.7	0.0	(7.5)	2.4	(1.8)	(3.2)	49.0	2.399	(0.237)	1.1
Utah	60,225	69.4	13.1	4.9	20.5	2.2	0.1	(9.7)	3.0	(2.3)	(4.4)	45.1	2.426	(0.239)	0.7
Vermont	5,896	79.1	9.4	4.9	18.8	3.1	0.0	(15.0)	1.5	(3.3)	(10.2)	56.6	2.427	(0.239)	(3.1)
Virginia	245,984	67.5	9.1	4.8	15.1	2.7	1.3	(0.1)	2.3	(0.2)	2.4	51.2	2.402	(0.237)	3.9
Washington	153,308	69.8	8.4	4.8	18.4	2.1	0.0	(3.3)	2.4	(0.9)	0.1	49.0	2.417	(0.238)	2.7
West Virginia	22,819	55.0	6.9	4.8	19.6	3.9	0.1	10.1	1.8	2.0	9.9	54.7	2.435	(0.240)	8.1
Wisconsin	283,350	57.8	7.6	4.9	18.9	0.8	0.7	9.6	1.9	1.8	9.7	54.0	2.411	(0.238)	7.9
Wyoming	21,293	36.3	9.1	5.0	19.7	1.6	0.0	28.7	2.0	5.8	24.8	53.2	2.420	(0.239)	15.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	3	11.6	(0.9)	4.7	25.6	6.5	0.0	52.8	1.5	10.9	43.3	55.2	2.512	(0.248)	26.7
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	9,164,923	72.2	10.8	4.8	17.2	2.1	0.2	(7.0)	2.4	(1.7)	(2.9)	49.5	2.409	(0.238)	1.2

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**2022 Profitability Report  
Homeowners Multiple Peril**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	564,525	67.7	6.6	4.6	15.4	2.4	1.8	1.7	1.3	0.2	2.8	65.8	2.381	(0.235)	4.5
Alaska	34,675	56.4	5.2	4.6	14.0	2.3	5.1	12.7	1.6	2.5	11.8	61.7	2.368	(0.233)	9.9
Arizona	325,362	80.3	8.5	4.6	18.2	2.2	2.6	(16.1)	1.7	(3.5)	(10.8)	60.7	2.402	(0.237)	(3.9)
Arkansas	384,867	145.7	14.1	4.6	19.1	3.0	0.9	(87.0)	1.5	(18.4)	(67.0)	62.7	2.415	(0.238)	(39.4)
California	3,250,696	54.0	6.6	4.6	17.9	2.3	0.8	14.1	2.1	2.8	13.4	56.7	2.400	(0.237)	10.2
Colorado	512,073	42.0	4.4	4.6	16.1	1.4	3.3	28.5	2.3	5.8	25.0	54.2	2.381	(0.235)	16.2
Connecticut	327,877	51.6	6.0	4.6	20.2	2.0	4.3	11.7	1.6	2.3	11.0	61.7	2.416	(0.238)	9.4
Delaware	32,889	49.2	4.5	4.6	19.0	2.1	4.3	16.6	1.4	3.3	14.6	63.8	2.407	(0.237)	12.0
District of Columbia	14,803	49.9	5.1	4.6	13.6	2.1	6.7	18.3	1.7	3.7	16.3	61.1	2.364	(0.233)	12.6
Florida	1,088,685	119.5	15.7	4.6	21.4	2.1	2.6	(65.5)	1.9	(14.0)	(49.7)	57.2	2.425	(0.239)	(25.8)
Georgia	859,648	85.7	9.2	4.6	18.2	3.9	2.3	(23.6)	1.5	(5.1)	(16.9)	62.2	2.415	(0.238)	(7.9)
Hawaii	35,261	23.5	3.7	4.6	14.2	2.8	6.2	45.3	1.5	9.4	37.5	63.3	2.373	(0.234)	26.3
Idaho	139,297	72.2	7.4	4.6	19.1	1.9	1.4	(6.4)	1.6	(1.5)	(3.3)	61.8	2.407	(0.237)	0.6
Illinois	840,805	61.2	6.3	4.6	21.3	1.2	0.8	4.9	1.5	0.9	5.6	62.2	2.418	(0.238)	6.1
Indiana	477,440	65.8	6.6	4.6	20.0	0.8	0.8	1.7	1.5	0.2	3.0	63.3	2.404	(0.237)	4.5
Iowa	233,348	106.2	10.1	4.6	22.3	1.5	0.6	(45.0)	1.9	(9.6)	(33.4)	57.3	2.428	(0.239)	(16.5)
Kansas	295,281	53.2	5.8	4.6	19.9	1.9	1.3	13.6	1.4	2.7	12.3	64.3	2.413	(0.238)	10.6
Kentucky	407,435	73.8	9.1	4.6	21.6	0.7	0.9	(10.3)	1.8	(2.3)	(6.2)	59.3	2.416	(0.238)	(1.0)
Louisiana*	314,998	49.3	5.7	4.6	20.3	3.3	1.9	15.2	1.9	3.0	14.1	58.6	2.423	(0.239)	10.9
Maine	107,933	56.8	6.3	4.6	25.1	2.3	2.3	3.0	1.4	0.5	3.9	62.6	2.460	(0.243)	5.1
Maryland	361,992	80.9	8.5	4.6	17.7	2.0	4.2	(17.6)	1.6	(3.8)	(12.2)	62.1	2.396	(0.236)	(4.9)
Massachusetts	801,396	41.9	4.7	4.6	25.7	2.9	1.8	18.6	1.5	3.8	16.3	62.0	2.469	(0.243)	12.8
Michigan	761,678	69.4	7.7	4.6	22.5	1.1	0.6	(5.8)	1.6	(1.4)	(2.8)	60.8	2.428	(0.239)	1.0
Minnesota	733,139	173.7	17.7	4.6	22.0	1.9	0.6	(120.3)	1.8	(25.4)	(93.0)	58.3	2.429	(0.239)	(51.6)
Mississippi	74,672	79.0	8.6	4.6	15.5	2.6	4.0	(14.0)	1.4	(3.1)	(9.5)	64.6	2.383	(0.235)	(3.5)
Missouri	497,897	52.9	5.8	4.6	19.7	2.1	1.1	14.1	1.4	2.8	12.7	64.0	2.413	(0.238)	10.8
Montana	121,132	87.9	10.1	4.6	19.2	3.1	1.2	(25.8)	1.7	(5.6)	(18.6)	60.6	2.417	(0.238)	(8.6)
Nebraska	305,546	148.1	15.0	4.6	21.4	1.4	0.9	(91.1)	1.9	(19.3)	(69.9)	57.8	2.420	(0.239)	(37.8)

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**2022 Profitability Report  
Homeowners Multiple Peril**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	140,724	57.6	6.4	4.6	18.3	3.3	1.9	8.1	1.6	1.5	8.2	61.2	2.412	(0.238)	7.7
New Hampshire	122,813	52.7	5.7	4.6	21.6	2.2	3.5	10.1	1.5	2.0	9.6	62.8	2.429	(0.240)	8.7
New Jersey	457,133	54.9	6.8	4.6	19.0	1.2	1.8	12.0	2.0	2.3	11.7	57.4	2.400	(0.237)	9.3
New Mexico	131,880	88.0	8.8	4.6	16.9	2.8	2.7	(23.5)	1.7	(5.1)	(16.7)	61.0	2.395	(0.236)	(7.6)
New York	893,374	50.7	5.6	4.6	25.3	1.5	1.8	10.8	1.7	2.1	10.4	59.6	2.452	(0.242)	8.9
North Carolina	971,849	81.2	8.1	4.6	18.3	2.6	1.5	(16.0)	1.5	(3.5)	(11.0)	63.6	2.406	(0.237)	(4.4)
North Dakota	122,829	65.1	7.0	4.6	22.4	1.9	0.4	(1.2)	1.4	(0.4)	0.6	64.1	2.434	(0.240)	3.0
Ohio	486,429	75.1	8.3	4.6	22.7	2.3	1.4	(14.0)	1.4	(3.1)	(9.5)	63.9	2.440	(0.241)	(3.4)
Oklahoma	266,512	58.7	5.9	4.6	17.9	2.2	2.9	8.1	1.3	1.6	7.8	66.2	2.399	(0.237)	7.8
Oregon	194,221	59.6	5.9	4.6	18.5	1.6	1.7	8.4	2.4	1.5	9.3	53.3	2.399	(0.237)	7.6
Pennsylvania	698,320	59.2	7.5	4.6	22.5	2.2	1.3	3.0	1.6	0.5	4.1	61.3	2.436	(0.240)	5.2
Rhode Island	173,299	49.4	5.3	4.6	18.4	2.0	5.9	14.6	1.5	2.9	13.2	62.7	2.401	(0.237)	10.9
South Carolina	319,741	58.3	6.3	4.6	18.7	3.4	3.2	5.8	1.3	1.1	6.0	65.7	2.415	(0.238)	6.6
South Dakota	120,418	156.7	15.7	4.6	21.8	2.4	0.7	(101.4)	1.6	(21.5)	(78.3)	60.6	2.432	(0.240)	(44.8)
Tennessee	778,167	71.7	7.9	4.6	18.3	1.6	1.2	(5.0)	1.4	(1.2)	(2.4)	63.9	2.398	(0.236)	1.1
Texas	1,447,233	68.4	7.3	4.6	16.6	2.0	3.4	(1.9)	1.4	(0.5)	(0.0)	65.1	2.386	(0.235)	2.6
Utah	205,007	72.7	7.6	4.6	22.8	2.3	1.0	(10.8)	1.6	(2.4)	(6.8)	60.5	2.440	(0.241)	(1.4)
Vermont	55,725	59.5	5.9	4.6	25.4	2.0	1.8	1.0	1.5	0.1	2.5	61.8	2.459	(0.242)	4.2
Virginia	663,616	66.7	6.8	4.6	16.0	2.4	4.7	(0.9)	1.5	(0.3)	0.9	63.7	2.385	(0.235)	3.2
Washington	506,359	77.4	8.1	4.6	17.0	2.1	1.9	(10.8)	1.7	(2.4)	(6.7)	60.9	2.390	(0.236)	(1.4)
West Virginia	55,940	53.6	5.2	4.6	19.6	1.1	2.3	13.8	1.3	2.8	12.4	65.2	2.404	(0.237)	10.7
Wisconsin	507,961	121.5	12.4	4.6	22.2	1.0	0.6	(62.0)	1.7	(13.2)	(47.0)	59.5	2.424	(0.239)	(25.3)
Wyoming	89,152	35.7	1.9	4.6	19.2	2.1	0.8	35.8	1.5	7.4	30.0	62.6	2.409	(0.238)	21.4
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	300	32.8	2.7	4.6	8.0	3.0	11.6	37.6	1.9	7.7	31.8	59.0	2.326	(0.229)	21.3
Puerto Rico	73	82.5	7.8	4.6	8.0	2.9	11.0	(16.6)	1.7	(3.7)	(11.2)	61.9	2.325	(0.229)	(4.4)
U.S. Virgin Islands	69	68.8	6.8	4.6	8.0	3.5	11.0	(2.4)	1.8	(0.7)	0.1	61.0	2.331	(0.230)	2.6
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.000	0.0
Countrywide - Direct	23,314,498	73.7	8.1	4.6	19.7	2.1	1.8	(9.7)	1.7	(2.2)	(5.8)	60.7	2.412	(0.238)	(0.9)

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**2022 Profitability Report  
Farmowners Multiple Peril**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	66,618	68.7	4.9	4.6	12.4	2.2	0.0	7.5	2.0	1.4	8.1	64.8	2.364	(0.233)	7.8
Alaska	791	88.6	2.3	4.6	19.1	2.8	0.0	(17.0)	4.2	(4.0)	(8.8)	43.5	2.413	(0.238)	(1.2)
Arizona	1,147	70.5	8.2	4.6	20.3	1.5	0.0	(4.8)	2.3	(1.2)	(1.2)	59.0	2.416	(0.238)	2.0
Arkansas	68,770	116.5	8.3	4.6	16.8	2.9	0.0	(48.8)	2.1	(10.5)	(36.3)	63.0	2.402	(0.237)	(20.3)
California	17,707	58.6	7.2	4.6	21.4	2.4	0.0	6.2	3.0	1.0	8.2	51.4	2.428	(0.239)	6.9
Colorado	13,562	54.9	4.6	4.6	21.7	2.5	0.0	12.0	2.1	2.3	11.8	61.4	2.434	(0.240)	9.9
Connecticut	3,482	67.5	6.2	4.6	22.0	2.3	0.0	(2.3)	2.7	(0.7)	1.2	53.7	2.435	(0.240)	3.3
Delaware	3,214	93.7	6.5	4.6	22.8	2.0	0.0	(29.2)	1.4	(6.3)	(21.6)	70.9	2.444	(0.241)	(12.6)
District of Columbia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Florida	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Georgia	110,905	53.1	4.7	4.6	13.9	3.0	0.0	21.0	2.1	4.2	19.0	61.7	2.380	(0.235)	14.3
Hawaii	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Idaho	55,963	62.1	5.5	4.6	18.9	1.8	0.0	7.4	2.2	1.3	8.3	60.0	2.409	(0.237)	7.6
Illinois	172,786	56.9	3.9	4.6	21.0	1.2	0.0	12.8	2.1	2.5	12.4	63.3	2.418	(0.238)	10.5
Indiana	176,318	64.3	4.6	4.6	20.1	0.4	0.0	6.3	2.1	1.1	7.3	61.4	2.408	(0.237)	7.1
Iowa	21,458	123.0	8.2	4.6	21.2	1.6	0.0	(58.4)	3.2	(12.6)	(42.6)	50.8	2.421	(0.239)	(19.0)
Kansas	94,064	55.6	4.7	4.6	21.9	1.7	0.0	11.9	2.1	2.3	11.7	61.2	2.429	(0.239)	9.8
Kentucky	132,699	59.1	6.0	4.6	20.2	0.2	0.0	10.3	2.6	1.9	11.0	55.6	2.406	(0.237)	8.8
Louisiana	1,954	59.2	4.9	4.6	17.0	6.3	0.0	8.4	3.5	1.4	10.5	48.4	2.421	(0.239)	7.7
Maine	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Maryland	19,739	54.6	3.8	4.6	22.0	2.1	0.0	13.2	1.6	2.6	12.2	67.8	2.438	(0.240)	11.0
Massachusetts	1,890	7.8	1.1	4.6	22.5	2.7	0.0	61.7	2.1	12.7	51.0	60.8	2.445	(0.241)	33.7
Michigan	125,617	54.4	4.2	4.6	23.9	1.3	0.0	11.9	2.3	2.3	11.9	58.9	2.441	(0.241)	9.7
Minnesota	36,217	203.2	13.7	4.6	24.4	1.6	0.0	(147.2)	3.1	(31.2)	(112.9)	51.2	2.440	(0.241)	(55.1)
Mississippi	6,309	78.6	6.4	4.6	21.8	5.1	0.0	(16.2)	1.7	(3.6)	(10.9)	67.2	2.456	(0.242)	(4.7)
Missouri	41,376	63.5	5.5	4.6	21.4	1.4	0.0	3.9	2.1	0.6	5.4	61.5	2.424	(0.239)	6.0
Montana	46,409	63.8	5.5	4.6	19.7	2.5	0.0	4.1	2.3	0.6	5.7	59.1	2.420	(0.239)	6.0
Nebraska	160,561	174.9	11.7	4.6	20.9	1.2	0.0	(113.0)	2.7	(24.0)	(86.3)	54.9	2.417	(0.238)	(44.7)

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## 2022 Profitability Report Farmowners Multiple Peril

### Mutual + Reciprocal

State	Percent of Direct Premiums Earned							Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	2,621	20.3	1.2	4.6	19.6	4.2	0.0	50.5	1.7	10.4	41.7	67.1	2.433	(0.240)	30.7
New Hampshire	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New Jersey	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New Mexico	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New York	9,246	55.1	4.2	4.6	24.8	0.7	0.0	11.0	2.1	2.1	11.0	60.2	2.445	(0.241)	9.3
North Carolina	50,973	66.2	4.4	4.6	19.8	2.9	0.0	2.5	2.3	0.3	4.5	59.0	2.423	(0.239)	5.3
North Dakota	114,399	59.0	4.7	4.6	20.3	1.8	0.0	10.0	1.9	1.9	9.9	64.7	2.420	(0.239)	9.1
Ohio	82,396	67.9	5.9	4.6	22.5	1.7	0.0	(2.2)	2.0	(0.7)	0.4	62.0	2.435	(0.240)	3.0
Oklahoma	137,044	57.4	4.9	4.6	20.3	2.3	0.0	10.8	1.8	2.1	10.5	65.5	2.425	(0.239)	9.5
Oregon	40,992	54.2	3.9	4.6	20.3	0.7	0.0	16.5	2.7	3.2	16.0	54.8	2.411	(0.238)	11.4
Pennsylvania	59,803	49.4	4.3	4.6	25.4	2.4	0.0	14.3	1.8	2.8	13.3	63.6	2.465	(0.243)	11.2
Rhode Island	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
South Carolina	722	125.1	9.0	4.6	20.4	4.6	0.0	(63.4)	1.6	(13.5)	(48.4)	67.9	2.445	(0.241)	(30.2)
South Dakota	86,901	258.1	17.5	4.6	20.9	2.1	0.0	(202.9)	2.8	(42.9)	(157.2)	53.6	2.423	(0.239)	(81.6)
Tennessee	149,402	67.4	5.5	4.6	15.9	1.3	2.0	3.8	2.1	0.6	5.3	61.5	2.381	(0.235)	5.9
Texas	254,555	72.7	5.0	4.6	15.3	1.9	0.0	0.8	2.1	(0.1)	2.9	61.1	2.382	(0.235)	4.4
Utah	1,699	63.6	7.6	4.6	21.7	2.3	0.0	0.6	1.9	(0.1)	2.6	63.4	2.434	(0.240)	4.3
Vermont	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Virginia	67,801	55.6	3.7	4.6	15.1	3.2	0.0	18.1	2.1	3.6	16.6	61.5	2.391	(0.236)	12.9
Washington	44,048	55.4	5.4	4.6	21.4	1.6	0.0	11.9	2.2	2.3	11.8	60.7	2.425	(0.239)	9.8
West Virginia	11,712	30.9	2.8	4.6	22.7	0.5	0.0	38.9	1.6	8.0	32.5	67.2	2.431	(0.240)	24.5
Wisconsin	140,560	62.0	5.3	4.6	19.5	1.3	2.2	5.4	2.4	0.9	6.9	58.2	2.410	(0.238)	6.7
Wyoming	16,981	42.9	(0.0)	4.6	17.1	2.0	0.0	33.8	3.0	6.8	30.0	52.2	2.397	(0.236)	18.3
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	2,651,411	78.2	5.9	4.6	19.4	1.7	0.2	(9.7)	2.2	(2.3)	(5.2)	60.1	2.412	(0.238)	(0.5)

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## 2022 Profitability Report Commercial Multiple Peril

### Mutual + Reciprocal

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	151,200	58.3	15.7	6.1	16.8	2.4	0.9	0.0	2.4	(0.2)	2.6	48.9	2.379	(0.235)	3.9
Alaska	4,823	164.2	15.8	6.1	16.7	2.8	0.0	(105.4)	3.2	(22.4)	(79.7)	42.7	2.380	(0.235)	(31.4)
Arizona	98,721	60.5	9.1	6.1	22.4	2.0	0.0	0.1	2.4	(0.2)	2.7	48.3	2.406	(0.237)	4.0
Arkansas	77,056	89.2	10.0	6.1	21.0	3.0	0.0	(29.0)	1.4	(6.2)	(21.3)	56.2	2.403	(0.237)	(9.4)
California	995,330	56.9	9.4	6.1	20.6	2.4	0.0	4.9	2.3	0.8	6.5	48.2	2.397	(0.236)	5.7
Colorado	132,606	82.3	15.6	6.1	21.4	1.9	0.2	(27.3)	2.2	(5.9)	(19.1)	49.9	2.400	(0.237)	(6.9)
Connecticut	135,637	59.8	10.6	6.1	26.1	1.8	0.1	(4.2)	1.9	(1.1)	(1.2)	50.8	2.429	(0.239)	2.1
Delaware	18,717	56.9	4.8	6.1	24.4	1.7	0.1	6.4	2.6	1.1	7.9	46.5	2.415	(0.238)	6.3
District of Columbia	19,172	54.5	9.5	6.1	23.9	2.4	0.4	3.5	2.9	0.4	6.0	44.2	2.416	(0.238)	5.3
Florida	26,126	195.8	35.9	6.1	17.7	1.4	0.1	(156.7)	6.4	(33.5)	(116.8)	30.0	2.388	(0.235)	(32.4)
Georgia	163,488	60.6	11.1	6.1	22.3	3.9	0.2	(3.9)	2.2	(1.0)	(0.7)	49.5	2.416	(0.238)	2.3
Hawaii	115	116.5	42.6	6.1	26.1	11.1	0.0	(102.2)	6.5	(22.1)	(73.5)	27.9	2.459	(0.242)	(17.8)
Idaho	79,970	82.9	18.3	6.1	19.9	1.0	0.4	(28.3)	3.0	(6.2)	(19.1)	43.4	2.385	(0.235)	(5.6)
Illinois	421,721	65.0	11.3	6.1	23.0	0.7	0.0	(5.8)	2.7	(1.5)	(1.6)	45.7	2.402	(0.237)	1.9
Indiana	300,980	59.7	10.4	6.1	23.1	1.1	0.0	(0.1)	2.4	(0.3)	2.6	47.9	2.405	(0.237)	3.9
Iowa	108,369	86.9	10.3	6.1	23.2	1.6	0.2	(28.0)	2.4	(6.1)	(19.4)	47.7	2.408	(0.237)	(6.6)
Kansas	79,941	42.6	6.9	6.1	21.7	2.3	0.0	20.7	1.3	4.2	17.8	57.5	2.404	(0.237)	12.9
Kentucky	170,576	53.3	8.8	6.1	22.6	1.8	0.0	7.7	1.9	1.4	8.1	52.3	2.406	(0.237)	6.9
Louisiana	14,282	61.1	6.3	6.1	17.0	5.4	0.0	4.5	5.2	0.4	9.2	33.5	2.397	(0.236)	5.7
Maine	34,858	52.1	9.7	6.1	29.8	2.0	0.0	0.5	1.2	(0.0)	1.7	57.2	2.461	(0.243)	3.7
Maryland	143,939	53.2	9.2	6.1	24.9	2.2	0.1	4.6	2.4	0.7	6.3	47.9	2.422	(0.239)	5.7
Massachusetts	262,217	44.5	7.3	6.1	27.9	2.8	0.1	11.6	1.6	2.3	10.9	53.6	2.450	(0.242)	8.5
Michigan	228,419	63.3	6.7	6.1	24.8	1.2	0.0	(1.9)	2.4	(0.6)	1.2	48.1	2.415	(0.238)	3.2
Minnesota	173,022	131.1	16.5	6.1	22.1	1.7	0.1	(77.3)	2.0	(16.4)	(58.9)	51.4	2.402	(0.237)	(27.6)
Mississippi	32,861	71.1	8.9	6.1	21.7	4.1	0.0	(11.6)	2.1	(2.6)	(6.9)	50.2	2.414	(0.238)	(0.8)
Missouri	163,070	67.0	11.8	6.1	21.4	1.9	0.0	(7.9)	1.8	(1.8)	(4.2)	52.4	2.399	(0.237)	0.4
Montana	65,394	67.3	9.0	6.1	20.7	3.1	0.0	(5.9)	2.2	(1.5)	(2.3)	49.4	2.403	(0.237)	1.5
Nebraska	68,232	103.5	13.3	6.1	22.6	1.6	0.0	(46.9)	1.7	(10.0)	(35.3)	54.4	2.405	(0.237)	(16.6)

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## 2022 Profitability Report Commercial Multiple Peril

### Mutual + Reciprocal

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	54,575	55.3	12.7	6.1	21.7	3.5	0.0	0.9	2.3	(0.1)	3.3	48.2	2.411	(0.238)	4.2
New Hampshire	61,269	37.9	4.5	6.1	27.9	1.9	0.0	22.0	1.7	4.5	19.3	52.7	2.442	(0.241)	12.8
New Jersey	276,233	43.4	10.8	6.1	24.9	1.7	0.1	13.2	3.0	2.5	13.8	43.2	2.417	(0.238)	8.6
New Mexico	38,921	54.3	7.0	6.1	22.8	2.9	0.1	7.1	2.5	1.3	8.3	47.5	2.413	(0.238)	6.6
New York	740,838	53.3	12.9	6.1	27.0	1.5	0.0	(0.6)	3.6	(0.5)	3.5	39.6	2.426	(0.239)	4.1
North Carolina	238,884	47.1	5.6	6.1	24.4	2.5	0.1	14.5	2.2	2.8	13.9	49.4	2.420	(0.239)	9.5
North Dakota	46,267	87.0	12.5	6.1	22.5	1.9	0.0	(29.7)	1.5	(6.4)	(21.8)	55.5	2.406	(0.237)	(9.4)
Ohio	305,704	69.3	10.3	6.1	24.3	1.9	0.0	(11.6)	1.8	(2.6)	(7.1)	52.5	2.417	(0.238)	(1.1)
Oklahoma	121,255	53.4	6.5	6.1	21.3	2.4	0.1	10.6	1.6	2.1	10.2	54.2	2.402	(0.237)	8.2
Oregon	93,066	55.0	7.1	6.1	21.5	1.5	0.0	9.1	2.7	1.6	10.1	45.9	2.398	(0.236)	7.3
Pennsylvania	518,185	61.0	15.5	6.1	25.0	2.3	0.4	(10.0)	3.0	(2.4)	(4.6)	43.9	2.421	(0.239)	0.6
Rhode Island	39,275	52.8	7.7	6.1	27.3	2.0	0.2	4.2	1.6	0.7	5.1	53.6	2.439	(0.240)	5.4
South Carolina	98,877	58.0	16.4	6.1	20.2	3.0	0.1	(3.6)	2.8	(1.0)	0.3	45.0	2.400	(0.237)	2.8
South Dakota	46,936	130.4	15.8	6.1	22.3	2.5	0.0	(76.9)	1.6	(16.3)	(59.0)	55.2	2.409	(0.237)	(29.9)
Tennessee	202,589	66.9	10.5	6.1	22.7	2.4	0.0	(8.4)	1.8	(1.9)	(4.6)	52.5	2.411	(0.238)	0.2
Texas	277,462	49.8	9.1	6.1	22.1	2.0	0.0	11.2	2.4	2.1	11.5	47.6	2.404	(0.237)	8.1
Utah	69,476	39.2	10.7	6.1	24.6	2.3	0.0	17.4	2.1	3.5	16.0	50.3	2.421	(0.239)	10.7
Vermont	33,645	48.2	7.1	6.1	28.6	1.6	0.0	8.7	1.0	1.7	8.0	59.7	2.450	(0.242)	7.5
Virginia	213,197	55.0	8.4	6.1	24.5	2.8	0.1	3.3	2.0	0.5	4.9	50.8	2.424	(0.239)	5.1
Washington	138,096	78.9	13.9	6.1	21.1	2.2	0.0	(22.0)	2.5	(4.9)	(14.6)	47.0	2.400	(0.237)	(4.2)
West Virginia	33,413	50.4	6.4	6.1	23.2	3.3	0.0	10.8	1.2	2.1	9.9	57.6	2.422	(0.239)	8.3
Wisconsin	296,045	83.3	10.4	6.1	22.6	1.1	0.0	(23.2)	2.0	(5.1)	(16.2)	51.7	2.402	(0.237)	(5.7)
Wyoming	33,362	38.9	2.7	6.1	19.5	2.1	0.0	31.0	1.8	6.3	26.4	53.4	2.389	(0.235)	16.7
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	564	75.2	18.8	6.1	27.2	6.5	0.0	(33.5)	3.2	(7.3)	(23.0)	41.8	2.455	(0.242)	(6.9)
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	8,148,980	62.3	10.8	6.1	23.3	2.0	0.1	(4.3)	2.4	(1.1)	(0.7)	47.8	2.411	(0.238)	2.3

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**2022 Profitability Report  
Fire**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	46,357	60.2	4.4	7.2	15.5	3.8	0.8	8.3	2.9	1.5	9.7	52.7	2.413	(0.238)	7.8
Alaska	7,713	17.9	1.1	7.2	6.5	2.2	4.6	60.7	1.5	12.6	49.5	69.9	2.321	(0.229)	37.2
Arizona	20,798	48.1	3.9	7.2	13.7	2.6	0.9	23.9	1.9	4.8	21.0	61.6	2.391	(0.236)	15.6
Arkansas	74,647	46.0	3.7	7.2	16.1	3.1	0.3	23.9	1.4	4.9	20.4	69.3	2.416	(0.238)	16.8
California	281,631	32.2	3.5	7.2	14.1	2.1	0.3	40.8	2.0	8.4	34.4	59.9	2.390	(0.236)	23.3
Colorado	27,694	90.4	6.1	7.2	14.7	2.3	0.9	(21.3)	1.7	(4.6)	(15.0)	65.6	2.398	(0.236)	(7.2)
Connecticut	24,697	35.3	0.0	7.2	17.3	2.5	0.6	37.3	3.0	7.5	32.8	50.1	2.418	(0.238)	19.1
Delaware	5,090	10.6	0.9	7.2	18.1	2.6	0.7	60.2	1.5	12.5	49.1	68.3	2.429	(0.239)	36.2
District of Columbia	4,320	26.3	(0.1)	7.2	7.5	2.6	0.9	56.0	3.2	11.4	47.7	50.5	2.355	(0.232)	26.7
Florida	73,858	35.9	2.6	7.2	13.9	2.4	0.2	38.0	1.2	7.9	31.4	74.0	2.392	(0.236)	25.8
Georgia	88,842	62.3	5.5	7.2	15.9	4.1	0.7	4.6	2.0	0.8	5.8	61.0	2.421	(0.239)	6.2
Hawaii	1,729	3.7	0.2	7.2	6.5	2.1	5.4	75.1	1.3	15.7	60.8	72.8	2.318	(0.228)	46.8
Idaho	13,542	48.2	3.5	7.2	14.5	2.1	0.3	24.4	1.6	5.0	21.1	65.6	2.393	(0.236)	16.5
Illinois	83,484	57.4	6.5	7.2	17.2	1.4	0.4	10.2	5.0	1.6	13.5	38.1	2.408	(0.237)	7.8
Indiana	70,456	60.5	4.6	7.2	18.4	2.6	0.2	6.7	1.8	1.2	7.3	62.7	2.430	(0.240)	7.2
Iowa	75,719	24.4	1.6	7.2	19.1	1.3	1.1	45.5	1.5	9.4	37.6	68.4	2.424	(0.239)	28.4
Kansas	32,324	35.9	2.7	7.2	17.9	2.2	11.9	22.5	1.4	4.6	19.4	68.9	2.423	(0.239)	16.0
Kentucky	47,408	72.7	6.3	7.2	15.3	2.4	0.3	(3.8)	2.5	(1.1)	(0.2)	55.3	2.403	(0.237)	2.5
Louisiana*	33,022	115.0	6.7	7.2	9.8	3.4	0.5	(42.4)	1.9	(9.1)	(31.4)	64.1	2.371	(0.234)	(17.5)
Maine	13,922	11.1	0.8	7.2	18.4	2.4	0.4	60.1	1.3	12.5	48.9	69.6	2.431	(0.240)	36.7
Maryland	27,091	47.2	3.9	7.2	16.0	2.3	1.5	22.2	1.6	4.5	19.3	66.3	2.408	(0.237)	15.4
Massachusetts	81,846	52.1	4.3	7.2	21.7	2.4	0.1	12.4	1.8	2.4	11.8	61.9	2.455	(0.242)	10.0
Michigan	101,746	155.7	10.1	7.2	19.1	1.4	0.1	(93.4)	3.1	(19.9)	(70.3)	49.2	2.421	(0.239)	(32.0)
Minnesota	113,669	58.6	4.0	7.2	19.2	1.8	0.3	9.2	1.6	1.8	9.0	66.4	2.430	(0.240)	8.7
Mississippi	16,266	(40.2)	0.7	7.2	14.7	3.3	0.7	113.9	6.9	23.2	97.5	31.4	2.404	(0.237)	33.3
Missouri	61,329	109.7	7.3	7.2	17.5	2.0	0.3	(43.7)	3.2	(9.5)	(31.0)	48.9	2.414	(0.238)	(12.5)
Montana	8,668	16.4	1.1	7.2	17.5	3.4	0.3	54.5	1.1	11.3	44.3	72.5	2.432	(0.240)	34.8
Nebraska	32,597	43.8	3.4	7.2	18.5	1.5	3.5	22.4	2.1	4.5	20.0	59.8	2.421	(0.239)	14.6

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

**2022 Profitability Report  
Fire**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	11,115	14.5	3.8	7.2	9.2	2.8	0.7	62.2	1.2	12.9	50.4	72.6	2.348	(0.232)	39.2
New Hampshire	9,684	67.8	4.4	7.2	19.0	2.4	0.8	(1.1)	1.9	(0.4)	1.2	60.9	2.434	(0.240)	3.4
New Jersey	58,147	43.7	2.6	7.2	19.5	1.9	0.3	25.1	2.0	5.1	22.0	60.1	2.431	(0.240)	15.9
New Mexico	5,088	51.7	5.2	7.2	12.0	2.9	1.6	19.6	1.4	4.0	17.0	70.8	2.380	(0.235)	14.7
New York	129,533	43.7	4.3	7.2	16.7	1.6	0.3	26.6	1.6	5.4	22.7	66.9	2.408	(0.237)	17.9
North Carolina	98,415	72.2	6.0	7.2	17.4	2.6	0.6	(5.7)	13.1	(2.5)	10.0	19.1	2.408	(0.237)	4.5
North Dakota	25,256	21.8	1.3	7.2	19.0	2.1	0.0	48.9	1.3	10.1	40.1	69.3	2.433	(0.240)	30.4
Ohio	92,972	89.1	6.6	7.2	19.6	1.6	0.3	(24.1)	2.0	(5.3)	(16.9)	60.6	2.430	(0.240)	(7.6)
Oklahoma	39,179	52.9	4.1	7.2	15.7	2.3	0.5	17.5	1.3	3.5	15.3	70.4	2.406	(0.237)	13.4
Oregon	16,536	60.4	3.4	7.2	13.0	2.1	0.6	13.6	1.8	2.7	12.7	64.7	2.384	(0.235)	10.8
Pennsylvania	129,310	114.3	8.7	7.2	18.7	2.5	0.6	(51.7)	2.2	(11.1)	(38.4)	58.7	2.428	(0.239)	(19.9)
Rhode Island	11,104	44.8	3.4	7.2	18.3	2.3	0.6	23.6	1.5	4.8	20.3	67.0	2.428	(0.239)	16.3
South Carolina	40,817	52.1	3.8	7.2	14.5	3.2	0.9	18.5	1.7	3.7	16.4	66.0	2.403	(0.237)	13.5
South Dakota	20,154	108.3	7.6	7.2	20.0	2.6	0.1	(45.5)	2.7	(9.8)	(33.0)	53.1	2.436	(0.240)	(14.9)
Tennessee	113,767	79.4	5.7	7.2	15.5	2.1	0.3	(9.8)	1.9	(2.3)	(5.6)	61.4	2.402	(0.237)	(0.8)
Texas	886,201	51.6	3.4	7.2	19.3	0.8	0.1	17.8	1.5	3.6	15.7	67.8	2.423	(0.239)	13.3
Utah	19,335	58.8	4.6	7.2	18.3	2.4	0.2	8.7	1.6	1.7	8.7	65.2	2.427	(0.239)	8.3
Vermont	4,680	15.6	1.1	7.2	17.4	2.1	0.5	56.3	1.3	11.7	46.0	69.5	2.419	(0.239)	34.6
Virginia	56,967	104.4	9.5	7.2	14.9	2.4	1.3	(39.5)	2.4	(8.5)	(28.6)	57.0	2.400	(0.237)	(13.6)
Washington	37,179	42.0	2.8	7.2	12.8	2.2	0.8	32.5	1.9	6.6	27.7	62.2	2.379	(0.235)	19.9
West Virginia	16,935	52.3	3.5	7.2	16.7	1.6	0.3	18.6	1.5	3.8	16.3	67.6	2.409	(0.237)	13.7
Wisconsin	90,645	54.3	4.0	7.2	19.9	1.3	0.1	13.5	1.6	2.7	12.4	65.4	2.432	(0.240)	10.8
Wyoming	6,469	47.1	4.0	7.2	12.8	2.3	0.2	26.7	2.9	5.3	24.2	52.5	2.386	(0.235)	15.3
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	16	0.0	0.0	7.2	6.4	2.7	0.0	83.9	0.9	17.5	67.3	81.7	2.333	(0.230)	57.6
Puerto Rico	5,305	0.0	0.0	7.2	6.4	4.3	0.0	82.4	1.2	17.2	66.4	74.9	2.335	(0.230)	52.3
U.S. Virgin Islands	141	0.0	0.0	7.2	6.4	0.0	0.0	86.7	0.4	18.2	68.9	105.2	2.365	(0.233)	75.1
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.000	0.0
Countrywide - Direct	3,395,413	59.3	4.5	7.2	17.4	1.8	0.5	9.5	2.2	1.8	9.9	58.0	2.415	(0.238)	8.4

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**2022 Profitability Report  
Allied Lines**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	55,056	41.0	2.5	7.7	11.6	3.2	2.0	32.2	0.8	6.7	26.4	73.6	2.403	(0.237)	22.1
Alaska	9,127	14.0	0.6	7.7	6.5	2.2	2.7	66.6	1.3	13.9	54.0	62.9	2.330	(0.230)	36.6
Arizona	32,347	29.7	1.7	7.7	10.0	2.4	2.1	46.7	1.2	9.7	38.2	66.2	2.380	(0.235)	27.9
Arkansas	107,746	140.9	9.6	7.7	16.2	2.1	0.2	(76.3)	1.1	(16.1)	(59.1)	70.2	2.423	(0.239)	(38.8)
California	270,924	44.3	3.1	7.7	12.7	2.4	0.8	29.3	1.4	6.0	24.7	62.9	2.405	(0.237)	18.2
Colorado	88,883	57.2	3.8	7.7	14.3	1.5	1.9	13.9	1.1	2.8	12.3	68.2	2.410	(0.238)	11.0
Connecticut	39,250	18.8	1.5	7.7	13.6	2.5	1.0	55.1	1.0	11.5	44.7	67.4	2.414	(0.238)	32.8
Delaware	6,483	15.8	0.9	7.7	14.5	2.4	1.1	58.0	1.0	12.1	47.0	68.9	2.419	(0.238)	35.0
District of Columbia	8,171	11.5	0.1	7.7	7.4	2.5	1.8	69.3	1.1	14.4	56.0	68.5	2.359	(0.233)	41.0
Florida	199,187	118.9	11.5	7.7	16.4	2.2	0.5	(57.0)	1.5	(12.1)	(43.4)	62.2	2.429	(0.239)	(24.3)
Georgia	114,396	44.8	2.6	7.7	11.6	2.2	1.9	29.5	1.0	6.1	24.4	72.9	2.397	(0.236)	20.4
Hawaii	4,379	31.0	1.9	7.7	7.1	2.2	5.3	45.1	1.0	9.4	36.8	69.6	2.352	(0.232)	28.2
Idaho	23,525	46.8	2.7	7.7	13.6	2.1	0.4	27.0	0.9	5.6	22.4	72.6	2.409	(0.237)	18.9
Illinois	364,923	25.4	1.5	7.7	13.3	0.9	0.1	51.3	0.3	10.7	40.9	90.7	2.403	(0.237)	39.7
Indiana	164,716	24.5	1.4	7.7	16.5	0.9	0.1	49.2	0.5	10.3	39.4	85.3	2.416	(0.238)	36.3
Iowa	338,804	25.7	1.4	7.7	17.3	0.5	0.0	47.6	0.6	9.9	38.3	83.7	2.414	(0.238)	34.7
Kansas	185,816	124.4	7.6	7.7	16.6	0.9	0.2	(57.2)	1.0	(12.1)	(44.1)	72.6	2.419	(0.239)	(29.3)
Kentucky	90,981	(10.3)	0.3	7.7	13.3	2.1	0.3	86.8	3.6	17.9	72.5	44.8	2.405	(0.237)	35.1
Louisiana*	74,919	(12.9)	(0.3)	7.7	9.3	2.8	0.9	92.6	4.5	19.0	78.1	39.3	2.391	(0.236)	33.3
Maine	20,626	20.1	1.4	7.7	15.2	2.4	0.8	52.7	0.9	11.0	42.6	70.4	2.428	(0.239)	32.6
Maryland	38,165	39.8	2.8	7.7	11.7	2.1	2.7	33.5	1.0	6.9	27.6	70.1	2.394	(0.236)	21.9
Massachusetts	95,763	25.2	2.1	7.7	16.3	2.6	0.4	46.0	1.0	9.6	37.5	67.7	2.438	(0.240)	28.0
Michigan	79,489	23.8	1.1	7.7	14.8	1.6	0.3	51.1	1.0	10.6	41.4	70.8	2.414	(0.238)	32.0
Minnesota	387,974	172.8	10.5	7.7	20.7	1.1	0.1	(112.5)	1.4	(23.8)	(87.4)	66.2	2.439	(0.240)	(55.2)
Mississippi	33,160	93.6	5.8	7.7	13.1	2.8	0.8	(23.5)	0.7	(5.0)	(17.8)	78.1	2.410	(0.238)	(11.3)
Missouri	145,908	60.7	3.8	7.7	15.3	1.4	0.3	11.1	0.9	2.2	9.7	74.0	2.416	(0.238)	9.8
Montana	11,488	59.1	3.6	7.7	15.9	3.1	1.2	9.7	1.2	1.9	8.9	65.3	2.438	(0.240)	8.5
Nebraska	143,129	183.1	11.1	7.7	17.3	0.8	0.2	(119.9)	1.2	(25.3)	(93.4)	69.2	2.419	(0.238)	(62.0)

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**2022 Profitability Report  
Allied Lines**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	21,291	(35.0)	(3.4)	7.7	8.9	2.7	1.3	118.2	1.5	24.7	95.0	62.2	2.375	(0.234)	61.7
New Hampshire	12,262	19.7	1.4	7.7	15.4	2.4	0.9	52.8	1.0	11.0	42.8	68.4	2.430	(0.240)	31.9
New Jersey	63,538	6.0	1.4	7.7	12.9	2.2	0.7	69.4	1.7	14.4	56.8	59.4	2.404	(0.237)	36.3
New Mexico	11,358	49.7	3.2	7.7	12.0	2.5	3.2	22.0	1.1	4.5	18.6	68.0	2.399	(0.236)	15.3
New York	162,803	36.9	3.3	7.7	11.0	1.8	0.3	39.3	1.4	8.1	32.6	64.4	2.386	(0.235)	23.6
North Carolina	141,677	58.7	4.2	7.7	14.6	2.2	1.4	11.5	1.0	2.3	10.1	71.6	2.417	(0.238)	9.9
North Dakota	111,607	47.9	2.8	7.7	16.0	0.9	0.0	25.0	0.3	5.2	20.1	90.2	2.413	(0.238)	20.8
Ohio	149,525	100.4	6.8	7.7	15.0	1.6	0.2	(31.4)	1.5	(6.7)	(23.2)	63.9	2.414	(0.238)	(12.2)
Oklahoma	82,002	71.9	4.8	7.7	15.2	1.8	1.2	(2.3)	1.2	(0.6)	(0.4)	65.7	2.420	(0.239)	2.4
Oregon	23,661	24.8	0.9	7.7	12.1	1.9	0.7	52.1	1.3	10.8	42.6	64.9	2.396	(0.236)	30.3
Pennsylvania	122,716	19.5	1.7	7.7	12.2	2.6	0.5	56.2	2.0	11.6	46.5	56.9	2.402	(0.237)	29.1
Rhode Island	20,629	28.4	2.2	7.7	15.1	2.2	1.7	43.1	1.0	9.0	35.1	69.2	2.424	(0.239)	26.9
South Carolina	50,859	40.2	3.0	7.7	9.9	2.3	1.3	35.9	1.2	7.4	29.7	66.9	2.379	(0.235)	22.5
South Dakota	83,507	167.6	10.3	7.7	17.6	1.0	0.0	(103.9)	1.0	(21.9)	(81.0)	74.5	2.417	(0.238)	(57.7)
Tennessee	101,758	63.2	4.1	7.7	13.1	2.2	0.7	9.3	1.2	1.8	8.7	66.0	2.406	(0.237)	8.4
Texas	331,996	49.7	3.9	7.7	12.4	2.0	1.2	23.5	1.9	4.7	20.6	58.1	2.399	(0.237)	14.6
Utah	15,770	27.4	1.2	7.7	12.1	2.2	0.7	48.9	1.0	10.2	39.8	67.9	2.397	(0.236)	29.6
Vermont	5,989	10.2	0.6	7.7	12.5	2.3	0.7	66.3	0.8	13.8	53.3	71.6	2.402	(0.237)	40.8
Virginia	78,802	43.3	3.3	7.7	10.0	2.2	3.8	30.0	1.1	6.2	25.0	67.9	2.380	(0.235)	19.6
Washington	40,505	28.3	1.5	7.7	9.7	2.3	1.8	48.9	1.1	10.2	39.8	67.4	2.376	(0.234)	29.5
West Virginia	12,542	18.4	1.3	7.7	13.6	2.4	0.6	56.3	0.8	11.8	45.3	73.5	2.413	(0.238)	36.0
Wisconsin	146,828	59.7	3.8	7.7	18.0	0.9	0.1	10.0	0.9	2.0	8.9	72.7	2.430	(0.240)	9.2
Wyoming	10,152	19.0	1.3	7.7	12.6	2.4	0.6	56.7	1.0	11.8	45.9	69.6	2.403	(0.237)	34.6
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	98	0.0	0.0	7.7	6.5	2.9	0.0	83.2	0.4	17.4	66.1	86.0	2.362	(0.233)	59.5
Puerto Rico	10,012	364.2	31.4	7.7	6.5	4.3	0.0	(313.8)	4.4	(66.3)	(243.0)	38.9	2.378	(0.234)	(91.9)
U.S. Virgin Islands	268	0.0	0.0	7.7	6.5	0.0	0.0	86.1	(0.1)	18.1	67.9	105.4	2.375	(0.234)	74.1
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	4,947,490	65.4	4.4	7.7	14.7	1.7	0.6	5.8	1.2	1.1	5.9	68.2	2.413	(0.238)	6.7

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**2022 Profitability Report  
Inland Marine**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	33,128	115.4	7.2	8.0	17.3	3.3	0.8	(51.7)	6.0	(11.4)	(34.3)	33.7	2.413	(0.238)	(8.9)
Alaska	3,810	30.2	2.3	8.0	9.8	2.7	1.7	45.6	2.4	9.3	38.7	53.8	2.353	(0.232)	23.4
Arizona	27,025	31.5	2.1	8.0	16.1	2.3	1.7	38.6	1.2	8.0	31.8	71.3	2.407	(0.237)	25.3
Arkansas	38,322	43.2	3.5	8.0	18.7	3.1	0.2	23.5	2.8	4.7	21.6	51.1	2.426	(0.239)	13.7
California	97,769	27.6	0.3	8.0	16.1	2.6	0.6	44.9	1.4	9.3	37.1	66.7	2.409	(0.238)	27.4
Colorado	32,752	91.2	6.6	8.0	16.9	2.1	1.3	(25.8)	2.0	(5.6)	(18.2)	59.7	2.410	(0.238)	(8.2)
Connecticut	19,676	27.3	(9.8)	8.0	16.1	2.2	2.0	54.4	2.7	11.2	45.9	52.7	2.406	(0.237)	26.8
Delaware	2,443	78.1	4.2	8.0	14.4	2.2	1.9	(8.5)	1.5	(1.9)	(5.1)	68.7	2.395	(0.236)	(0.9)
District of Columbia	5,195	427.2	12.6	8.0	11.2	2.4	1.1	(362.3)	21.1	(78.2)	(263.1)	12.7	2.397	(0.236)	(30.8)
Florida	59,458	39.8	1.9	8.0	15.4	2.5	1.5	31.1	2.2	6.3	27.0	57.3	2.403	(0.237)	18.1
Georgia	54,987	116.9	5.9	8.0	15.6	3.2	1.4	(50.6)	2.8	(10.9)	(36.9)	51.7	2.408	(0.237)	(16.4)
Hawaii	2,713	29.6	1.5	8.0	12.0	3.2	4.9	41.1	1.2	8.5	33.8	72.7	2.383	(0.235)	27.2
Idaho	19,385	31.3	2.2	8.0	19.8	2.0	0.3	36.7	1.0	7.6	30.1	72.5	2.437	(0.240)	24.5
Illinois	82,446	43.4	4.3	8.0	17.7	2.1	0.3	24.6	2.2	4.9	21.8	57.4	2.415	(0.238)	15.2
Indiana	40,451	28.6	1.5	8.0	21.3	1.8	0.3	38.8	1.2	8.0	32.0	68.5	2.445	(0.241)	24.6
Iowa	44,909	21.5	0.4	8.0	22.1	1.5	0.3	46.7	1.0	9.7	38.0	73.6	2.447	(0.241)	30.6
Kansas	27,843	43.8	2.4	8.0	20.7	1.9	1.6	22.0	1.2	4.5	18.7	70.2	2.438	(0.240)	15.8
Kentucky	26,200	240.9	13.3	8.0	15.3	2.8	0.4	(180.4)	3.8	(38.3)	(138.3)	44.2	2.404	(0.237)	(58.4)
Louisiana	25,502	70.2	4.3	8.0	15.8	3.4	0.6	(2.1)	2.1	(0.7)	0.6	58.3	2.412	(0.238)	3.0
Maine	6,274	15.0	1.1	8.0	16.2	2.7	0.8	56.5	1.4	11.7	46.1	67.7	2.411	(0.238)	33.9
Maryland	26,229	28.6	1.7	8.0	15.5	2.2	1.9	42.4	1.6	8.7	35.2	65.0	2.402	(0.237)	25.5
Massachusetts	42,899	260.3	13.4	8.0	18.5	2.9	1.1	(203.9)	2.5	(43.1)	(158.4)	53.9	2.426	(0.239)	(82.7)
Michigan	61,284	32.1	0.7	8.0	20.7	1.3	0.3	37.2	3.7	7.4	33.5	44.3	2.425	(0.239)	17.5
Minnesota	68,366	50.6	2.1	8.0	22.0	1.8	0.3	15.6	1.0	3.2	13.4	72.7	2.451	(0.242)	12.5
Mississippi	11,139	44.9	2.8	8.0	17.2	3.0	0.8	23.5	1.5	4.8	20.2	66.2	2.419	(0.239)	16.1
Missouri	40,839	61.5	1.7	8.0	18.8	2.1	0.4	7.9	1.7	1.5	8.1	63.7	2.423	(0.239)	7.8
Montana	7,847	22.2	1.1	8.0	21.2	3.4	0.5	43.8	1.0	9.1	35.7	73.1	2.460	(0.243)	28.8
Nebraska	26,212	54.1	2.9	8.0	22.2	1.5	0.9	10.6	1.0	2.1	9.5	72.4	2.451	(0.242)	9.6

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

**2022 Profitability Report  
Inland Marine**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	14,838	15.6	(9.2)	8.0	13.7	2.9	1.3	68.0	1.6	14.1	55.5	64.5	2.393	(0.236)	38.4
New Hampshire	6,719	20.8	1.2	8.0	18.0	2.2	1.4	48.6	1.2	10.1	39.8	69.0	2.422	(0.239)	30.1
New Jersey	140,250	39.5	1.0	8.0	10.2	2.2	0.3	39.1	0.6	8.1	31.6	92.2	2.394	(0.236)	31.8
New Mexico	6,479	93.4	1.2	8.0	18.0	3.1	1.8	(25.2)	3.2	(5.6)	(16.4)	48.2	2.420	(0.239)	(5.2)
New York	86,315	81.5	2.0	8.0	16.7	1.9	0.6	(10.5)	2.1	(2.4)	(5.9)	58.9	2.408	(0.237)	(0.9)
North Carolina	97,536	35.0	2.0	8.0	19.3	2.7	1.0	32.2	1.1	6.7	26.6	73.2	2.434	(0.240)	22.2
North Dakota	17,879	158.6	11.8	8.0	22.4	2.0	0.1	(102.7)	2.7	(21.8)	(78.2)	51.8	2.444	(0.241)	(37.8)
Ohio	63,622	109.7	7.4	8.0	18.4	2.0	0.4	(45.5)	4.3	(10.0)	(31.2)	40.9	2.415	(0.238)	(10.1)
Oklahoma	18,353	37.0	2.1	8.0	17.2	2.5	0.9	32.5	1.5	6.7	27.3	66.3	2.417	(0.238)	20.8
Oregon	15,428	(11.0)	1.1	8.0	15.8	1.7	0.9	83.8	3.0	17.3	69.6	50.3	2.401	(0.237)	37.6
Pennsylvania	69,288	33.6	1.2	8.0	17.7	2.5	1.1	36.2	1.6	7.4	30.3	64.3	2.421	(0.239)	22.2
Rhode Island	7,031	101.1	4.8	8.0	16.4	2.3	2.4	(34.6)	1.9	(7.5)	(25.3)	60.5	2.408	(0.237)	(12.6)
South Carolina	32,372	49.5	3.1	8.0	16.4	2.9	1.0	19.5	1.2	4.0	16.7	71.1	2.414	(0.238)	14.5
South Dakota	14,152	67.2	4.2	8.0	22.6	2.7	0.3	(4.8)	1.0	(1.1)	(2.6)	73.2	2.460	(0.242)	0.8
Tennessee	61,391	41.4	2.9	8.0	19.1	2.3	0.5	26.0	1.1	5.3	21.7	72.9	2.430	(0.240)	18.5
Texas	192,813	49.8	8.2	8.0	16.8	2.1	0.9	14.6	3.0	2.8	14.8	49.9	2.408	(0.237)	10.0
Utah	16,992	17.4	1.3	8.0	20.8	2.3	0.4	50.0	3.3	10.2	43.1	47.6	2.430	(0.240)	23.2
Vermont	3,497	(6.6)	(1.0)	8.0	16.9	3.1	0.6	79.2	1.8	16.5	64.5	61.2	2.419	(0.238)	42.2
Virginia	41,643	23.1	3.4	8.0	15.6	2.6	2.7	44.9	2.0	9.2	37.7	58.9	2.405	(0.237)	24.9
Washington	33,942	23.5	(1.9)	8.0	15.2	2.1	1.3	52.1	1.2	10.8	42.5	70.1	2.398	(0.236)	32.5
West Virginia*	4,250	6.7	1.0	8.0	18.4	3.4	0.7	62.0	1.4	12.9	50.5	66.5	2.435	(0.240)	36.3
Wisconsin	70,401	43.8	2.8	8.0	21.6	1.1	0.2	22.8	1.3	4.7	19.4	68.8	2.441	(0.241)	16.0
Wyoming	6,675	13.0	0.7	8.0	18.5	2.4	0.3	57.4	0.9	12.0	46.4	73.6	2.430	(0.240)	36.8
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	86	25.7	1.4	8.0	9.0	2.0	10.1	44.0	1.2	9.1	36.0	71.4	2.339	(0.231)	28.3
Puerto Rico	2,484	0.5	0.0	8.0	9.0	3.9	0.1	78.7	1.1	16.4	63.3	71.7	2.352	(0.232)	48.0
U.S. Virgin Islands	93	23.4	1.3	8.0	9.0	0.6	2.7	55.3	0.6	11.5	44.3	88.7	2.357	(0.232)	41.9
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	1,959,630	57.1	3.3	8.0	17.5	2.3	0.8	11.4	2.0	2.2	11.2	59.4	2.415	(0.238)	9.3

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**2022 Profitability Report  
Medical Professional Liability**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	20,994	57.6	0.4	9.8	10.3	5.1	4.1	13.0	8.1	1.9	19.2	27.6	2.358	(0.232)	7.9
Alaska	11,291	12.3	13.1	9.8	6.4	2.6	9.9	46.3	0.6	9.7	37.2	27.8	NR	NR	10.3
Arizona	101,326	41.1	25.6	9.8	7.9	1.7	15.9	(1.6)	8.5	(1.2)	8.1	25.4	2.331	(0.230)	4.6
Arkansas	43,634	57.8	44.7	9.8	11.2	2.8	2.3	(28.2)	5.6	(6.5)	(16.2)	36.0	2.355	(0.232)	(3.2)
California	245,888	18.7	27.3	9.8	8.4	2.6	1.4	32.2	7.2	6.0	33.3	29.5	2.343	(0.231)	12.4
Colorado	28,650	55.7	26.2	9.8	7.6	2.0	2.4	(3.3)	5.6	(1.3)	3.5	35.8	2.337	(0.230)	3.8
Connecticut	6,179	40.4	36.1	9.8	9.9	3.3	1.8	(0.9)	7.5	(0.9)	7.5	29.4	2.350	(0.232)	4.8
Delaware	4,398	16.2	14.1	9.8	8.2	1.6	0.8	49.7	4.4	10.0	44.1	41.7	2.337	(0.230)	21.0
District of Columbia	3,749	52.5	(1.9)	9.8	6.9	12.4	0.7	19.9	5.2	3.7	21.5	37.0	2.384	(0.235)	10.6
Florida	271,191	29.1	4.3	9.8	12.6	0.8	2.9	40.9	6.1	8.0	39.1	33.3	2.353	(0.232)	15.6
Georgia	173,877	83.6	21.0	9.8	8.9	3.2	3.4	(29.4)	8.7	(7.0)	(13.7)	25.7	2.347	(0.231)	(0.9)
Hawaii	16,177	69.2	25.4	9.8	5.8	4.1	10.5	(24.4)	7.5	(5.9)	(11.1)	29.2	2.338	(0.231)	(0.7)
Idaho	17,696	34.5	23.0	9.8	8.6	2.2	5.4	16.9	8.3	2.7	22.4	27.1	2.343	(0.231)	8.7
Illinois	202,658	52.2	34.8	9.8	14.1	1.0	0.4	(11.9)	11.5	(3.6)	3.2	20.9	2.354	(0.232)	3.3
Indiana	8,183	90.3	72.6	9.8	10.2	3.8	1.0	(87.3)	11.3	(19.4)	(56.6)	21.2	2.352	(0.232)	(9.4)
Iowa	9,245	104.9	19.7	9.8	11.0	1.2	1.3	(47.6)	6.2	(10.6)	(30.8)	33.5	2.348	(0.231)	(7.7)
Kansas	24,057	28.4	20.6	9.8	10.9	1.5	1.6	27.5	5.1	5.3	27.3	39.2	2.348	(0.231)	13.3
Kentucky	21,910	110.8	51.5	9.8	8.5	4.7	3.7	(88.6)	9.5	(19.5)	(59.5)	24.4	2.349	(0.232)	(12.0)
Louisiana	51,989	15.7	20.1	9.8	8.6	1.9	0.1	44.2	6.9	8.6	42.5	31.2	2.342	(0.231)	15.8
Maine	36,176	75.8	15.3	9.8	6.4	1.8	15.3	(24.2)	7.4	(5.8)	(11.0)	29.1	2.328	(0.230)	(0.6)
Maryland	98,120	38.2	26.7	9.8	11.2	1.6	27.3	(14.4)	6.9	(3.7)	(3.9)	30.4	2.352	(0.232)	1.4
Massachusetts	83,249	96.2	29.1	9.8	12.3	2.7	8.0	(57.8)	10.2	(13.1)	(34.4)	23.0	2.355	(0.232)	(5.3)
Michigan	77,750	70.3	41.5	9.8	9.0	1.8	0.4	(32.4)	7.0	(7.5)	(17.9)	30.8	2.342	(0.231)	(2.9)
Minnesota	5,407	10.6	26.3	9.8	12.2	2.1	2.7	36.8	3.6	7.4	33.0	46.4	2.359	(0.233)	17.9
Mississippi*	5,052	(15.1)	28.7	9.8	7.6	3.1	3.0	63.2	7.5	12.5	58.2	29.3	2.342	(0.231)	19.6
Missouri	30,711	52.8	40.8	9.8	11.9	1.7	4.8	(21.3)	6.0	(5.1)	(10.2)	34.2	2.354	(0.232)	(0.9)
Montana	6,310	28.6	19.3	9.8	8.0	2.7	0.8	31.1	4.5	6.1	29.5	40.8	2.342	(0.231)	14.6
Nebraska	4,611	61.9	36.0	9.8	9.1	2.3	0.7	(19.5)	3.2	(4.4)	(11.9)	47.2	2.345	(0.231)	(3.0)

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**2022 Profitability Report  
Medical Professional Liability**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	16,651	51.4	22.7	9.8	12.1	3.2	1.5	(0.3)	5.0	(0.6)	5.2	38.5	2.363	(0.233)	4.6
New Hampshire	7,245	28.6	2.3	9.8	9.0	2.4	10.8	37.4	12.9	6.6	43.7	19.1	2.344	(0.231)	10.9
New Jersey	78,074	59.1	38.5	9.8	9.0	1.4	0.3	(17.8)	6.5	(4.4)	(6.9)	32.2	2.341	(0.231)	0.3
New Mexico	15,723	132.8	120.5	9.8	7.5	4.1	0.4	(174.8)	9.4	(37.6)	(127.8)	25.5	2.345	(0.231)	(30.1)
New York	389,951	71.0	27.7	9.8	8.5	2.9	0.0	(19.5)	26.9	(6.7)	14.1	10.1	2.344	(0.231)	4.0
North Carolina	85,959	5.3	23.4	9.8	8.8	1.2	2.1	49.8	5.4	9.9	45.3	36.4	2.337	(0.230)	19.0
North Dakota	1,265	(3.3)	25.7	9.8	10.0	3.3	2.1	52.8	4.8	10.6	47.0	39.4	2.356	(0.232)	21.1
Ohio	43,559	59.8	35.9	9.8	13.2	2.3	4.2	(24.8)	8.6	(6.1)	(10.2)	25.6	2.365	(0.233)	(0.0)
Oklahoma	8,690	34.7	25.4	9.8	11.1	2.6	1.8	14.9	6.0	2.5	18.4	33.8	2.354	(0.232)	8.8
Oregon	41,065	84.5	46.6	9.8	7.0	0.7	0.3	(48.6)	7.3	(10.9)	(30.3)	29.9	2.333	(0.230)	(6.5)
Pennsylvania	74,542	53.6	43.1	9.8	9.1	2.5	0.5	(18.2)	7.4	(4.6)	(6.3)	29.5	2.346	(0.231)	0.7
Rhode Island	1,345	220.7	153.8	9.8	7.8	3.2	1.8	(296.8)	9.5	(63.3)	(224.0)	24.2	2.343	(0.231)	(51.6)
South Carolina	34,962	37.3	26.3	9.8	10.4	3.0	3.3	10.3	10.3	1.1	19.5	22.9	2.349	(0.232)	7.0
South Dakota	1,303	(20.7)	5.8	9.8	12.2	2.1	2.0	89.2	6.5	18.1	77.6	31.4	2.358	(0.232)	27.0
Tennessee	104,070	25.1	30.6	9.8	4.7	1.0	5.3	23.9	11.7	3.9	31.7	20.7	2.327	(0.229)	9.1
Texas	70,933	25.5	9.5	9.8	11.9	2.2	1.0	40.4	5.4	8.0	37.8	36.4	2.358	(0.232)	16.3
Utah	13,997	49.2	32.0	9.8	11.9	2.2	8.1	(12.9)	7.8	(3.5)	(1.6)	28.4	2.352	(0.232)	2.1
Vermont	8,217	248.1	49.2	9.8	12.1	3.8	15.6	(238.2)	12.7	(51.3)	(174.2)	19.1	2.358	(0.232)	(30.7)
Virginia	82,634	71.5	36.5	9.8	15.4	2.0	2.8	(37.6)	6.2	(8.5)	(22.9)	33.1	2.370	(0.234)	(5.0)
Washington	95,418	38.4	28.6	9.8	7.3	2.1	0.3	13.8	5.5	2.4	16.9	36.8	2.338	(0.230)	8.8
West Virginia	21,080	49.7	34.5	9.8	10.7	4.9	0.3	(9.5)	7.4	(2.7)	0.6	28.8	2.365	(0.233)	2.8
Wisconsin	6,405	16.8	14.8	9.8	10.8	0.7	2.2	45.3	3.9	9.1	40.0	44.9	2.346	(0.231)	20.5
Wyoming	4,018	(77.3)	(19.8)	9.8	5.4	0.7	0.4	181.2	11.1	36.9	155.4	21.2	2.320	(0.229)	35.4
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	272	(403.4)	(177.9)	9.8	4.4	6.5	0.2	660.8	8.8	137.9	531.7	25.1	2.341	(0.231)	135.9
Puerto Rico	17,392	27.2	26.3	9.8	15.6	0.4	0.1	21.0	6.1	3.8	23.4	33.1	2.366	(0.233)	10.3
U.S. Virgin Islands	23	467.6	402.3	9.8	4.4	10.5	4.7	(799.0)	13.2	(169.1)	(616.7)	18.8	2.351	(0.232)	(113.3)
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	2,835,272	50.4	27.2	9.8	9.9	2.1	3.6	(2.6)	10.3	(1.6)	9.3	22.8	2.346	(0.231)	4.7

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**2022 Profitability Report  
Other Liability**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	64,548	52.2	8.4	7.2	18.4	4.3	0.4	9.4	5.3	1.5	13.2	34.9	2.417	(0.238)	7.3
Alaska	4,410	130.9	22.1	7.2	11.8	2.5	5.8	(80.0)	4.2	(17.2)	(58.6)	41.0	2.386	(0.235)	(21.4)
Arizona	80,640	29.2	8.5	7.2	19.0	2.0	1.3	33.3	5.4	6.5	32.2	34.6	2.410	(0.238)	13.8
Arkansas	41,021	34.9	8.6	7.2	18.4	2.8	0.2	28.2	4.7	5.5	27.4	37.5	2.412	(0.238)	12.9
California	493,444	78.4	17.0	7.2	15.8	2.4	1.2	(21.7)	8.0	(5.3)	(8.3)	26.8	2.400	(0.237)	0.4
Colorado	108,026	90.8	13.3	7.2	17.7	1.5	0.9	(31.1)	4.6	(7.0)	(19.5)	38.4	2.403	(0.237)	(4.8)
Connecticut	61,861	(6.2)	2.2	7.2	16.8	2.2	2.5	75.6	8.1	15.1	68.6	26.4	2.402	(0.237)	20.8
Delaware	15,143	22.5	(0.6)	7.2	16.7	1.9	0.6	51.9	4.3	10.5	45.8	40.0	2.401	(0.237)	21.0
District of Columbia	46,468	201.0	14.1	7.2	8.4	2.1	0.2	(132.6)	7.6	(28.6)	(96.4)	29.2	2.400	(0.237)	(25.5)
Florida	173,098	59.2	9.8	7.2	15.2	2.3	1.7	5.0	6.0	0.5	10.5	32.7	2.397	(0.236)	6.1
Georgia	128,223	46.4	10.2	7.2	17.4	3.8	1.0	14.3	5.3	2.5	17.1	34.8	2.411	(0.238)	8.6
Hawaii	3,286	104.9	4.5	7.2	14.4	3.1	5.8	(39.5)	6.7	(9.0)	(23.9)	30.3	2.397	(0.236)	(4.6)
Idaho	37,069	72.4	10.9	7.2	19.4	1.8	0.3	(11.7)	3.7	(2.8)	(5.2)	43.0	2.413	(0.238)	0.4
Illinois	300,136	64.5	9.3	7.2	18.9	1.9	0.8	(2.2)	5.1	(1.0)	3.8	35.8	2.410	(0.238)	4.0
Indiana	150,387	88.7	11.0	7.2	21.4	1.5	0.1	(29.6)	5.4	(6.7)	(17.5)	34.6	2.417	(0.238)	(3.4)
Iowa	149,415	47.5	11.8	7.2	21.1	1.0	0.7	11.1	4.1	1.9	13.2	40.5	2.416	(0.238)	8.0
Kansas	59,259	36.6	12.1	7.2	19.3	1.5	1.1	22.4	4.3	4.3	22.5	39.4	2.410	(0.238)	11.5
Kentucky	84,313	70.4	11.7	7.2	19.0	2.5	0.2	(10.6)	4.7	(2.7)	(3.2)	37.3	2.412	(0.238)	1.5
Louisiana	37,344	25.4	10.1	7.2	13.9	4.9	0.7	38.2	7.0	7.3	37.8	29.3	2.402	(0.237)	13.7
Maine	15,223	49.7	8.8	7.2	18.7	2.2	1.0	12.8	4.2	2.3	14.7	40.0	2.411	(0.238)	8.5
Maryland	98,555	67.2	5.3	7.2	19.3	2.1	3.1	(3.7)	4.9	(1.3)	2.5	36.2	2.413	(0.238)	3.5
Massachusetts	128,780	113.2	11.8	7.2	18.8	2.6	2.1	(55.3)	6.4	(12.2)	(36.7)	31.1	2.411	(0.238)	(8.8)
Michigan	143,633	43.8	(5.4)	7.2	21.3	1.2	0.2	32.0	6.8	6.1	32.7	29.8	2.414	(0.238)	12.4
Minnesota	214,988	39.0	7.2	7.2	20.1	1.5	0.8	24.5	3.6	4.8	23.3	42.9	2.415	(0.238)	12.7
Mississippi	24,640	41.3	12.7	7.2	18.5	3.1	0.3	17.3	6.3	3.0	20.6	31.4	2.411	(0.238)	9.1
Missouri	115,322	63.6	12.9	7.2	17.5	2.0	0.5	(3.3)	4.8	(1.2)	2.7	37.1	2.404	(0.237)	3.6
Montana	31,126	74.7	9.6	7.2	20.0	3.0	0.3	(14.3)	5.6	(3.6)	(5.2)	33.8	2.417	(0.238)	0.9
Nebraska	60,303	46.8	2.0	7.2	20.6	1.4	0.7	21.6	3.8	4.1	21.2	41.7	2.417	(0.238)	11.5

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**2022 Profitability Report  
Other Liability**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	30,557	83.2	6.1	7.2	19.1	3.4	0.7	(19.2)	5.3	(4.6)	(9.3)	34.7	2.415	(0.238)	(0.6)
New Hampshire	19,120	18.6	1.5	7.2	21.7	2.2	2.1	47.1	4.1	9.5	41.7	39.6	2.429	(0.239)	19.2
New Jersey	94,177	22.0	9.2	7.2	18.3	2.2	1.7	39.7	6.8	7.7	38.9	29.5	2.408	(0.237)	14.1
New Mexico	24,381	74.4	8.7	7.2	17.5	3.2	0.7	(11.3)	6.0	(3.0)	(2.3)	32.4	2.408	(0.237)	1.9
New York	375,790	76.1	17.6	7.2	16.8	1.7	1.0	(19.9)	8.2	(5.0)	(6.7)	26.3	2.401	(0.237)	0.9
North Carolina	189,037	44.3	8.0	7.2	18.4	2.4	1.3	18.7	3.9	3.5	19.1	41.3	2.410	(0.238)	10.5
North Dakota	35,004	30.2	9.5	7.2	21.8	1.8	0.1	29.7	3.2	5.9	27.0	46.0	2.425	(0.239)	15.1
Ohio	163,323	54.2	6.6	7.2	21.4	1.9	0.2	8.9	4.8	1.4	12.4	36.7	2.420	(0.239)	7.2
Oklahoma	56,961	43.3	15.2	7.2	15.9	2.3	1.2	15.1	5.0	2.7	17.5	36.1	2.399	(0.237)	8.9
Oregon	62,502	30.5	12.2	7.2	17.5	1.8	0.6	30.6	5.9	5.8	30.7	32.8	2.403	(0.237)	12.7
Pennsylvania	253,826	64.1	12.7	7.2	20.9	2.1	1.3	(8.0)	6.2	(2.3)	0.5	31.9	2.416	(0.238)	2.8
Rhode Island	22,336	60.1	9.2	7.2	22.9	2.3	2.5	(3.9)	5.3	(1.3)	2.8	34.7	2.427	(0.239)	3.6
South Carolina	67,328	79.8	18.2	7.2	18.8	3.2	0.8	(27.7)	5.6	(6.4)	(15.7)	33.4	2.415	(0.238)	(2.6)
South Dakota	36,973	10.1	2.7	7.2	21.0	2.6	0.2	56.5	2.8	11.6	47.8	48.4	2.426	(0.239)	25.8
Tennessee	119,961	86.2	9.3	7.2	19.4	2.4	0.4	(24.6)	3.7	(5.5)	(15.3)	42.2	2.415	(0.238)	(3.8)
Texas	274,482	68.1	10.1	7.2	16.3	1.8	1.4	(4.5)	4.7	(1.4)	1.7	37.3	2.398	(0.236)	3.3
Utah	52,247	41.1	12.4	7.2	21.5	2.1	0.3	15.7	4.0	2.9	16.8	41.1	2.423	(0.239)	9.6
Vermont	5,602	29.2	(1.3)	7.2	19.0	6.3	1.5	38.5	3.5	7.7	34.3	42.8	2.438	(0.240)	17.3
Virginia	127,395	44.0	8.1	7.2	18.4	2.8	2.3	17.4	4.3	3.2	18.5	39.1	2.412	(0.238)	9.9
Washington	114,172	54.8	9.7	7.2	16.4	2.2	0.8	9.3	4.0	1.6	11.7	41.1	2.400	(0.237)	7.5
West Virginia	12,388	(399.1)	(29.4)	7.2	18.7	4.2	0.4	498.4	4.6	104.2	398.8	37.6	2.418	(0.238)	152.7
Wisconsin	253,562	39.5	10.0	7.2	19.9	0.8	1.3	21.6	4.0	4.1	21.6	41.1	2.409	(0.238)	11.5
Wyoming	16,419	(10.0)	4.7	7.2	21.3	2.4	0.2	74.6	4.1	15.3	63.5	40.2	2.423	(0.239)	28.2
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	29	26.7	1.9	7.2	7.0	1.6	9.1	46.9	2.7	9.6	40.0	50.3	2.340	(0.231)	22.7
Puerto Rico	93	14.6	10.7	7.2	30.7	1.5	0.5	35.1	1.9	7.2	29.9	52.9	2.501	(0.247)	18.5
U.S. Virgin Islands	21	22.2	1.2	7.2	7.0	1.4	10.5	50.9	3.3	10.4	43.8	45.5	2.332	(0.230)	22.5
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.000	0.0
Countrywide - Direct	5,278,347	59.3	10.5	7.2	18.4	2.1	1.0	1.8	5.5	(0.2)	7.5	34.2	2.408	(0.237)	5.2

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**2022 Profitability Report  
Products Liability**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	3,441	29.8	17.3	6.9	22.5	4.3	0.0	19.6	5.9	3.5	22.0	32.4	2.356	(0.232)	9.7
Alaska	26	0.3	10.7	6.9	24.2	4.4	0.0	53.9	0.4	11.3	43.0	17.5	NR	NR	7.5
Arizona	4,087	43.3	15.4	6.9	22.7	1.8	0.0	10.2	6.3	1.5	15.0	31.7	2.348	(0.231)	7.3
Arkansas	1,437	(0.2)	13.3	6.9	17.5	2.6	0.0	60.1	3.8	12.2	51.7	42.1	2.330	(0.230)	24.4
California	15,109	7.9	5.0	6.9	15.5	2.6	0.0	62.4	5.8	12.5	55.7	33.1	2.326	(0.229)	21.0
Colorado	3,146	23.4	(1.1)	6.9	22.1	1.9	0.0	47.1	5.5	9.3	43.3	34.0	2.347	(0.231)	17.3
Connecticut	1,464	26.7	7.5	6.9	18.2	1.8	0.0	39.2	4.5	7.8	35.9	38.7	2.330	(0.230)	16.5
Delaware	306	255.8	63.6	6.9	22.4	2.8	0.1	(251.3)	11.2	(53.9)	(186.2)	20.8	2.348	(0.231)	(36.1)
District of Columbia	110	158.8	14.0	6.9	26.0	1.9	0.0	(107.4)	6.6	(23.2)	(77.5)	29.4	2.360	(0.233)	(20.2)
Florida	9,600	177.5	98.3	6.9	17.3	1.8	0.1	(201.5)	11.6	(43.5)	(146.5)	20.4	2.337	(0.230)	(27.4)
Georgia	6,059	47.7	15.6	6.9	22.9	4.4	0.0	2.8	6.3	(0.0)	9.1	31.4	2.356	(0.232)	5.4
Hawaii	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Idaho	2,364	(22.1)	1.2	6.9	21.6	1.8	0.0	90.9	2.9	18.8	75.0	49.0	2.345	(0.231)	39.3
Illinois	14,827	40.8	20.2	6.9	23.8	0.3	0.0	8.2	7.0	1.0	14.1	29.3	2.347	(0.231)	6.7
Indiana	6,811	(50.0)	(20.1)	6.9	23.4	1.4	0.0	138.7	7.3	28.4	117.7	28.3	2.348	(0.232)	35.8
Iowa	11,629	16.1	9.9	6.9	23.7	1.2	0.1	42.4	3.7	8.5	37.6	43.4	2.351	(0.232)	18.9
Kansas	2,879	(7.6)	(6.9)	6.9	20.3	1.4	0.0	86.2	3.2	17.8	71.6	47.3	2.338	(0.230)	36.4
Kentucky	3,168	58.2	44.5	6.9	23.1	4.4	0.1	(36.9)	4.6	(8.2)	(24.1)	37.8	2.362	(0.233)	(6.5)
Louisiana	1,081	24.2	16.8	6.9	16.4	6.0	0.0	30.0	5.3	5.8	29.6	35.2	2.341	(0.231)	13.0
Maine	459	(18.0)	(21.4)	6.9	14.1	2.3	0.0	116.4	3.2	24.1	95.5	45.9	2.310	(0.228)	46.4
Maryland	3,986	30.6	25.5	6.9	26.3	2.4	0.4	8.3	6.8	1.1	14.0	29.6	2.362	(0.233)	6.7
Massachusetts	3,660	60.3	14.3	6.9	19.7	2.9	0.0	(3.8)	6.8	(1.5)	4.5	30.1	2.342	(0.231)	3.9
Michigan	6,472	35.7	19.0	6.9	22.6	1.2	0.0	14.8	6.3	2.5	18.6	31.3	2.346	(0.231)	8.4
Minnesota	26,341	(8.7)	(6.4)	6.9	23.4	1.4	0.1	83.5	4.2	17.1	70.6	40.7	2.350	(0.232)	31.3
Mississippi	2,738	37.6	15.5	6.9	24.1	3.0	0.0	13.2	4.2	2.4	15.1	39.6	2.360	(0.233)	8.6
Missouri	5,551	58.8	42.9	6.9	21.5	2.0	0.0	(31.7)	5.7	(7.2)	(18.8)	33.6	2.345	(0.231)	(3.8)
Montana	2,116	(222.6)	(90.6)	6.9	23.3	3.0	0.0	380.3	7.0	79.2	308.1	29.3	2.352	(0.232)	92.9
Nebraska	4,524	8.2	(7.8)	6.9	21.6	1.4	0.0	70.0	3.9	14.3	59.6	41.9	2.343	(0.231)	27.6

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**2022 Profitability Report  
Products Liability**

**Mutual + Reciprocal**

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	1,591	(1.0)	(4.4)	6.9	22.5	3.7	0.0	72.6	4.8	14.8	62.6	37.1	2.355	(0.232)	25.8
New Hampshire	871	(94.5)	(42.9)	6.9	23.6	1.8	0.0	205.4	7.1	42.4	170.0	29.0	2.350	(0.232)	51.8
New Jersey	3,719	42.6	40.7	6.9	22.0	2.3	1.0	(15.2)	9.7	(4.2)	(1.4)	23.0	2.347	(0.231)	2.3
New Mexico	1,498	79.0	(13.8)	6.9	23.6	3.4	0.0	1.2	9.5	(0.7)	11.4	23.6	2.353	(0.232)	5.3
New York	4,061	(19.5)	(10.0)	6.9	17.0	2.3	0.0	103.5	19.2	19.8	102.8	13.4	2.337	(0.230)	16.3
North Carolina	21,457	37.0	12.3	6.9	24.9	2.1	0.0	17.1	5.0	3.1	19.0	36.0	2.358	(0.232)	9.4
North Dakota	3,607	(27.7)	(18.3)	6.9	24.3	1.8	0.0	113.2	3.4	23.4	93.2	45.1	2.357	(0.232)	44.6
Ohio	9,205	61.6	12.2	6.9	24.1	1.7	0.0	(6.1)	7.9	(2.1)	3.8	26.8	2.351	(0.232)	3.6
Oklahoma	2,245	27.8	21.2	6.9	19.6	2.2	0.0	22.5	4.5	4.3	22.7	39.1	2.338	(0.231)	11.4
Oregon	4,208	2.3	(11.7)	6.9	21.2	1.2	0.0	80.5	2.6	16.7	66.4	52.2	2.340	(0.231)	37.2
Pennsylvania	10,261	61.4	52.5	6.9	26.2	2.0	1.0	(49.6)	6.9	(11.1)	(31.7)	29.5	2.360	(0.233)	(6.7)
Rhode Island	558	(47.7)	(0.0)	6.9	31.7	2.1	0.0	107.4	9.6	21.6	95.4	23.4	2.366	(0.233)	24.9
South Carolina	9,197	93.3	59.3	6.9	24.9	2.9	0.0	(87.0)	9.0	(19.2)	(58.9)	24.3	2.356	(0.232)	(11.7)
South Dakota	4,089	18.3	(42.6)	6.9	23.5	2.6	0.0	91.7	3.9	18.9	76.7	42.3	2.355	(0.232)	35.1
Tennessee	9,058	25.1	10.6	6.9	25.4	2.6	0.0	29.6	4.5	5.8	28.4	38.3	2.363	(0.233)	13.5
Texas	14,369	33.1	26.2	6.9	20.2	1.7	0.0	12.1	6.1	1.9	16.3	32.1	2.340	(0.231)	7.8
Utah	2,246	83.5	96.7	6.9	23.0	2.2	0.0	(112.1)	5.2	(24.1)	(82.8)	35.6	2.351	(0.232)	(26.9)
Vermont	364	4.9	0.7	6.9	16.3	2.7	0.0	68.7	10.2	13.4	65.5	15.1	2.256	(0.222)	12.3
Virginia*	9,610	19.4	7.0	6.9	23.1	2.5	0.3	41.1	4.6	8.2	37.5	37.9	2.353	(0.232)	16.8
Washington	5,627	(21.7)	(21.7)	6.9	23.2	2.1	0.0	111.4	4.0	23.0	92.4	41.1	2.353	(0.232)	40.6
West Virginia	388	1,279.9	666.9	6.9	17.1	3.8	0.2	(1,874.6)	67.8	(400.3)	(1,406.5)	4.2	2.342	(0.231)	(57.0)
Wisconsin	20,291	36.9	37.3	6.9	24.3	0.7	0.0	(5.8)	6.4	(1.8)	2.5	31.1	2.349	(0.232)	3.4
Wyoming	477	106.2	117.5	6.9	23.0	1.8	0.0	(155.0)	5.4	(33.1)	(116.5)	34.7	2.349	(0.232)	(37.8)
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	282,389	31.0	17.1	6.9	22.6	1.9	0.1	20.7	6.1	3.7	23.1	31.9	2.348	(0.231)	9.9

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## 2022 Profitability Report Workers Compensation

### Mutual + Reciprocal

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	17,521	53.7	17.9	11.0	14.8	4.7	0.4	(2.1)	8.5	(1.3)	7.7	27.1	2.410	(0.238)	4.7
Alaska	1,665	261.4	95.7	11.0	7.0	2.7	7.3	(284.8)	15.9	(61.4)	(207.5)	16.4	2.392	(0.236)	(31.5)
Arizona	59,837	52.0	14.2	11.0	15.3	2.9	0.1	4.7	4.1	0.6	8.3	43.7	2.409	(0.237)	6.3
Arkansas	12,280	42.3	10.5	11.0	13.5	6.3	0.0	16.6	6.6	2.8	20.4	31.9	2.413	(0.238)	9.2
California	95,479	24.4	9.4	11.0	16.4	2.7	0.9	35.6	10.5	6.5	39.7	22.8	2.408	(0.237)	11.7
Colorado*	30,079	45.5	11.2	11.0	13.5	3.0	0.4	15.7	6.9	2.6	19.9	31.5	2.402	(0.237)	8.9
Connecticut	36,809	40.7	12.4	11.0	14.1	2.2	3.0	17.1	5.9	3.0	20.0	34.7	2.401	(0.237)	9.6
Delaware	6,725	54.8	11.1	11.0	14.7	2.2	0.6	5.9	10.9	0.2	16.6	22.4	2.403	(0.237)	6.4
District of Columbia	6,766	40.7	9.8	11.0	16.4	15.9	0.5	6.0	3.7	0.9	8.8	44.3	2.483	(0.245)	6.6
Florida	188,316	48.9	18.4	11.0	16.6	2.2	10.5	(7.2)	4.5	(2.0)	(0.7)	42.0	2.409	(0.237)	2.3
Georgia	166,808	50.1	13.4	11.0	16.0	3.3	0.6	5.9	4.3	0.8	9.4	42.8	2.413	(0.238)	6.7
Hawaii	88,213	56.0	16.2	11.0	14.1	6.3	1.4	(4.7)	5.4	(1.5)	2.2	37.2	2.414	(0.238)	3.5
Idaho	24,457	38.8	11.0	11.0	12.3	3.2	0.0	24.0	3.9	4.7	23.3	45.9	2.399	(0.237)	13.3
Illinois	305,397	42.5	12.4	11.0	14.9	1.6	0.2	17.7	5.8	3.2	20.4	35.2	2.402	(0.237)	9.8
Indiana	127,056	56.5	13.2	11.0	16.0	1.6	0.2	1.8	4.7	(0.1)	6.6	39.7	2.406	(0.237)	5.3
Iowa	167,297	45.8	11.4	11.0	15.1	1.6	3.8	11.7	5.6	1.9	15.4	35.9	2.402	(0.237)	8.2
Kansas	42,459	41.1	11.2	11.0	14.0	3.5	4.6	14.9	6.1	2.5	18.5	34.2	2.405	(0.237)	9.0
Kentucky	168,594	51.0	8.2	11.0	16.5	(0.6)	4.6	9.7	13.8	0.7	22.8	18.4	2.401	(0.237)	6.8
Louisiana	256,108	35.2	8.3	11.0	17.3	3.2	45.1	(19.8)	6.0	(4.7)	(9.0)	34.2	2.415	(0.238)	(0.4)
Maine	182,855	43.9	9.7	11.0	15.9	1.8	8.8	9.2	6.4	1.3	14.3	32.6	2.406	(0.237)	7.3
Maryland*	56,846	36.2	12.9	11.0	15.6	2.9	0.7	21.0	8.4	3.6	25.8	27.2	2.407	(0.237)	9.7
Massachusetts	133,424	62.5	14.3	11.0	13.3	3.0	1.0	(4.8)	6.2	(1.6)	3.0	33.9	2.401	(0.237)	3.7
Michigan	137,216	22.1	5.1	11.0	16.5	0.3	3.4	41.9	5.9	8.2	39.5	35.1	2.403	(0.237)	16.5
Minnesota	283,031	42.0	12.8	11.0	14.7	(2.7)	0.5	21.9	8.0	3.8	26.2	28.2	2.389	(0.236)	10.0
Mississippi	16,992	51.7	12.0	11.0	13.8	3.6	0.6	7.6	4.8	1.1	11.3	40.2	2.405	(0.237)	7.2
Missouri	301,550	53.6	12.1	11.0	16.9	1.3	2.1	3.3	6.1	0.1	9.4	33.9	2.408	(0.237)	5.8
Montana*	6,023	35.1	15.3	11.0	14.8	3.1	0.0	21.1	4.7	4.0	21.8	40.3	2.407	(0.237)	11.4
Nebraska	73,274	31.5	7.6	11.0	15.0	1.9	2.6	30.6	6.3	5.8	31.1	33.1	2.403	(0.237)	12.9

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**2022 Profitability Report  
Workers Compensation**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada*	15,207	38.9	8.1	11.0	15.7	5.8	0.0	20.7	5.3	3.8	22.1	37.5	2.421	(0.239)	11.0
New Hampshire	16,086	38.7	9.1	11.0	17.3	6.9	3.0	14.3	4.4	2.6	16.2	41.1	2.437	(0.240)	9.3
New Jersey	57,327	45.7	15.8	11.0	15.6	3.9	3.3	5.0	8.7	0.2	13.5	26.4	2.410	(0.238)	6.2
New Mexico	29,342	21.6	3.6	11.0	14.8	3.1	0.1	46.1	11.2	8.6	48.8	22.1	2.405	(0.237)	13.4
New York	85,146	27.6	8.8	11.0	16.6	2.3	0.8	33.3	9.3	6.1	36.6	24.9	2.408	(0.237)	11.8
North Carolina	249,700	41.5	11.6	11.0	15.0	2.5	0.6	18.2	4.7	3.4	19.6	40.8	2.405	(0.237)	10.6
North Dakota*	190	(15.6)	(9.1)	11.0	21.4	4.8	0.0	87.8	1.1	18.3	70.5	71.7	2.483	(0.245)	53.3
Ohio*	1,970	(97.0)	(0.8)	11.0	20.2	(2.4)	2.6	166.6	4.1	34.6	136.1	43.9	2.407	(0.237)	62.4
Oklahoma*	233,025	56.0	12.9	11.0	14.2	5.5	3.4	(2.6)	12.1	(1.7)	11.2	20.7	2.407	(0.237)	5.0
Oregon	7,925	50.7	14.6	11.0	16.1	1.5	0.1	6.4	9.1	0.4	15.0	25.6	2.405	(0.237)	6.5
Pennsylvania*	187,646	58.9	15.4	11.0	15.6	2.6	1.3	(4.5)	6.9	(1.6)	4.1	31.1	2.407	(0.237)	3.9
Rhode Island	110,572	42.2	10.5	11.0	18.3	7.8	4.9	5.7	4.8	0.7	9.7	39.0	2.444	(0.241)	6.5
South Carolina*	67,086	40.0	11.2	11.0	14.8	3.3	0.5	19.4	4.8	3.6	20.6	40.1	2.408	(0.237)	10.9
South Dakota	52,299	50.4	10.3	11.0	14.9	2.0	0.7	10.9	7.1	1.6	16.4	30.6	2.403	(0.237)	7.7
Tennessee	75,597	46.7	11.7	11.0	15.2	3.8	0.6	11.3	5.5	1.8	14.9	36.5	2.411	(0.238)	8.1
Texas	1,097,838	33.7	8.2	11.0	19.3	2.5	32.0	(6.4)	7.6	(2.1)	3.3	28.8	2.419	(0.238)	3.6
Utah	252,288	34.3	15.8	11.0	14.0	1.2	6.6	17.4	11.2	2.6	26.1	21.8	2.401	(0.237)	8.3
Vermont	12,234	66.3	15.4	11.0	15.0	2.5	0.9	(10.8)	4.0	(2.7)	(4.1)	42.6	2.406	(0.237)	0.9
Virginia	120,037	50.3	12.1	11.0	15.3	2.9	0.7	8.0	5.6	1.1	12.5	36.1	2.407	(0.237)	7.2
Washington*	31	(6.5)	(6.5)	11.0	18.1	13.1	1.1	70.0	3.7	14.3	59.3	41.9	2.515	(0.248)	27.6
West Virginia	67,616	15.0	(0.8)	11.0	13.2	0.8	0.0	61.1	22.8	10.6	73.3	12.1	2.400	(0.237)	11.5
Wisconsin	552,590	37.2	9.1	11.0	14.5	0.3	13.1	15.1	4.1	2.8	16.4	44.0	2.394	(0.236)	9.8
Wyoming*	407	75.4	18.4	11.0	20.4	1.6	0.0	(26.5)	2.4	(5.8)	(18.3)	54.5	2.438	(0.240)	(7.3)
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico*	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	6,285,235	41.9	11.0	11.0	16.1	2.1	10.4	7.8	7.0	1.0	13.9	30.9	2.407	(0.237)	6.9

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**2022 Profitability Report  
Mortgage Guaranty**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Alaska	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Arizona	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Arkansas	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
California	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Colorado	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Connecticut	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Delaware	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
District of Columbia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Florida	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Georgia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Hawaii	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Idaho	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Illinois	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Indiana	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Iowa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Kansas	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Kentucky	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Louisiana	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Maine	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Maryland	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Massachusetts	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Michigan	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Minnesota	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Mississippi	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Missouri	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Montana	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Nebraska	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0

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**2022 Profitability Report  
Mortgage Guaranty**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New Hampshire	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New Jersey	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New Mexico	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New York	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
North Carolina	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
North Dakota	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Ohio	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Oklahoma	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Oregon	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Pennsylvania	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Rhode Island	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
South Carolina	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
South Dakota	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Tennessee	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Texas	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Utah	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Vermont	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Virginia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Washington	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
West Virginia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Wisconsin	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Wyoming	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0

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**2022 Profitability Report  
Financial Guaranty**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	326	0.0	0.0	97.7	54.9	3.7	0.0	(56.0)	10.2	(12.8)	(33.1)	3.6	2.464	(0.243)	1.5
Alaska	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Arizona	150	0.0	0.0	97.7	54.9	2.1	0.0	(54.4)	9.5	(12.4)	(32.5)	4.2	2.439	(0.240)	1.3
Arkansas	165	0.0	0.0	97.7	54.9	2.9	0.0	(55.2)	9.6	(12.5)	(33.0)	3.7	2.451	(0.242)	1.5
California	2,590	0.0	0.0	97.7	54.9	2.9	0.0	(55.2)	10.3	(12.6)	(32.2)	3.4	2.452	(0.242)	1.6
Colorado	158	0.0	0.0	97.7	54.9	2.7	0.0	(54.9)	14.7	(13.0)	(27.2)	2.5	2.448	(0.241)	2.0
Connecticut	176	0.0	0.0	97.7	54.9	2.4	0.0	(54.6)	13.5	(12.8)	(28.4)	2.7	2.444	(0.241)	1.9
Delaware	3	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	11.9	(12.1)	(28.2)	3.2	2.407	(0.237)	1.7
District of Columbia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Florida	176	0.0	0.0	97.7	54.9	2.4	0.0	(54.7)	15.9	(13.1)	(25.7)	2.3	2.445	(0.241)	2.1
Georgia	23	0.0	0.0	97.7	54.9	3.4	0.0	(55.7)	13.8	(13.1)	(28.9)	2.6	2.460	(0.243)	2.0
Hawaii	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Idaho	4	0.0	0.0	97.7	54.9	14.0	0.0	(66.2)	9.9	(14.9)	(41.4)	2.3	2.623	(0.259)	1.9
Illinois	1,275	0.0	0.0	97.7	54.9	2.2	0.0	(54.5)	8.0	(12.2)	(34.2)	4.5	2.441	(0.241)	1.1
Indiana	178	0.0	0.0	97.7	54.9	2.0	0.0	(54.3)	15.6	(12.9)	(25.7)	2.5	2.438	(0.240)	2.0
Iowa	119	0.0	0.0	97.7	54.9	2.1	0.0	(54.3)	8.3	(12.2)	(33.8)	4.5	2.439	(0.240)	1.2
Kansas	125	0.0	0.0	97.7	54.9	2.1	0.0	(54.3)	10.6	(12.4)	(31.3)	3.5	2.439	(0.240)	1.6
Kentucky	53	0.0	0.0	97.7	54.9	2.1	0.0	(54.3)	23.7	(13.8)	(16.9)	1.6	2.439	(0.240)	2.4
Louisiana	241	0.0	0.0	97.7	54.9	4.5	0.0	(56.7)	8.5	(12.7)	(35.5)	4.1	2.475	(0.244)	1.3
Maine	3	0.0	0.0	97.7	54.9	2.5	0.0	(54.7)	23.0	(13.8)	(18.0)	2.5	2.445	(0.241)	2.2
Maryland	3	0.0	0.0	97.7	54.9	10.6	0.0	(62.8)	176.9	(30.6)	144.7	0.1	2.573	(0.254)	3.0
Massachusetts	19	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	9.1	(11.9)	(31.3)	4.1	2.407	(0.237)	1.4
Michigan	189	0.0	0.0	97.7	54.9	1.4	0.0	(53.6)	21.0	(13.3)	(19.3)	2.5	2.428	(0.239)	2.2
Minnesota	7	0.0	0.0	97.7	54.9	31.5	0.0	(83.8)	(2.0)	(17.4)	(68.4)	4.5	2.885	(0.284)	0.1
Mississippi	99	0.0	0.0	97.7	54.9	4.7	0.0	(57.0)	8.1	(12.8)	(36.2)	3.9	2.479	(0.244)	1.3
Missouri	44	0.0	0.0	97.7	54.9	2.7	0.0	(54.9)	12.3	(12.7)	(29.9)	3.2	2.448	(0.241)	1.7
Montana	4	0.0	0.0	97.7	54.9	11.6	0.0	(63.8)	8.1	(14.2)	(41.6)	3.1	2.585	(0.255)	1.6
Nebraska	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0

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**2022 Profitability Report  
Financial Guaranty**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	24	0.0	0.0	97.7	54.9	57.2	0.0	(109.4)	(19.0)	(21.1)	(107.4)	2.6	3.287	(0.324)	0.8
New Hampshire	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New Jersey	1,089	0.0	0.0	97.7	54.9	2.2	0.0	(54.5)	5.3	(12.0)	(37.1)	6.6	2.440	(0.241)	0.2
New Mexico	49	0.0	0.0	97.7	54.9	(10.3)	0.0	(42.0)	16.4	(10.4)	(15.1)	3.3	2.250	(0.222)	2.0
New York	5,478	0.0	0.0	97.7	54.9	2.3	0.0	(54.5)	11.9	(12.6)	(30.0)	3.3	2.442	(0.241)	1.7
North Carolina	19	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	23.2	(13.3)	(15.7)	1.7	2.407	(0.237)	2.4
North Dakota	8	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	9.6	(11.9)	(30.7)	3.9	2.407	(0.237)	1.4
Ohio	281	0.0	0.0	97.7	54.9	2.5	0.0	(54.8)	10.4	(12.5)	(31.9)	3.4	2.446	(0.241)	1.6
Oklahoma	56	0.0	0.0	97.7	54.9	8.5	0.0	(60.8)	4.7	(13.2)	(42.8)	5.3	2.535	(0.250)	0.5
Oregon	14	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	30.3	(14.0)	(7.9)	1.3	2.407	(0.237)	2.5
Pennsylvania	1,266	0.0	0.0	97.7	54.9	5.0	0.0	(57.3)	7.8	(12.8)	(36.7)	4.0	2.483	(0.245)	1.2
Rhode Island	8	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	12.3	(12.2)	(27.8)	3.1	2.407	(0.237)	1.8
South Carolina	81	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	8.6	(11.8)	(31.8)	4.3	2.407	(0.237)	1.3
South Dakota	5	0.0	0.0	97.7	54.9	3.8	0.0	(56.1)	22.4	(14.0)	(19.7)	2.3	2.466	(0.243)	2.3
Tennessee	49	0.0	0.0	97.7	54.9	5.1	0.0	(57.3)	4.9	(12.5)	(40.0)	6.2	2.483	(0.245)	0.3
Texas	2,129	0.0	0.0	97.7	54.9	2.0	0.0	(54.3)	13.6	(12.7)	(28.0)	3.0	2.438	(0.240)	1.8
Utah	27	0.0	0.0	97.7	54.9	5.5	0.0	(57.8)	10.7	(13.2)	(33.9)	2.9	2.492	(0.246)	1.8
Vermont	4	0.0	0.0	97.7	54.9	2.6	0.0	(54.9)	9.8	(12.5)	(32.6)	4.5	2.447	(0.241)	1.2
Virginia	2	0.0	0.0	97.7	54.9	NR	0.0	(52.3)	30.8	(14.0)	(7.5)	1.3	2.407	(0.237)	2.6
Washington	31	0.0	0.0	97.7	54.9	9.4	0.0	(61.7)	5.8	(13.5)	(42.4)	4.1	2.551	(0.251)	1.1
West Virginia	56	0.0	0.0	97.7	54.9	3.6	0.0	(55.9)	9.6	(12.7)	(33.6)	3.8	2.462	(0.243)	1.4
Wisconsin	71	0.0	0.0	97.7	54.9	1.5	0.0	(53.8)	12.0	(12.5)	(29.4)	3.5	2.431	(0.240)	1.6
Wyoming	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	16,880	0.0	0.0	97.7	54.9	2.4	0.0	(54.7)	11.0	(12.6)	(31.1)	3.4	2.444	(0.241)	1.6

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## 2022 Profitability Report Accident and Health

### Mutual + Reciprocal

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama*	18,584	68.7	4.1	3.0	11.1	0.8	0.0	12.7	(53.8)	8.0	(49.0)	53.6	2.344	(0.231)	(23.7)
Alaska	4,878	66.5	4.1	3.0	14.1	2.1	0.0	10.5	(56.5)	7.8	(53.8)	62.6	NR	NR	(33.7)
Arizona	18,214	126.8	7.5	3.0	11.6	2.2	0.0	(50.7)	(53.3)	(5.4)	(98.6)	49.7	2.407	(0.237)	(46.3)
Arkansas	10,065	72.5	4.3	3.0	11.6	1.1	0.0	7.8	(54.5)	7.0	(53.8)	62.7	2.405	(0.237)	(31.1)
California	112,175	105.6	6.3	3.0	10.3	1.9	0.0	(26.8)	(52.2)	(0.5)	(78.6)	42.7	2.404	(0.237)	(30.9)
Colorado	24,692	97.2	5.8	3.0	11.8	2.1	0.0	(19.5)	(53.6)	1.2	(74.4)	53.0	2.407	(0.237)	(36.8)
Connecticut	4,318	40.1	2.3	3.0	13.5	0.8	0.0	40.6	(54.8)	13.9	(28.1)	66.0	2.409	(0.238)	(15.9)
Delaware	4,184	30.0	1.7	3.0	12.8	1.6	0.0	51.3	(54.6)	16.2	(19.5)	63.5	2.410	(0.238)	(9.7)
District of Columbia	563	196.0	12.0	3.0	16.6	5.2	0.0	(132.5)	(52.9)	(22.6)	(162.8)	46.0	2.434	(0.240)	(72.2)
Florida	60,514	93.0	5.5	3.0	13.2	0.6	0.0	(15.0)	(52.7)	2.0	(69.8)	45.6	2.407	(0.237)	(29.2)
Georgia	43,810	77.0	4.6	3.0	11.8	3.2	0.0	0.8	(53.9)	5.5	(58.6)	55.0	2.410	(0.238)	(29.5)
Hawaii	4,094	15.4	0.8	3.0	12.1	3.9	0.0	65.1	(49.3)	18.5	(2.8)	30.3	2.409	(0.238)	1.8
Idaho	8,264	91.2	5.4	3.0	13.0	1.6	0.0	(13.8)	(54.0)	2.4	(70.2)	55.9	2.410	(0.238)	(36.6)
Illinois	58,521	91.6	5.4	3.0	11.6	0.1	0.0	(11.4)	(53.6)	2.9	(67.8)	52.4	2.402	(0.237)	(32.9)
Indiana	34,193	75.4	4.4	3.0	12.1	1.4	0.0	4.0	(54.6)	6.2	(56.8)	63.0	2.407	(0.237)	(33.1)
Iowa	20,380	67.8	4.0	3.0	12.9	0.5	0.0	12.1	(53.6)	7.8	(49.3)	52.1	2.406	(0.237)	(23.0)
Kansas	14,242	91.8	5.4	3.0	11.7	0.2	0.0	(11.8)	(52.8)	2.7	(67.3)	46.0	2.403	(0.237)	(28.3)
Kentucky	16,049	71.8	4.3	3.0	12.3	1.4	0.0	7.5	(54.0)	6.9	(53.4)	56.6	2.407	(0.237)	(27.6)
Louisiana	27,549	75.9	4.5	3.0	9.9	1.9	0.0	5.1	(54.2)	6.4	(55.6)	59.6	2.404	(0.237)	(30.5)
Maine	2,601	36.6	2.1	3.0	10.7	1.4	0.0	46.4	(54.0)	15.1	(22.7)	57.1	2.404	(0.237)	(10.3)
Maryland	18,682	54.9	3.2	3.0	12.1	1.5	0.0	25.5	(53.3)	10.6	(38.5)	50.4	2.407	(0.237)	(16.7)
Massachusetts	556	57.2	3.9	3.0	5.2	2.5	0.0	28.6	(56.0)	11.5	(38.9)	91.5	2.399	(0.236)	(33.0)
Michigan	24,681	64.2	3.8	3.0	11.3	1.4	0.0	16.8	(54.3)	8.9	(46.4)	59.8	2.405	(0.237)	(25.1)
Minnesota	24,278	61.9	3.6	3.0	12.1	1.5	0.0	18.2	(53.4)	9.1	(44.3)	51.2	2.407	(0.237)	(20.0)
Mississippi	16,161	64.5	3.8	3.0	12.2	2.2	0.0	14.5	(53.1)	8.3	(46.9)	48.7	2.409	(0.237)	(20.2)
Missouri	32,190	114.5	6.8	3.0	11.2	2.2	0.0	(37.4)	(53.7)	(2.6)	(88.5)	53.5	2.406	(0.237)	(44.7)
Montana	11,954	72.2	4.2	3.0	14.0	3.0	0.0	3.9	(55.3)	6.3	(57.7)	72.9	2.423	(0.239)	(39.4)
Nebraska	13,978	85.7	5.1	3.0	12.5	1.6	0.0	(7.5)	(52.3)	3.6	(63.4)	43.2	2.407	(0.237)	(24.7)

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**2022 Profitability Report  
Accident and Health**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	9,871	44.7	2.7	3.0	12.5	3.6	0.0	33.9	(54.1)	12.4	(32.6)	56.8	2.414	(0.238)	(15.9)
New Hampshire	2,738	41.1	2.4	3.0	12.1	2.5	0.0	39.3	(53.5)	13.5	(27.8)	52.0	2.409	(0.237)	(11.8)
New Jersey	4,935	88.4	5.1	3.0	6.0	0.5	0.0	(2.8)	(55.7)	4.9	(63.4)	85.8	2.404	(0.237)	(51.8)
New Mexico	6,656	89.7	5.3	3.0	11.4	4.1	0.0	(13.3)	(52.9)	2.4	(68.7)	47.3	2.411	(0.238)	(29.8)
New York	29,723	97.7	5.8	3.0	12.9	6.8	0.0	(26.0)	(53.8)	(0.1)	(79.6)	54.3	2.421	(0.239)	(40.5)
North Carolina	29,725	75.1	4.4	3.0	12.4	1.6	0.0	3.7	(54.1)	6.1	(56.6)	57.9	2.409	(0.237)	(30.1)
North Dakota	4,064	85.3	5.0	3.0	13.5	1.7	0.0	(8.1)	(53.7)	3.6	(65.4)	53.0	2.413	(0.238)	(32.0)
Ohio	33,718	71.5	4.2	3.0	11.5	1.4	0.0	8.6	(53.8)	7.1	(52.3)	54.5	2.405	(0.237)	(25.9)
Oklahoma	17,775	64.8	3.8	3.0	11.5	2.7	0.0	14.5	(53.7)	8.3	(47.6)	53.5	2.408	(0.237)	(22.8)
Oregon	34,443	60.7	3.6	3.0	12.2	0.8	0.0	20.1	(54.0)	9.5	(43.4)	56.7	2.406	(0.237)	(22.0)
Pennsylvania	43,825	58.8	3.6	3.0	12.2	2.5	0.0	20.2	(54.2)	9.6	(43.5)	58.0	2.410	(0.238)	(22.6)
Rhode Island	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
South Carolina	20,127	63.5	3.7	3.0	12.7	1.5	0.0	15.9	(54.2)	8.7	(46.9)	58.1	2.409	(0.237)	(24.6)
South Dakota	8,087	72.6	4.3	3.0	13.4	2.7	0.0	4.3	(52.9)	6.1	(54.7)	46.3	2.414	(0.238)	(22.7)
Tennessee	27,896	91.1	5.4	3.0	12.0	2.0	0.0	(13.2)	(54.2)	2.6	(69.9)	58.2	2.408	(0.237)	(38.1)
Texas	97,104	86.1	5.1	3.0	11.5	1.8	0.0	(7.2)	(53.4)	3.8	(64.3)	50.7	2.406	(0.237)	(30.0)
Utah	7,136	57.7	3.4	3.0	11.2	0.7	0.0	24.4	(54.6)	10.5	(40.8)	64.2	2.403	(0.237)	(23.5)
Vermont	980	49.5	2.8	3.0	11.8	1.7	0.0	31.5	(53.2)	11.9	(33.5)	49.3	2.406	(0.237)	(13.9)
Virginia	32,567	55.9	3.4	3.0	11.1	1.6	0.0	25.4	(54.3)	10.7	(39.6)	59.5	2.405	(0.237)	(20.9)
Washington	34,869	72.2	4.2	3.0	12.0	2.2	0.0	6.7	(54.4)	6.8	(54.4)	60.8	2.409	(0.237)	(30.5)
West Virginia	10,543	110.4	6.5	3.0	12.1	2.2	0.0	(33.9)	(55.4)	(1.7)	(87.7)	76.4	2.411	(0.238)	(64.3)
Wisconsin	22,875	82.3	4.8	3.0	13.0	0.3	0.0	(3.1)	(54.5)	4.7	(62.3)	61.3	2.407	(0.237)	(35.5)
Wyoming	7,428	69.9	4.1	3.0	14.0	(1.2)	0.0	10.5	(55.1)	7.6	(52.2)	69.4	2.405	(0.237)	(33.6)
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	1,117,459	80.9	4.8	3.0	11.8	1.8	0.0	(2.0)	(53.6)	4.9	(60.5)	53.0	2.407	(0.237)	(29.4)

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



**2022 Profitability Report  
Warranty**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Alaska	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Arizona	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Arkansas	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
California	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Colorado	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Connecticut	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Delaware	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
District of Columbia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Florida	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Georgia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Hawaii	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Idaho	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Illinois	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Indiana	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Iowa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Kansas	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Kentucky	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Louisiana	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Maine	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Maryland	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Massachusetts	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Michigan	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Minnesota	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Mississippi	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Missouri	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Montana	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Nebraska	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0

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## 2022 Profitability Report Warranty

### Mutual + Reciprocal

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New Hampshire	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New Jersey	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New Mexico	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
New York	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
North Carolina	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
North Dakota	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Ohio	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Oklahoma	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Oregon	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Pennsylvania	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Rhode Island	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
South Carolina	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
South Dakota	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Tennessee	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Texas	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Utah	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Vermont	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Virginia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Washington	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
West Virginia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Wisconsin	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Wyoming	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0

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**2022 Profitability Report  
All Other**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	18,028	68.9	4.7	9.3	23.2	4.1	0.0	(10.0)	1.4	(2.2)	(6.4)	64.1	2.427	(0.239)	(1.4)
Alaska	6,371	9.9	1.2	9.3	17.8	2.7	1.3	58.2	1.4	12.1	47.5	60.4	2.304	(0.227)	31.2
Arizona	16,104	(7.9)	2.6	9.3	30.4	2.1	0.0	63.7	1.4	13.2	51.9	62.9	2.468	(0.243)	35.3
Arkansas	12,389	60.9	4.6	9.3	19.5	3.2	0.0	2.8	2.6	0.3	5.1	51.1	2.391	(0.236)	5.2
California	81,319	22.6	2.6	9.3	28.0	2.6	0.0	35.0	1.6	7.2	29.4	61.4	2.451	(0.242)	20.7
Colorado	21,638	7.3	(0.9)	9.3	27.0	1.8	0.0	55.7	1.2	11.6	45.3	70.1	2.434	(0.240)	34.4
Connecticut	11,706	(40.4)	(1.2)	9.3	21.5	2.3	0.4	108.3	0.1	22.7	85.7	84.1	2.397	(0.236)	74.7
Delaware	1,982	10.6	0.6	9.3	26.9	2.5	0.1	50.2	0.9	10.5	40.6	72.4	2.448	(0.241)	32.1
District of Columbia	3,299	11.5	1.2	9.3	27.8	4.6	2.8	43.0	1.3	8.9	35.4	64.0	2.471	(0.244)	25.4
Florida	65,636	47.3	5.4	9.3	25.0	2.7	0.0	10.6	1.4	2.1	9.9	63.9	2.430	(0.240)	9.0
Georgia	38,188	2.1	0.4	9.3	17.4	3.2	0.1	67.8	1.0	14.1	54.7	71.1	2.372	(0.234)	41.5
Hawaii	483	2.2	0.1	9.3	23.2	7.4	0.4	57.6	0.7	12.0	46.3	77.8	2.454	(0.242)	38.7
Idaho	7,933	34.4	2.8	9.3	22.5	3.0	0.1	28.2	1.4	5.8	23.8	62.2	2.414	(0.238)	17.5
Illinois	45,751	14.5	1.2	9.3	24.0	8.6	0.0	42.6	1.3	8.8	35.1	63.8	2.474	(0.244)	25.1
Indiana	29,860	10.6	1.3	9.3	25.5	2.0	0.0	51.6	1.1	10.7	42.0	67.6	2.430	(0.240)	31.1
Iowa	28,771	11.5	0.4	9.3	29.7	1.5	0.0	47.9	1.1	10.0	39.0	70.4	2.455	(0.242)	30.1
Kansas	16,032	26.9	2.7	9.3	25.7	1.9	0.1	33.6	1.1	6.9	27.8	69.1	2.430	(0.240)	21.8
Kentucky	26,114	27.9	1.8	9.3	17.5	3.3	0.0	40.5	1.2	8.4	33.3	69.0	2.376	(0.234)	25.6
Louisiana	23,189	204.3	14.5	9.3	16.7	4.3	0.0	(148.9)	5.7	(31.8)	(111.3)	34.4	2.391	(0.236)	(35.7)
Maine	6,678	(16.3)	(1.1)	9.3	17.9	3.0	0.5	87.0	1.3	18.1	70.2	65.3	2.373	(0.234)	48.4
Maryland	17,847	21.8	1.8	9.3	25.3	2.4	0.1	39.5	1.4	8.2	32.8	60.7	2.435	(0.240)	22.6
Massachusetts	25,562	128.5	5.7	9.3	19.0	5.2	0.7	(68.1)	2.7	(14.6)	(50.9)	49.2	2.402	(0.237)	(22.4)
Michigan	40,790	31.3	2.5	9.3	23.4	2.0	0.0	31.8	1.5	6.5	26.8	63.0	2.412	(0.238)	19.5
Minnesota	34,211	9.7	0.9	9.3	24.8	2.0	0.0	53.7	1.0	11.2	43.5	71.0	2.424	(0.239)	33.5
Mississippi	7,814	(20.5)	(0.5)	9.3	20.9	3.5	0.0	87.5	1.8	18.2	71.1	61.9	2.405	(0.237)	46.6
Missouri	21,121	8.6	1.3	9.3	23.1	2.3	0.0	55.6	1.0	11.6	45.0	71.4	2.413	(0.238)	34.8
Montana	4,379	0.9	0.4	9.3	29.1	3.2	0.1	57.4	0.8	12.0	46.2	72.0	2.471	(0.244)	36.0
Nebraska	11,967	34.9	2.5	9.3	25.8	1.8	0.0	26.0	1.2	5.3	21.8	66.3	2.432	(0.240)	17.1

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**2022 Profitability Report  
All Other**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	8,704	(4.8)	1.2	9.3	25.0	3.4	0.0	66.1	1.1	13.8	53.4	68.4	2.438	(0.240)	39.2
New Hampshire	4,372	19.9	2.8	9.3	24.4	2.5	0.9	40.4	1.3	8.4	33.3	64.4	2.426	(0.239)	24.1
New Jersey	22,074	10.5	2.0	9.3	28.3	4.5	0.1	45.7	1.1	9.5	37.3	67.4	2.473	(0.244)	27.8
New Mexico	6,431	14.9	1.6	9.3	27.1	4.1	0.0	43.2	1.1	9.0	35.4	66.6	2.466	(0.243)	26.3
New York	220,191	91.1	12.3	9.3	22.8	0.9	0.1	(36.2)	3.3	(7.9)	(25.0)	49.6	2.403	(0.237)	(9.7)
North Carolina	30,643	11.5	1.9	9.3	22.0	2.6	0.2	52.8	1.3	11.0	43.2	67.0	2.406	(0.237)	31.6
North Dakota	12,441	27.8	2.4	9.3	18.1	3.0	0.0	39.7	1.8	8.2	33.4	56.1	2.371	(0.234)	21.3
Ohio	64,676	20.7	2.1	9.3	24.4	2.4	0.0	41.5	1.8	8.5	34.7	58.8	2.422	(0.239)	23.1
Oklahoma	16,891	233.7	13.4	9.3	19.2	3.7	0.0	(179.0)	4.0	(38.0)	(137.0)	42.1	2.396	(0.236)	(55.0)
Oregon	12,172	42.0	3.5	9.3	23.5	2.0	0.0	20.0	1.5	4.1	17.4	64.3	2.412	(0.238)	13.9
Pennsylvania	45,693	13.3	1.0	9.3	17.7	2.7	0.0	56.2	1.3	11.7	45.8	66.3	2.370	(0.234)	33.0
Rhode Island	5,705	84.2	6.1	9.3	20.2	2.0	1.2	(22.7)	1.3	(4.9)	(16.5)	65.5	2.385	(0.235)	(8.2)
South Carolina	21,107	10.8	0.8	9.3	20.0	3.0	0.1	56.3	1.2	11.7	45.8	66.3	2.392	(0.236)	33.0
South Dakota	8,250	10.8	1.1	9.3	25.7	3.0	0.0	50.4	0.9	10.5	40.8	71.2	2.441	(0.241)	31.7
Tennessee	26,331	230.4	13.8	9.3	21.4	2.6	0.1	(177.2)	3.4	(37.6)	(136.2)	45.6	2.402	(0.237)	(59.4)
Texas	150,736	57.2	5.1	9.3	40.3	1.6	2.6	(15.8)	3.0	(3.6)	(9.2)	49.5	2.475	(0.244)	(1.8)
Utah	7,505	72.8	5.8	9.3	26.1	2.5	0.0	(16.2)	1.3	(3.5)	(11.4)	64.6	2.438	(0.240)	(4.7)
Vermont	2,432	3.0	0.8	9.3	14.8	3.3	0.2	68.9	1.0	14.4	55.5	70.0	2.345	(0.231)	41.5
Virginia	25,958	(14.4)	(0.5)	9.3	23.2	2.5	0.1	80.1	2.0	16.6	65.5	57.7	2.413	(0.238)	40.5
Washington	21,843	(12.6)	(0.0)	9.3	25.1	2.4	0.2	76.1	1.9	15.8	62.2	57.6	2.427	(0.239)	38.5
West Virginia*	8,017	2.7	0.9	9.3	24.3	3.7	0.0	59.4	1.1	12.4	48.1	67.9	2.436	(0.240)	35.4
Wisconsin	35,581	(14.4)	(0.3)	9.3	22.8	1.6	0.0	81.2	1.3	16.9	65.5	66.5	2.405	(0.237)	46.2
Wyoming	9,792	14.3	1.3	9.3	20.3	3.5	0.0	51.6	2.0	10.6	43.0	56.3	2.399	(0.237)	26.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	3	0.0	0.0	9.3	10.7	51.5	0.0	28.7	0.3	6.0	23.0	80.8	2.702	(0.266)	21.5
Puerto Rico	72,821	41.9	2.3	9.3	10.8	9.5	0.0	26.7	1.0	5.5	22.2	71.6	2.370	(0.234)	18.5
U.S. Virgin Islands	29	0.0	0.0	9.3	10.7	0.0	0.0	80.2	0.4	16.8	63.8	94.6	2.333	(0.230)	62.9
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	1,465,559	44.6	4.4	9.3	24.4	2.8	0.3	14.4	2.0	2.8	13.6	58.4	2.422	(0.239)	10.6

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## 2022 Profitability Report Earthquake

### Mutual + Reciprocal

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama	955	(0.3)	0.2	10.8	15.0	2.5	4.4	67.7	1.5	14.1	55.1	76.4	2.450	(0.242)	44.8
Alaska	11,989	0.1	(0.1)	10.8	8.5	1.8	3.2	75.9	1.8	15.8	62.0	70.7	2.378	(0.234)	46.4
Arizona	2,021	(0.1)	0.1	10.8	10.7	2.3	2.7	73.8	1.6	15.4	60.0	76.5	2.408	(0.237)	48.6
Arkansas	10,043	(0.2)	0.1	10.8	11.9	2.4	3.0	72.3	1.5	15.0	58.7	77.9	2.420	(0.239)	48.4
California	275,027	0.0	(0.0)	10.8	10.1	2.7	0.0	76.7	1.6	16.0	62.3	76.5	2.405	(0.237)	50.3
Colorado	1,169	(0.3)	0.2	10.8	12.0	2.3	6.4	68.9	1.7	14.3	56.3	72.9	2.421	(0.239)	43.7
Connecticut	779	(0.1)	0.1	10.8	13.6	1.7	7.7	66.5	1.6	13.8	54.3	75.3	2.430	(0.240)	43.5
Delaware	79	(0.4)	0.3	10.8	9.4	1.8	9.4	69.0	1.5	14.3	56.2	78.5	2.391	(0.236)	46.7
District of Columbia	154	(0.5)	0.3	10.8	8.6	3.4	9.1	68.5	2.3	14.2	56.6	61.0	2.395	(0.236)	37.2
Florida	1,639	(0.0)	0.0	10.8	9.1	2.5	1.9	76.1	1.5	15.8	61.7	79.9	2.395	(0.236)	52.0
Georgia	1,916	(0.2)	0.1	10.8	14.8	3.3	4.0	67.3	1.5	14.0	54.9	75.9	2.457	(0.242)	44.3
Hawaii	6,099	(0.0)	0.0	10.8	8.5	2.4	0.8	77.8	1.6	16.2	63.2	75.9	2.387	(0.235)	50.6
Idaho	2,749	0.2	(0.1)	10.8	10.5	2.4	1.6	75.0	1.7	15.6	61.1	71.2	2.406	(0.237)	46.2
Illinois	12,687	(0.0)	0.0	10.8	19.9	0.9	0.9	67.9	1.6	14.1	55.3	73.2	2.486	(0.245)	43.3
Indiana	9,783	0.3	(0.2)	10.8	22.3	1.3	0.5	65.3	1.5	13.6	53.2	74.6	2.509	(0.247)	42.5
Iowa	1,084	(0.3)	0.2	10.8	20.0	1.6	0.5	67.5	1.4	14.0	54.8	79.3	2.485	(0.245)	46.2
Kansas	1,814	(1.3)	1.6	10.8	18.8	2.3	1.4	66.7	1.4	13.9	54.2	78.8	2.480	(0.244)	45.5
Kentucky	9,071	(0.1)	0.2	10.8	15.7	2.3	1.0	70.4	1.6	14.6	57.4	73.7	2.458	(0.242)	45.0
Louisiana	184	(0.3)	0.2	10.8	10.0	15.7	4.8	59.1	1.4	12.3	48.3	76.2	2.528	(0.249)	39.5
Maine	276	0.1	(0.0)	10.8	16.5	1.8	3.7	67.5	1.3	14.0	54.7	82.5	2.452	(0.242)	47.8
Maryland	1,027	(0.4)	0.3	10.8	10.5	1.7	8.1	69.4	1.8	14.4	56.8	69.7	2.399	(0.236)	42.3
Massachusetts	2,882	(0.1)	0.0	10.8	19.0	2.1	5.3	63.2	1.5	13.1	51.5	75.0	2.488	(0.245)	41.4
Michigan	1,015	(0.1)	0.0	10.8	16.4	1.7	1.1	70.3	1.4	14.6	57.1	77.7	2.455	(0.242)	47.1
Minnesota	713	(0.0)	(0.0)	10.8	10.1	2.3	0.9	76.2	1.4	15.9	61.7	82.9	2.403	(0.237)	53.8
Mississippi	8,330	(0.2)	0.1	10.8	9.5	2.6	0.4	77.1	1.5	16.0	62.6	77.3	2.399	(0.237)	51.0
Missouri	25,410	(0.2)	0.1	10.8	15.0	2.2	0.8	71.5	1.5	14.9	58.2	76.4	2.448	(0.241)	47.2
Montana	1,532	(0.0)	0.0	10.8	12.9	2.2	3.3	71.1	1.6	14.8	58.0	73.7	2.428	(0.239)	45.4
Nebraska	403	(0.0)	0.0	10.8	17.0	2.6	2.1	67.8	1.5	14.1	55.3	74.7	2.472	(0.244)	44.0

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## 2022 Profitability Report Earthquake

### Mutual + Reciprocal

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	15,742	(0.0)	(0.0)	10.8	9.6	2.5	1.1	76.3	1.5	15.9	61.9	78.0	2.399	(0.237)	50.9
New Hampshire	510	(0.1)	0.0	10.8	17.6	1.6	6.0	64.3	1.5	13.4	52.4	76.1	2.467	(0.243)	42.6
New Jersey	1,013	0.3	(0.1)	10.8	10.2	2.2	3.7	73.3	1.6	15.2	59.6	77.5	2.402	(0.237)	48.8
New Mexico	1,199	1.3	(0.8)	10.8	10.0	2.9	2.1	73.9	1.5	15.4	60.1	77.9	2.407	(0.237)	49.4
New York	2,071	(0.1)	0.1	10.8	10.6	2.4	4.7	71.9	1.5	14.9	58.4	78.7	2.408	(0.237)	48.6
North Carolina	4,186	0.1	(0.1)	10.8	10.8	2.2	1.6	74.8	1.1	15.6	60.3	93.9	2.408	(0.237)	59.2
North Dakota	20	0.0	(0.0)	10.8	16.2	2.0	2.3	69.0	1.4	14.4	56.1	79.9	2.453	(0.242)	47.5
Ohio	4,094	(0.1)	0.2	10.8	21.6	1.8	1.6	64.3	1.5	13.4	52.4	74.8	2.510	(0.247)	42.0
Oklahoma	2,819	(0.7)	0.5	10.8	10.8	2.0	7.9	69.0	1.6	14.3	56.3	75.5	2.406	(0.237)	45.1
Oregon	22,429	(0.0)	(0.0)	10.8	10.4	2.4	1.4	75.3	1.5	15.7	61.2	77.5	2.406	(0.237)	50.1
Pennsylvania	1,678	(0.1)	0.0	10.8	12.1	2.4	2.6	72.3	1.5	15.0	58.8	78.3	2.422	(0.239)	48.6
Rhode Island	561	0.2	(0.1)	10.8	13.4	1.8	9.9	64.4	1.7	13.4	52.7	72.5	2.430	(0.240)	40.9
South Carolina	5,801	(0.4)	0.3	10.8	12.2	2.2	5.3	69.9	1.5	14.5	56.9	76.1	2.421	(0.239)	46.0
South Dakota	64	(0.2)	(1.7)	10.8	18.6	2.3	2.2	68.4	1.6	14.2	55.7	75.4	2.477	(0.244)	44.7
Tennessee	28,412	(0.0)	0.0	10.8	10.5	2.3	1.4	75.3	1.6	15.7	61.2	75.9	2.406	(0.237)	49.1
Texas	2,732	21.6	(13.7)	10.8	10.1	2.2	3.0	66.2	2.0	13.7	54.4	69.1	2.401	(0.237)	40.3
Utah	24,813	(0.1)	(0.1)	10.8	14.8	2.3	1.5	71.0	1.5	14.8	57.7	76.2	2.447	(0.241)	46.7
Vermont	202	(0.1)	0.1	10.8	22.9	1.0	3.5	62.1	1.5	12.9	50.8	73.1	2.519	(0.248)	39.9
Virginia	4,206	(0.3)	0.2	10.8	11.2	1.8	5.2	71.4	1.6	14.8	58.1	77.0	2.408	(0.237)	47.4
Washington	35,148	(0.1)	0.1	10.8	8.7	2.4	2.4	76.1	1.6	15.8	61.9	75.8	2.389	(0.235)	49.5
West Virginia	229	(0.2)	0.1	10.8	12.7	3.6	2.8	70.5	1.3	14.7	57.1	84.1	2.434	(0.240)	50.7
Wisconsin	3,382	(0.0)	0.0	10.8	9.3	2.7	0.2	77.4	1.6	16.1	62.9	74.5	2.397	(0.236)	49.5
Wyoming	1,362	(0.1)	(0.0)	10.8	17.6	2.2	0.7	69.1	1.4	14.4	56.1	78.2	2.470	(0.243)	46.6
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	23	0.0	0.0	10.8	8.5	2.3	0.0	78.7	1.4	16.4	63.7	81.0	2.389	(0.235)	54.2
Puerto Rico	10,663	0.0	0.0	10.8	8.6	4.3	0.0	76.6	1.8	15.9	62.5	71.0	2.406	(0.237)	47.0
U.S. Virgin Islands	78	0.0	0.0	10.8	8.5	0.0	0.0	81.0	1.0	16.9	65.1	97.8	2.384	(0.235)	66.3
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.000	0.0
Countrywide - Direct	564,265	0.1	(0.1)	10.8	11.2	2.5	1.0	74.8	1.6	15.6	60.8	76.1	2.414	(0.238)	48.9

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**2022 Profitability Report  
Total All Lines**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	2,835,622	72.3	8.6	4.4	15.6	2.5	1.0	(4.1)	1.4	(1.0)	(1.7)	61.7	2.399	(0.236)	1.6
Alaska	285,226	67.9	8.8	4.8	14.5	2.6	2.8	(1.1)	0.7	(0.3)	(0.2)	59.7	2.128	(0.210)	2.2
Arizona	2,086,869	77.4	10.7	4.8	17.0	2.3	2.1	(13.9)	1.8	(3.1)	(9.0)	54.8	2.401	(0.237)	(2.3)
Arkansas	1,784,693	98.4	10.7	4.9	17.7	2.9	0.5	(34.8)	1.3	(7.4)	(26.1)	63.2	2.414	(0.238)	(13.8)
California	18,519,034	71.3	9.7	4.5	16.1	2.3	2.2	(5.8)	1.9	(1.4)	(2.5)	55.1	2.403	(0.237)	1.3
Colorado	2,793,352	69.3	9.1	4.5	16.7	1.8	1.6	(2.7)	1.7	(0.7)	(0.3)	56.5	2.402	(0.237)	2.5
Connecticut	1,226,619	63.1	8.5	5.0	18.6	1.9	2.6	0.7	2.2	(0.1)	3.0	52.7	2.411	(0.238)	4.2
Delaware	418,604	79.2	9.9	4.3	17.9	2.2	1.1	(14.3)	1.6	(3.2)	(9.5)	56.6	2.411	(0.238)	(2.7)
District of Columbia	222,328	109.6	10.3	5.5	13.8	2.9	1.9	(43.6)	3.6	(9.5)	(30.5)	44.1	2.402	(0.237)	(10.8)
Florida	6,972,828	102.1	15.4	4.6	17.2	1.4	1.7	(42.0)	2.2	(9.0)	(30.8)	51.7	2.405	(0.237)	(13.3)
Georgia	5,352,892	88.3	11.4	4.7	16.0	3.6	1.2	(24.9)	1.8	(5.4)	(17.7)	55.4	2.406	(0.237)	(7.1)
Hawaii	362,598	62.3	10.1	6.0	14.3	3.4	2.9	1.3	2.1	0.1	3.3	52.9	2.399	(0.237)	4.4
Idaho	862,133	68.5	8.8	5.0	18.3	1.8	0.7	(2.8)	1.6	(0.7)	(0.5)	56.1	2.408	(0.237)	2.4
Illinois	6,291,685	71.6	9.9	5.2	18.2	0.7	0.3	(5.6)	2.0	(1.4)	(2.3)	53.2	2.404	(0.237)	1.4
Indiana	3,639,441	69.7	8.4	4.9	18.7	1.4	0.3	(3.0)	1.4	(0.8)	(0.8)	58.0	2.411	(0.238)	2.2
Iowa	1,919,884	63.4	7.5	6.0	19.3	1.1	0.7	2.3	1.4	0.3	3.4	57.7	2.415	(0.238)	4.6
Kansas	1,529,561	70.2	7.6	5.2	18.4	1.4	1.2	(3.7)	1.1	(0.9)	(1.6)	62.1	2.411	(0.238)	1.6
Kentucky	2,951,062	76.4	9.3	4.9	18.2	1.4	0.7	(10.6)	2.3	(2.4)	(5.8)	52.1	2.408	(0.237)	(0.4)
Louisiana	2,470,362	69.8	9.0	5.0	16.9	3.5	5.4	(9.2)	2.1	(2.1)	(5.0)	52.3	2.412	(0.238)	0.0
Maine	642,339	55.7	8.0	6.8	18.6	2.1	4.2	5.0	3.0	0.7	7.2	47.1	2.412	(0.238)	6.1
Maryland	2,712,532	76.6	10.1	4.7	17.2	2.1	2.6	(13.1)	1.8	(2.9)	(8.3)	55.2	2.406	(0.237)	(2.0)
Massachusetts	2,556,209	61.8	7.8	5.4	21.8	2.8	1.3	(0.5)	2.4	(0.3)	2.2	52.2	2.436	(0.240)	3.8
Michigan	4,621,937	100.3	11.3	4.7	19.5	1.4	0.4	(37.2)	11.1	(8.9)	(17.3)	21.0	2.408	(0.237)	(1.0)
Minnesota	3,652,174	107.4	11.4	5.5	19.5	1.4	0.4	(45.5)	1.9	(9.7)	(33.9)	55.3	2.417	(0.238)	(16.1)
Mississippi	941,572	73.5	8.5	4.5	16.8	3.1	1.0	(7.2)	0.8	(1.6)	(4.7)	61.0	2.412	(0.238)	(0.2)
Missouri	3,202,170	72.5	9.1	5.3	17.9	2.0	0.7	(7.1)	1.6	(1.6)	(3.8)	56.5	2.411	(0.238)	0.5
Montana	660,499	73.8	8.4	4.7	18.1	3.0	0.7	(8.4)	0.8	(1.8)	(5.7)	58.9	2.416	(0.238)	(0.7)
Nebraska	1,523,500	112.5	10.4	5.2	19.6	1.1	0.7	(49.3)	1.5	(10.5)	(37.3)	57.9	2.416	(0.238)	(18.9)

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

**2022 Profitability Report  
Total All Lines**

**Mutual + Reciprocal**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Divs To Plychldr	Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	1,222,929	81.3	12.1	4.5	16.1	3.5	0.9	(18.2)	1.9	(4.0)	(12.3)	55.0	2.409	(0.238)	(4.1)
New Hampshire	528,782	57.8	6.3	4.9	19.6	2.2	2.1	7.4	1.6	1.4	7.6	58.0	2.421	(0.239)	7.1
New Jersey	1,791,710	52.3	9.6	5.7	17.8	1.7	1.3	11.9	3.1	2.2	12.8	45.7	2.403	(0.237)	8.5
New Mexico	721,556	79.0	11.1	4.8	16.8	3.0	1.4	(15.7)	1.9	(3.5)	(10.2)	53.6	2.406	(0.237)	(2.8)
New York	6,173,227	76.8	13.1	5.4	19.5	2.1	0.7	(17.3)	4.2	(4.1)	(9.0)	38.4	2.402	(0.237)	(0.8)
North Carolina	4,941,740	69.9	8.0	5.0	17.3	2.4	0.9	(3.2)	1.6	(0.8)	(0.7)	58.5	2.408	(0.237)	2.2
North Dakota	701,129	63.3	6.4	5.4	19.9	1.7	0.2	3.4	1.1	0.6	3.9	65.1	2.422	(0.239)	5.2
Ohio	3,447,099	76.9	8.7	4.8	19.7	1.8	0.5	(12.2)	1.3	(2.7)	(8.1)	58.4	2.419	(0.238)	(2.1)
Oklahoma	2,098,559	70.1	8.6	5.3	17.6	2.3	1.2	(4.8)	2.2	(1.2)	(1.3)	51.8	2.409	(0.238)	2.0
Oregon	1,459,643	70.1	9.1	4.7	17.2	0.9	0.7	(2.5)	1.1	(0.6)	(0.8)	54.2	2.400	(0.237)	2.2
Pennsylvania	6,168,059	73.9	10.2	4.8	19.0	2.2	0.6	(10.4)	2.1	(2.4)	(5.9)	52.3	2.417	(0.238)	(0.4)
Rhode Island	558,074	56.3	7.8	6.1	17.4	3.3	4.9	4.5	2.5	0.7	6.4	52.2	2.417	(0.238)	6.0
South Carolina	2,115,477	79.4	10.0	4.7	17.0	2.9	1.5	(15.2)	1.5	(3.3)	(10.3)	57.6	2.408	(0.237)	(3.3)
South Dakota	770,206	120.0	10.9	5.5	19.7	2.3	0.4	(58.5)	1.5	(12.4)	(44.6)	57.3	2.422	(0.239)	(22.9)
Tennessee	4,183,288	77.5	9.6	4.8	16.7	2.0	0.8	(10.9)	1.5	(2.4)	(7.0)	59.5	2.400	(0.237)	(1.5)
Texas	25,331,911	76.1	9.1	4.4	15.8	1.8	1.9	(8.8)	1.7	(2.0)	(5.1)	59.1	2.403	(0.237)	(0.4)
Utah	1,402,240	65.3	11.2	5.8	19.1	2.1	1.8	(4.9)	3.4	(1.4)	(0.1)	43.8	2.417	(0.238)	2.6
Vermont	237,694	65.5	8.1	5.2	21.2	2.6	1.6	(4.0)	1.7	(1.0)	(1.3)	56.5	2.428	(0.239)	1.9
Virginia	3,530,239	71.3	9.2	4.8	16.4	2.6	2.4	(6.4)	1.5	(1.5)	(3.4)	57.5	2.403	(0.237)	0.7
Washington	2,850,009	80.9	10.2	4.6	16.3	2.1	1.1	(15.0)	1.6	(3.3)	(10.1)	55.5	2.400	(0.237)	(3.0)
West Virginia	688,776	53.9	7.0	5.1	17.8	3.4	0.5	12.6	2.8	2.4	13.1	44.6	2.411	(0.238)	8.5
Wisconsin	3,522,091	72.4	9.1	6.0	19.3	0.8	2.5	(9.7)	2.0	(2.2)	(5.5)	54.5	2.411	(0.238)	(0.4)
Wyoming	382,982	44.6	4.4	4.8	18.1	1.7	0.6	26.1	0.7	5.4	21.4	59.7	2.406	(0.237)	15.4
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	5,806	21.9	(4.2)	4.2	7.5	2.5	9.5	58.9	1.0	12.3	47.6	76.1	2.358	(0.232)	38.8
Puerto Rico	120,763	60.2	7.9	9.2	10.7	6.8	0.2	5.3	2.1	0.9	6.5	57.8	2.372	(0.234)	6.4
U.S. Virgin Islands	2,549	56.4	9.5	4.8	7.5	1.8	8.0	12.2	1.0	2.5	10.7	78.3	2.368	(0.233)	11.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.000	0.0
Countrywide - Direct	157,994,265	76.9	9.9	4.9	17.4	2.0	1.4	(12.2)	2.2	(2.8)	(7.2)	52.2	2.407	(0.237)	(1.1)

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## Profitability Results By Line By State - Stock

**2022 Profitability Report  
Private Passenger Auto Liability**

**Stock**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	1,312,510	67.2	7.9	5.3	13.5	3.7	0.1	2.3	3.7	1.1	5.0	102.8	3.846	0.603	8.4
Alaska	194,610	69.8	8.7	5.3	11.4	2.9	0.2	1.8	4.3	1.0	5.0	96.3	3.693	0.579	8.0
Arizona	3,057,342	75.6	9.4	5.3	13.4	2.1	0.1	(5.8)	4.0	(0.6)	(1.2)	99.6	3.825	0.599	2.0
Arkansas	770,436	69.9	8.3	5.3	14.5	3.1	0.0	(1.1)	3.3	0.3	1.9	108.2	3.854	0.604	5.3
California	10,844,488	79.0	12.0	5.3	14.2	2.4	0.1	(13.0)	4.5	(2.0)	(6.5)	94.5	3.837	0.601	(2.9)
Colorado	2,400,357	66.2	8.6	5.3	13.9	1.7	0.1	4.4	4.5	1.6	7.2	94.0	3.825	0.599	10.0
Connecticut	1,691,067	78.2	11.8	5.3	14.0	1.9	0.0	(11.3)	6.1	(1.4)	(3.7)	79.5	3.827	0.600	0.3
Delaware	456,152	75.2	10.2	5.3	12.1	2.7	0.1	(5.5)	4.5	(0.5)	(0.6)	94.0	3.816	0.598	2.7
District of Columbia	161,318	81.5	10.7	5.3	9.5	2.5	0.1	(9.6)	4.5	(1.3)	(3.8)	95.3	3.785	0.593	(0.4)
Florida	14,282,539	76.4	13.3	5.3	12.6	1.2	0.0	(8.8)	4.0	(1.2)	(3.6)	99.8	3.804	0.596	(0.4)
Georgia	5,208,966	81.6	11.0	5.3	13.6	3.6	0.1	(15.2)	3.9	(2.6)	(8.7)	101.1	3.845	0.602	(5.6)
Hawaii	336,900	63.4	8.6	5.3	10.8	3.5	0.1	8.4	4.2	2.4	10.2	97.6	3.810	0.597	13.2
Idaho	519,678	63.7	8.5	5.3	14.5	1.7	0.0	6.3	3.7	1.9	8.0	102.9	3.835	0.601	11.5
Illinois	2,800,558	70.3	9.5	5.3	16.1	1.4	0.0	(2.6)	4.5	0.2	1.7	93.8	3.849	0.603	4.9
Indiana	1,423,581	64.8	8.5	5.3	14.4	1.0	0.0	6.0	3.8	1.9	8.0	101.4	3.824	0.599	11.3
Iowa	692,014	63.4	7.9	5.3	15.8	1.3	0.0	6.3	3.6	1.9	8.0	103.9	3.847	0.603	11.6
Kansas	806,953	71.3	9.2	5.3	15.3	1.6	0.0	(2.8)	3.4	(0.0)	0.7	105.6	3.845	0.602	4.0
Kentucky	1,083,170	66.2	9.4	5.3	13.6	2.7	0.0	2.7	3.9	1.2	5.4	99.8	3.836	0.601	8.7
Louisiana	2,142,833	70.7	9.3	5.3	13.0	3.1	0.0	(1.4)	3.8	0.3	2.1	102.7	3.832	0.600	5.4
Maine	335,571	63.8	7.9	5.3	14.4	2.3	0.0	6.3	4.4	2.0	8.7	93.9	3.841	0.602	11.4
Maryland	2,298,177	77.2	9.6	5.3	11.6	2.2	0.1	(5.8)	3.9	(0.6)	(1.3)	101.7	3.804	0.596	1.8
Massachusetts	2,635,339	69.5	8.5	5.3	15.9	2.7	0.0	(1.8)	4.4	0.3	2.3	91.4	3.876	0.607	5.4
Michigan*	3,837,257	63.8	12.0	5.3	13.1	4.2	0.0	1.6	28.7	4.8	25.5	26.2	3.821	0.599	9.9
Minnesota	1,510,261	66.8	9.4	5.3	14.5	2.1	0.0	1.8	4.0	1.0	4.8	99.2	3.840	0.602	8.0
Mississippi	853,121	70.6	9.2	5.3	14.2	2.6	0.0	(1.9)	3.6	0.2	1.5	104.2	3.842	0.602	4.8
Missouri	1,681,407	69.9	9.6	5.3	14.4	2.1	0.0	(1.3)	4.3	0.4	2.6	95.6	3.837	0.601	5.7
Montana	303,565	65.5	8.8	5.3	14.6	3.1	0.1	2.7	3.7	1.2	5.3	102.5	3.854	0.604	8.6
Nebraska	496,871	69.9	8.4	5.3	15.2	1.3	0.0	(0.2)	3.7	0.5	3.0	102.3	3.839	0.601	6.3

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**2022 Profitability Report  
Private Passenger Auto Liability**

**Stock**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	1,672,552	80.6	11.1	5.3	12.9	3.6	0.0	(13.5)	4.2	(2.2)	(7.1)	97.5	3.836	0.601	(3.7)
New Hampshire	349,903	61.9	8.2	5.3	13.8	2.0	0.0	8.8	4.2	2.5	10.5	95.1	3.829	0.600	13.2
New Jersey*	5,161,475	75.6	13.1	5.3	11.5	2.3	1.3	(9.1)	7.2	(0.8)	(1.2)	73.1	3.806	0.596	2.4
New Mexico	736,499	63.6	9.2	5.3	13.0	3.2	0.1	5.6	4.2	1.8	8.0	98.0	3.833	0.601	11.1
New York	7,868,198	80.4	13.3	5.3	12.5	2.9	0.0	(14.3)	6.1	(2.1)	(6.2)	80.5	3.821	0.599	(1.8)
North Carolina	2,391,455	84.3	9.6	5.3	13.8	2.4	0.1	(15.4)	3.6	(2.7)	(9.2)	103.6	3.836	0.601	(6.3)
North Dakota	161,891	62.8	6.7	5.3	14.8	2.2	0.0	8.1	3.2	2.2	9.1	108.8	3.846	0.603	13.2
Ohio	2,922,962	65.6	8.3	5.3	14.7	1.7	0.0	4.4	3.6	1.5	6.5	102.9	3.839	0.601	9.9
Oklahoma	1,102,971	66.9	8.6	5.3	15.1	2.5	0.0	1.7	3.5	0.9	4.3	105.1	3.851	0.603	7.8
Oregon	1,616,425	67.5	9.1	5.3	13.5	1.0	0.1	3.7	4.0	1.4	6.2	100.0	3.812	0.597	9.5
Pennsylvania	3,245,617	68.0	9.9	5.3	13.9	2.4	0.0	0.5	5.2	0.9	4.8	87.3	3.832	0.600	7.4
Rhode Island	567,858	67.4	8.1	5.3	12.5	2.7	0.0	3.9	4.4	1.5	6.9	94.6	3.822	0.599	9.7
South Carolina	2,439,384	78.8	9.8	5.3	13.6	2.8	0.1	(10.4)	4.0	(1.6)	(4.9)	100.1	3.837	0.601	(1.7)
South Dakota	185,179	65.6	8.1	5.3	15.3	2.9	0.0	2.7	3.8	1.2	5.4	101.0	3.860	0.605	8.7
Tennessee	1,531,226	68.4	8.7	5.3	13.4	2.4	0.1	1.9	3.5	0.9	4.4	104.9	3.830	0.600	7.9
Texas	3,768,948	92.5	12.5	5.3	15.0	2.0	0.2	(27.5)	4.1	(5.1)	(18.3)	99.4	3.840	0.602	(14.9)
Utah	1,228,057	68.8	9.0	5.3	14.8	2.3	0.0	(0.2)	4.1	0.6	3.3	98.0	3.845	0.602	6.5
Vermont	135,528	65.5	9.5	5.3	13.7	3.8	0.0	2.1	4.1	1.1	5.1	96.8	3.852	0.603	8.2
Virginia	2,577,621	73.4	8.9	5.3	12.1	2.6	0.1	(2.4)	3.7	0.1	1.2	102.8	3.815	0.598	4.5
Washington	2,721,001	73.3	10.5	5.3	13.6	2.3	0.1	(5.1)	4.8	(0.3)	0.0	91.4	3.829	0.600	3.3
West Virginia	471,630	64.6	9.0	5.3	14.3	4.2	0.0	2.7	4.0	1.2	5.5	97.8	3.867	0.606	8.6
Wisconsin	1,270,082	63.1	8.4	5.3	14.1	1.0	0.0	8.2	4.4	2.4	10.2	95.0	3.819	0.598	12.9
Wyoming	134,445	63.8	7.7	5.3	13.9	1.9	0.0	7.3	3.8	2.1	9.0	101.9	3.830	0.600	12.4
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	12,575	44.3	11.2	5.3	14.1	1.3	0.3	23.5	1.9	5.2	20.2	135.3	3.827	0.600	30.6
Puerto Rico	193,528	51.7	5.4	5.3	15.4	2.7	0.0	19.6	2.3	4.5	17.4	115.4	3.888	0.609	23.4
U.S. Virgin Islands	13,914	53.1	10.2	5.3	24.1	4.9	0.2	2.3	2.5	0.9	3.9	109.8	4.107	0.643	7.7
N Mariana Islands	1,208	(13.7)	4.4	5.3	21.9	3.8	0.0	78.4	5.7	17.4	66.7	81.2	3.949	0.619	57.5
Countrywide - Direct	108,619,173	74.3	10.8	5.3	13.5	2.3	0.1	(6.3)	5.3	(0.5)	(0.5)	86.7	3.827	0.600	2.8

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**2022 Profitability Report  
Private Passenger Auto Physical**

**Stock**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	1,016,839	72.2	7.5	5.1	13.6	3.6	0.1	(2.1)	1.1	(0.3)	(0.7)	148.1	3.857	0.604	2.2
Alaska	157,783	67.5	7.1	5.1	12.0	2.8	0.1	5.2	1.2	1.3	5.1	147.6	3.817	0.598	10.8
Arizona	2,048,173	78.0	8.2	5.1	13.3	2.0	0.1	(6.7)	1.2	(1.2)	(4.3)	144.4	3.826	0.599	(3.0)
Arkansas	671,195	91.0	9.3	5.1	14.0	3.1	0.0	(22.6)	1.2	(4.6)	(16.9)	144.9	3.857	0.604	(21.2)
California	8,915,418	83.7	8.7	5.1	13.5	2.5	0.1	(13.5)	1.1	(2.7)	(9.8)	149.2	3.836	0.601	(11.4)
Colorado	1,828,202	64.1	6.6	5.1	13.5	1.7	0.1	8.8	1.2	2.0	8.0	144.0	3.822	0.599	14.7
Connecticut	1,030,615	77.7	8.6	5.1	14.0	1.9	0.0	(7.4)	1.3	(1.4)	(4.8)	140.9	3.836	0.601	(3.5)
Delaware	224,888	85.6	8.8	5.1	11.6	1.9	0.1	(13.1)	1.2	(2.6)	(9.3)	144.7	3.791	0.594	(10.3)
District of Columbia	137,455	93.0	9.5	5.1	9.5	2.3	0.1	(19.6)	1.3	(3.9)	(14.4)	144.1	3.765	0.590	(17.5)
Florida	5,853,301	107.6	11.6	5.1	12.5	1.2	0.0	(38.1)	1.3	(7.8)	(28.9)	142.7	3.796	0.595	(38.1)
Georgia	2,737,295	77.4	8.0	5.1	14.5	3.3	0.1	(8.4)	1.1	(1.6)	(5.7)	146.3	3.870	0.606	(5.1)
Hawaii	291,238	65.4	6.7	5.1	10.4	3.3	0.1	8.9	1.2	2.1	8.1	145.8	3.798	0.595	15.0
Idaho	413,162	72.1	7.4	5.1	14.8	1.7	0.1	(1.3)	1.3	(0.1)	0.1	141.7	3.847	0.603	3.3
Illinois	2,395,160	77.4	8.1	5.1	15.9	1.4	0.0	(7.9)	1.1	(1.5)	(5.3)	146.2	3.861	0.605	(4.5)
Indiana	1,108,447	78.6	8.2	5.1	14.4	1.0	0.0	(7.3)	1.2	(1.4)	(4.8)	144.4	3.826	0.599	(3.7)
Iowa	787,179	81.6	8.3	5.1	15.9	1.3	0.0	(12.3)	1.2	(2.4)	(8.7)	143.4	3.861	0.605	(9.2)
Kansas	755,536	67.7	6.9	5.1	15.3	1.7	0.1	3.2	1.2	0.9	3.6	143.2	3.857	0.604	8.3
Kentucky	577,983	75.3	7.8	5.1	14.1	2.8	0.1	(5.2)	1.2	(0.9)	(3.1)	141.8	3.856	0.604	(1.1)
Louisiana	1,198,329	72.0	7.4	5.1	13.3	3.2	0.0	(1.0)	1.1	(0.0)	0.1	149.3	3.844	0.602	3.4
Maine	322,225	75.9	7.8	5.1	14.7	2.3	0.0	(5.9)	1.3	(1.0)	(3.5)	138.0	3.860	0.605	(1.6)
Maryland	1,615,434	82.9	8.5	5.1	11.6	2.1	0.1	(10.5)	1.2	(2.0)	(7.3)	147.5	3.799	0.595	(7.5)
Massachusetts	2,154,659	77.4	8.2	5.1	16.1	2.6	0.0	(9.5)	1.5	(1.8)	(6.2)	130.9	3.904	0.612	(4.9)
Michigan	2,729,113	84.9	8.8	5.1	14.7	1.7	0.1	(15.3)	1.2	(3.0)	(11.0)	143.0	3.846	0.603	(12.6)
Minnesota	1,345,665	94.2	9.7	5.1	15.1	2.1	0.0	(26.3)	1.2	(5.3)	(19.8)	143.5	3.860	0.605	(25.1)
Mississippi	717,152	73.6	7.6	5.1	14.2	2.7	0.0	(3.3)	1.1	(0.5)	(1.7)	147.4	3.854	0.604	0.8
Missouri	1,385,474	75.9	7.8	5.1	14.2	2.1	0.0	(5.3)	1.2	(0.9)	(3.2)	145.2	3.843	0.602	(1.4)
Montana	326,189	74.7	7.7	5.1	15.4	3.0	0.1	(6.0)	1.3	(1.1)	(3.7)	140.2	3.885	0.609	(1.9)
Nebraska	436,845	92.8	9.5	5.1	15.1	1.3	0.0	(23.9)	1.1	(4.8)	(17.9)	144.8	3.846	0.603	(22.7)

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

**2022 Profitability Report  
Private Passenger Auto Physical**

**Stock**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	682,262	83.6	8.6	5.1	13.0	3.7	0.0	(14.1)	1.2	(2.8)	(10.1)	144.7	3.849	0.603	(11.4)
New Hampshire	360,454	72.1	7.5	5.1	14.3	1.9	0.1	(1.1)	1.4	(0.0)	0.3	134.7	3.844	0.602	3.7
New Jersey	2,670,182	83.1	8.7	5.1	11.5	1.8	1.3	(11.6)	1.3	(2.2)	(8.1)	142.9	3.785	0.593	(8.4)
New Mexico	493,546	72.5	7.6	5.1	12.8	3.2	0.1	(1.3)	1.1	(0.1)	(0.1)	146.7	3.837	0.601	3.1
New York	4,498,282	83.8	8.7	5.1	12.7	2.7	0.0	(13.0)	1.2	(2.5)	(9.3)	145.6	3.826	0.599	(10.3)
North Carolina	2,519,095	67.0	6.8	5.1	13.5	2.2	0.1	5.2	1.1	1.3	5.1	145.9	3.832	0.600	10.7
North Dakota	211,371	75.8	7.9	5.1	15.6	2.1	0.0	(6.6)	1.1	(1.2)	(4.3)	146.3	3.868	0.606	(3.0)
Ohio	2,518,264	82.9	8.5	5.1	15.1	1.7	0.0	(13.4)	1.2	(2.6)	(9.6)	143.0	3.853	0.604	(10.4)
Oklahoma	930,499	64.1	6.6	5.1	15.2	2.3	0.1	6.6	1.2	1.6	6.2	144.3	3.863	0.605	12.2
Oregon	856,125	82.7	8.6	5.1	14.6	1.1	0.1	(12.1)	1.3	(2.3)	(8.5)	141.6	3.830	0.600	(8.8)
Pennsylvania	2,731,098	80.6	8.3	5.1	14.2	2.3	0.0	(10.7)	1.2	(2.1)	(7.4)	144.0	3.848	0.603	(7.5)
Rhode Island	311,545	79.7	8.2	5.1	12.5	2.6	0.1	(8.2)	1.2	(1.5)	(5.5)	145.2	3.820	0.599	(4.8)
South Carolina	1,373,603	74.5	7.7	5.1	13.6	2.9	0.1	(3.9)	1.1	(0.6)	(2.2)	146.4	3.846	0.603	0.1
South Dakota	252,660	79.0	8.0	5.1	15.2	2.8	0.0	(10.2)	1.2	(1.9)	(7.0)	142.6	3.873	0.607	(6.7)
Tennessee	1,239,125	79.3	8.1	5.1	13.2	2.4	0.1	(8.2)	1.2	(1.5)	(5.5)	143.4	3.830	0.600	(4.6)
Texas	3,443,890	67.3	7.1	5.1	14.8	2.0	0.2	3.5	1.0	0.9	3.6	151.1	3.851	0.603	8.7
Utah	726,451	71.5	7.4	5.1	17.1	2.3	0.1	(3.5)	1.2	(0.6)	(1.8)	142.6	3.904	0.612	0.7
Vermont	166,381	73.3	7.7	5.1	13.5	3.3	0.1	(3.0)	1.2	(0.4)	(1.3)	141.6	3.853	0.604	1.4
Virginia	2,009,106	77.8	8.0	5.1	12.1	2.5	0.1	(5.7)	1.2	(1.0)	(3.6)	146.5	3.814	0.597	(2.0)
Washington	1,602,688	88.0	9.2	5.1	13.9	2.2	0.1	(18.6)	1.3	(3.7)	(13.6)	141.7	3.840	0.602	(16.0)
West Virginia	420,778	79.7	8.3	5.1	14.4	4.1	0.0	(11.7)	1.3	(2.3)	(8.2)	138.5	3.891	0.610	(8.0)
Wisconsin	1,164,202	87.9	9.0	5.1	14.0	0.9	0.0	(16.9)	1.2	(3.4)	(12.4)	145.4	3.817	0.598	(14.8)
Wyoming	181,996	55.4	5.8	5.1	13.9	1.8	0.1	17.9	1.2	3.9	15.1	144.2	3.832	0.600	25.0
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	23,156	37.4	6.1	5.1	32.3	2.2	0.6	16.4	1.7	3.7	14.4	116.7	4.309	0.675	20.4
Puerto Rico	450,734	52.2	5.2	5.1	24.5	0.8	0.0	12.1	1.6	2.8	11.0	122.3	4.073	0.638	16.8
U.S. Virgin Islands	12,929	55.0	8.3	5.1	20.1	4.1	0.7	6.6	1.4	1.6	6.4	130.2	4.027	0.631	11.7
N Mariana Islands	1,974	19.8	2.4	5.1	28.7	3.0	0.0	40.9	3.6	9.2	35.4	92.1	4.175	0.654	36.1
Countrywide - Direct	75,033,348	80.9	8.4	5.1	13.9	2.2	0.1	(10.6)	1.2	(2.0)	(7.3)	144.6	3.838	0.601	(7.4)

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**2022 Profitability Report  
Private Passenger Auto Total**

**Stock**

State	Percent of Direct Premiums Earned									Percent of Net Worth					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Alabama	2,329,349	69.4	7.7	5.2	13.6	3.6	0.1	0.4	2.6	0.5	2.5	118.6	3.850	0.603	6.2
Alaska	352,393	68.8	8.0	5.2	11.7	2.8	0.1	3.4	2.9	1.2	5.1	114.0	3.736	0.585	8.9
Arizona	5,105,515	76.5	8.9	5.2	13.4	2.1	0.1	(6.2)	2.9	(0.8)	(2.5)	113.7	3.825	0.599	0.4
Arkansas	1,441,631	79.7	8.8	5.2	14.3	3.1	0.0	(11.1)	2.3	(2.0)	(6.8)	122.7	3.855	0.604	(5.1)
California	19,759,906	81.1	10.5	5.2	13.9	2.4	0.1	(13.2)	2.9	(2.3)	(8.0)	113.2	3.837	0.601	(5.8)
Colorado	4,228,559	65.3	7.7	5.2	13.7	1.7	0.1	6.3	3.1	1.8	7.6	110.6	3.824	0.599	11.6
Connecticut	2,721,682	78.1	10.6	5.2	14.0	1.9	0.0	(9.8)	4.3	(1.4)	(4.1)	95.2	3.830	0.600	(0.7)
Delaware	681,040	78.6	9.8	5.2	11.9	2.4	0.1	(8.0)	3.4	(1.2)	(3.5)	106.3	3.810	0.597	(0.5)
District of Columbia	298,773	86.8	10.1	5.2	9.5	2.4	0.1	(14.2)	3.0	(2.5)	(8.7)	112.9	3.778	0.592	(6.6)
Florida	20,135,840	85.5	12.8	5.2	12.5	1.2	0.0	(17.3)	3.2	(3.1)	(11.0)	109.3	3.803	0.596	(8.8)
Georgia	7,946,261	80.2	10.0	5.2	13.9	3.5	0.1	(12.8)	2.9	(2.2)	(7.7)	113.1	3.852	0.603	(5.4)
Hawaii	628,138	64.4	7.7	5.2	10.6	3.4	0.1	8.6	2.8	2.3	9.2	115.3	3.805	0.596	13.8
Idaho	932,841	67.4	8.0	5.2	14.6	1.7	0.1	2.9	2.6	1.0	4.5	117.1	3.840	0.602	8.5
Illinois	5,195,719	73.6	8.9	5.2	16.0	1.4	0.0	(5.0)	2.9	(0.6)	(1.5)	112.4	3.853	0.604	1.5
Indiana	2,532,027	70.9	8.3	5.2	14.4	1.0	0.0	0.2	2.7	0.5	2.4	116.6	3.825	0.599	6.0
Iowa	1,479,194	73.1	8.1	5.2	15.8	1.3	0.0	(3.6)	2.3	(0.4)	(0.9)	121.8	3.853	0.604	2.2
Kansas	1,562,489	69.6	8.1	5.2	15.3	1.7	0.0	0.1	2.4	0.4	2.1	121.0	3.850	0.603	5.8
Kentucky	1,661,153	69.4	8.9	5.2	13.8	2.7	0.0	(0.0)	3.0	0.5	2.5	111.3	3.841	0.602	6.0
Louisiana	3,341,162	71.1	8.6	5.2	13.1	3.1	0.0	(1.3)	2.8	0.2	1.4	115.6	3.835	0.601	4.8
Maine	657,795	69.7	7.8	5.2	14.6	2.3	0.0	0.3	2.9	0.5	2.7	111.3	3.849	0.603	6.2
Maryland	3,913,611	79.5	9.1	5.2	11.6	2.2	0.1	(7.7)	2.7	(1.2)	(3.8)	116.6	3.802	0.596	(1.2)
Massachusetts	4,789,998	73.1	8.3	5.2	16.0	2.6	0.0	(5.3)	3.1	(0.6)	(1.6)	105.7	3.886	0.609	1.6
Michigan*	6,566,370	72.5	10.7	5.2	13.7	3.2	0.1	(5.4)	17.3	1.6	10.3	39.7	3.824	0.599	7.3
Minnesota	2,855,925	79.7	9.5	5.2	14.8	2.1	0.0	(11.4)	2.7	(2.0)	(6.8)	116.1	3.848	0.603	(4.6)
Mississippi	1,570,273	72.0	8.5	5.2	14.2	2.7	0.0	(2.6)	2.5	(0.2)	0.1	120.3	3.846	0.603	3.3
Missouri	3,066,882	72.6	8.8	5.2	14.3	2.1	0.0	(3.1)	2.9	(0.2)	(0.0)	113.1	3.839	0.601	3.2
Montana	629,754	70.2	8.3	5.2	15.0	3.1	0.1	(1.8)	2.4	0.0	0.6	119.1	3.868	0.606	4.0
Nebraska	933,716	80.6	8.9	5.2	15.2	1.3	0.0	(11.3)	2.5	(2.0)	(6.8)	118.6	3.842	0.602	(4.8)

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**2022 Profitability Report  
Private Passenger Auto Total**

**Stock**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Divs To Plychldr	Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	2,354,814	81.5	10.4	5.2	12.9	3.7	0.0	(13.7)	3.3	(2.4)	(8.0)	107.7	3.839	0.601	(5.4)
New Hampshire	710,357	67.1	7.9	5.2	14.0	1.9	0.1	3.8	2.8	1.2	5.4	111.7	3.835	0.601	9.2
New Jersey*	7,831,656	78.2	11.6	5.2	11.5	2.2	1.3	(10.0)	5.2	(1.3)	(3.5)	87.7	3.801	0.596	0.1
New Mexico	1,230,045	67.2	8.5	5.2	12.9	3.2	0.1	2.8	3.0	1.1	4.7	113.1	3.834	0.601	8.6
New York	12,366,480	81.6	11.6	5.2	12.6	2.8	0.0	(13.9)	4.3	(2.2)	(7.3)	96.1	3.822	0.599	(3.8)
North Carolina	4,910,550	75.4	8.2	5.2	13.6	2.3	0.1	(4.8)	2.3	(0.6)	(1.8)	121.7	3.834	0.601	1.0
North Dakota	373,262	70.2	7.4	5.2	15.2	2.1	0.0	(0.2)	2.0	0.3	1.5	127.3	3.857	0.604	5.2
Ohio	5,441,225	73.6	8.4	5.2	14.9	1.7	0.0	(3.9)	2.5	(0.4)	(0.9)	118.2	3.844	0.602	2.1
Oklahoma	2,033,470	65.6	7.7	5.2	15.1	2.4	0.1	3.9	2.5	1.2	5.2	120.0	3.856	0.604	9.5
Oregon	2,472,550	72.7	8.9	5.2	13.9	1.0	0.1	(1.8)	3.0	0.1	1.1	111.3	3.817	0.598	4.5
Pennsylvania	5,976,715	73.8	9.2	5.2	14.1	2.3	0.0	(4.6)	3.4	(0.4)	(0.8)	106.4	3.838	0.601	2.4
Rhode Island	879,403	71.7	8.2	5.2	12.5	2.7	0.0	(0.4)	3.3	0.4	2.5	108.0	3.821	0.599	5.9
South Carolina	3,812,987	77.2	9.1	5.2	13.6	2.8	0.1	(8.1)	2.9	(1.2)	(3.9)	113.0	3.839	0.602	(1.2)
South Dakota	437,840	73.3	8.1	5.2	15.2	2.8	0.0	(4.7)	2.3	(0.6)	(1.8)	121.5	3.867	0.606	1.1
Tennessee	2,770,351	73.2	8.4	5.2	13.3	2.4	0.1	(2.6)	2.5	(0.2)	0.0	119.2	3.830	0.600	3.2
Texas	7,212,838	80.5	9.9	5.2	14.9	2.0	0.2	(12.7)	2.6	(2.3)	(7.8)	118.8	3.844	0.602	(6.1)
Utah	1,954,509	69.8	8.4	5.2	15.6	2.3	0.0	(1.4)	3.0	0.2	1.4	110.9	3.862	0.605	4.8
Vermont	301,909	69.8	8.5	5.2	13.6	3.5	0.1	(0.7)	2.5	0.2	1.6	117.3	3.853	0.604	5.1
Virginia	4,586,727	75.4	8.5	5.2	12.1	2.6	0.1	(3.9)	2.6	(0.4)	(0.9)	118.3	3.815	0.598	2.2
Washington	4,323,689	78.8	10.0	5.2	13.7	2.3	0.1	(10.1)	3.5	(1.6)	(5.0)	105.3	3.832	0.600	(2.0)
West Virginia	892,408	71.7	8.6	5.2	14.3	4.2	0.0	(4.1)	2.7	(0.4)	(1.0)	113.5	3.877	0.607	2.2
Wisconsin	2,434,284	74.9	8.7	5.2	14.0	0.9	0.0	(3.8)	2.9	(0.4)	(0.6)	113.8	3.818	0.598	2.5
Wyoming	316,440	59.0	6.6	5.2	13.9	1.9	0.1	13.4	2.3	3.2	12.5	122.6	3.831	0.600	18.6
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	35,731	39.8	7.9	5.2	25.9	1.9	0.5	18.9	1.8	4.2	16.4	122.6	4.155	0.651	23.6
Puerto Rico	644,262	52.1	5.2	5.2	21.8	1.4	0.0	14.4	1.8	3.3	12.9	120.1	4.015	0.629	18.9
U.S. Virgin Islands	26,843	54.0	9.3	5.2	22.2	4.5	0.4	4.4	2.0	1.2	5.1	118.7	4.072	0.638	9.5
N Mariana Islands	3,182	7.1	3.2	5.2	26.1	3.3	0.0	55.1	4.4	12.3	47.3	87.6	4.082	0.640	44.9
Countrywide - Direct	183,652,521	77.0	9.8	5.2	13.7	2.2	0.1	(8.1)	3.6	(1.1)	(3.3)	103.7	3.830	0.600	(0.2)

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## 2022 Profitability Report Commercial Auto Liability

### Stock

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	516,993	62.3	10.6	5.9	21.9	3.6	0.0	(4.3)	6.7	0.1	2.3	71.8	3.921	0.614	4.9
Alaska	68,746	19.4	5.0	5.9	17.7	2.9	0.0	49.1	5.8	11.2	43.7	77.5	3.738	0.586	37.0
Arizona	727,365	66.8	10.4	5.9	15.4	2.1	0.0	(0.6)	6.3	0.9	4.8	75.1	3.820	0.598	6.8
Arkansas	326,866	65.6	9.7	5.9	15.4	3.0	0.1	0.4	7.0	1.2	6.2	70.7	3.830	0.600	7.6
California	4,876,593	87.4	14.9	5.9	15.3	1.8	0.0	(25.2)	7.6	(4.1)	(13.5)	67.6	3.813	0.597	(5.9)
Colorado	613,993	62.8	9.7	5.9	15.9	1.7	0.0	4.0	6.5	1.9	8.7	73.4	3.820	0.599	9.6
Connecticut	417,342	66.3	9.4	5.9	16.7	2.1	0.0	(0.4)	7.7	1.1	6.2	66.7	3.835	0.601	7.4
Delaware	150,021	63.9	10.9	5.9	14.5	2.3	0.0	2.5	7.6	1.7	8.3	67.8	3.810	0.597	8.9
District of Columbia	40,347	79.1	14.1	5.9	13.0	2.3	(0.0)	(14.4)	7.6	(1.8)	(5.0)	66.0	3.786	0.593	(0.1)
Florida	3,656,690	84.3	13.1	5.9	15.2	1.5	0.0	(19.9)	6.9	(3.1)	(9.9)	71.4	3.809	0.597	(3.8)
Georgia	1,596,290	83.8	12.2	5.9	15.5	3.9	0.0	(21.4)	6.6	(3.4)	(11.3)	72.1	3.846	0.603	(4.9)
Hawaii	93,934	36.5	5.6	5.9	17.1	3.7	(0.0)	31.3	6.0	7.5	29.8	77.3	3.862	0.605	26.3
Idaho	160,895	55.4	8.0	5.9	16.2	1.8	0.0	12.7	6.3	3.7	15.3	75.3	3.825	0.599	14.8
Illinois	1,575,542	63.2	9.5	5.9	15.3	1.3	0.0	4.8	7.0	2.1	9.7	71.1	3.809	0.597	10.1
Indiana	598,713	65.4	10.2	5.9	16.1	1.3	0.0	1.1	6.8	1.3	6.7	71.7	3.818	0.598	8.0
Iowa	269,843	64.2	8.8	5.9	15.4	1.4	0.0	4.2	6.8	2.0	9.1	71.8	3.811	0.597	9.8
Kansas	251,128	66.5	9.7	5.9	15.6	2.0	0.0	0.4	6.5	1.1	5.8	74.1	3.819	0.598	7.5
Kentucky	365,504	60.8	8.9	5.9	17.0	3.0	0.0	4.5	6.8	2.0	9.3	71.3	3.851	0.603	9.9
Louisiana	821,795	82.6	14.8	5.9	16.9	3.6	0.0	(23.8)	7.9	(3.8)	(12.1)	65.8	3.852	0.604	(4.7)
Maine	123,105	48.7	6.2	5.9	18.9	2.3	0.1	17.9	6.4	4.8	19.5	74.3	3.867	0.606	17.8
Maryland	569,434	53.9	7.5	5.9	15.7	2.1	0.0	14.9	6.1	4.1	16.9	75.8	3.825	0.599	16.0
Massachusetts	791,349	54.2	7.2	5.9	19.3	2.8	0.0	10.7	6.5	3.3	13.9	73.0	3.881	0.608	13.4
Michigan*	767,874	52.1	12.2	5.9	14.1	5.0	0.0	10.7	9.6	3.7	16.5	58.8	3.833	0.601	12.9
Minnesota	413,017	63.8	9.1	5.9	15.3	2.2	0.0	3.6	7.1	1.9	8.9	70.4	3.819	0.598	9.5
Mississippi	387,981	65.1	10.8	5.9	16.3	2.7	0.0	(0.8)	7.0	0.9	5.2	70.8	3.838	0.601	6.9
Missouri	568,255	71.9	11.4	5.9	15.7	1.9	0.0	(6.8)	7.2	(0.3)	0.8	69.5	3.820	0.598	3.7
Montana	117,019	44.7	6.5	5.9	17.3	3.0	0.0	22.7	6.2	5.7	23.1	75.6	3.857	0.604	20.7
Nebraska	185,348	52.6	7.6	5.9	15.7	1.5	0.1	16.7	7.1	4.6	19.2	70.1	3.815	0.598	16.7

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## 2022 Profitability Report Commercial Auto Liability

### Stock

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	427,037	96.8	15.7	5.9	15.4	3.6	0.0	(37.5)	8.1	(6.6)	(22.8)	64.4	3.837	0.601	(11.4)
New Hampshire	118,487	47.3	5.4	5.9	19.0	2.1	0.2	20.2	6.1	5.2	21.1	75.9	3.869	0.606	19.3
New Jersey*	1,730,154	80.0	12.6	5.9	15.1	2.0	0.2	(15.8)	8.8	(1.9)	(5.1)	61.7	3.813	0.597	0.1
New Mexico	201,890	69.1	11.4	5.9	16.7	3.3	0.0	(6.3)	7.0	(0.2)	0.9	70.3	3.850	0.603	3.9
New York	2,541,169	77.6	14.6	5.9	15.9	3.2	0.0	(17.2)	8.7	(2.2)	(6.2)	62.4	3.834	0.601	(0.6)
North Carolina	890,825	64.2	8.1	5.9	16.2	2.3	0.0	3.3	6.1	1.6	7.7	75.9	3.833	0.601	9.1
North Dakota	83,833	43.5	6.3	5.9	15.8	2.0	0.0	26.5	6.4	6.6	26.3	74.1	3.824	0.599	22.8
Ohio	973,684	57.0	8.3	5.9	15.8	1.7	0.0	11.2	6.2	3.3	14.1	75.9	3.820	0.598	13.9
Oklahoma	432,593	55.5	9.3	5.9	16.5	2.4	0.1	10.3	6.7	3.2	13.8	72.4	3.837	0.601	13.2
Oregon	378,478	55.4	7.4	5.9	16.2	1.2	0.0	13.9	6.5	3.9	16.4	73.7	3.818	0.598	15.3
Pennsylvania	1,161,364	59.4	10.4	5.9	16.1	2.2	0.0	6.0	7.2	2.4	10.9	69.3	3.828	0.600	10.8
Rhode Island	104,442	53.1	6.7	5.9	16.9	3.2	0.0	14.1	6.9	4.0	17.0	71.2	3.853	0.604	15.3
South Carolina	522,369	68.2	8.8	5.9	16.5	3.1	0.0	(2.4)	6.4	0.5	3.5	73.9	3.846	0.603	5.9
South Dakota	74,722	54.8	6.9	5.9	16.2	3.0	0.0	13.3	6.3	3.8	15.8	74.7	3.841	0.602	15.1
Tennessee	618,634	55.7	8.6	5.9	15.5	2.2	0.0	12.1	6.6	3.6	15.1	73.6	3.822	0.599	14.3
Texas	3,337,710	79.4	15.2	5.9	17.2	1.7	0.0	(19.4)	7.7	(2.9)	(8.9)	66.9	3.835	0.601	(2.7)
Utah	321,147	80.1	14.6	5.9	16.3	2.3	0.0	(19.1)	7.3	(2.9)	(8.9)	68.7	3.831	0.600	(2.9)
Vermont	53,672	54.4	6.8	5.9	17.8	3.5	0.0	11.6	6.5	3.5	14.7	73.4	3.867	0.606	14.0
Virginia	631,917	58.6	7.9	5.9	16.1	2.5	0.0	9.1	6.3	2.9	12.5	74.5	3.834	0.601	12.5
Washington	699,740	62.5	10.0	5.9	15.7	2.1	0.0	3.8	6.8	1.9	8.7	72.3	3.823	0.599	9.5
West Virginia	134,664	54.7	6.5	5.9	16.6	4.3	0.0	12.1	6.5	3.6	15.1	73.0	3.863	0.605	14.3
Wisconsin	380,790	51.4	8.2	5.9	15.0	1.3	0.1	18.1	6.8	4.9	20.1	72.5	3.805	0.596	17.8
Wyoming	64,406	62.5	9.0	5.9	16.9	2.0	0.0	3.8	7.0	1.9	8.9	70.3	3.837	0.601	9.5
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	2,682	118.7	15.0	5.9	20.2	3.5	0.0	(63.1)	5.3	(12.4)	(45.4)	81.4	3.906	0.612	(33.7)
Puerto Rico	92,248	41.2	5.7	5.9	19.7	3.1	0.0	24.5	3.9	5.7	22.6	92.9	3.912	0.613	24.3
U.S. Virgin Islands	5,748	29.4	2.9	5.9	22.4	4.5	0.0	35.0	3.2	7.9	30.4	99.5	3.972	0.622	33.5
N Mariana Islands	260	30.5	11.4	5.9	25.2	7.3	0.0	19.8	1.8	4.4	17.2	110.9	4.200	0.658	22.6
Countrywide - Direct	37,036,648	72.1	11.8	5.9	16.0	2.3	0.0	(8.0)	7.3	(0.5)	(0.2)	69.3	3.827	0.600	3.1

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## 2022 Profitability Report Commercial Auto Physical

### Stock

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	175,189	59.4	6.3	6.1	17.3	3.5	0.0	7.5	1.1	1.7	6.8	123.5	3.853	0.604	11.7
Alaska	21,670	60.4	6.9	6.1	17.7	2.9	0.0	6.1	1.1	1.5	5.7	122.4	3.849	0.603	10.3
Arizona	175,073	63.3	6.9	6.1	17.1	2.0	0.0	4.6	1.3	1.2	4.7	119.2	3.819	0.598	8.9
Arkansas	141,565	78.7	8.1	6.1	16.6	3.1	0.1	(12.7)	1.1	(2.5)	(9.1)	124.2	3.830	0.600	(8.1)
California	1,218,145	58.3	6.1	6.1	19.3	1.9	0.0	8.4	1.3	2.0	7.7	119.5	3.860	0.605	12.5
Colorado	224,291	56.7	6.8	6.1	17.7	1.9	0.0	10.9	1.1	2.5	9.5	123.2	3.828	0.600	15.0
Connecticut	110,028	63.2	6.9	6.1	17.6	2.1	0.0	4.1	1.2	1.0	4.2	120.2	3.831	0.600	8.3
Delaware	31,908	62.8	6.4	6.1	17.0	2.6	0.0	5.2	1.3	1.3	5.1	118.7	3.829	0.600	9.3
District of Columbia	8,242	63.6	6.6	6.1	15.3	2.5	0.0	5.9	1.3	1.4	5.8	119.3	3.791	0.594	10.1
Florida	559,056	71.5	8.1	6.1	17.3	1.5	0.0	(4.4)	1.5	(0.7)	(2.2)	117.2	3.812	0.597	0.6
Georgia	363,848	64.9	7.1	6.1	17.3	3.8	0.0	1.0	1.2	0.4	1.8	119.6	3.858	0.604	5.4
Hawaii	28,790	59.9	6.8	6.1	16.8	3.8	(0.0)	6.6	1.4	1.6	6.4	115.8	3.848	0.603	10.7
Idaho	80,140	57.7	5.9	6.1	17.0	1.7	0.0	11.5	1.0	2.6	10.0	123.4	3.810	0.597	15.5
Illinois	523,522	63.5	7.1	6.1	18.3	1.4	0.0	3.6	1.0	0.9	3.7	127.7	3.829	0.600	8.0
Indiana	234,709	64.4	6.5	6.1	17.8	1.3	0.0	4.1	1.3	1.1	4.3	120.0	3.816	0.598	8.4
Iowa	168,587	63.9	6.5	6.1	17.7	1.3	0.0	4.5	1.0	1.1	4.4	125.4	3.818	0.598	8.7
Kansas	137,876	57.5	5.6	6.1	16.2	2.1	0.0	12.6	1.0	2.8	10.8	126.9	3.802	0.596	16.9
Kentucky	115,942	75.4	8.0	6.1	18.6	3.2	0.0	(11.3)	1.3	(2.2)	(7.8)	118.3	3.874	0.607	(6.0)
Louisiana	145,821	49.6	5.9	6.1	17.7	3.4	0.0	17.3	1.4	3.9	14.9	118.7	3.855	0.604	20.9
Maine	60,044	54.4	5.4	6.1	19.7	2.4	0.2	11.8	0.9	2.6	10.1	124.8	3.884	0.609	15.9
Maryland	162,892	68.7	7.1	6.1	21.1	2.2	0.0	(5.1)	1.2	(0.9)	(3.0)	118.8	3.908	0.612	(0.3)
Massachusetts	289,229	63.4	6.8	6.1	17.6	2.9	0.0	3.2	1.0	0.8	3.4	121.7	3.849	0.603	7.4
Michigan	329,521	66.2	6.8	6.1	18.0	1.9	0.0	1.1	1.0	0.4	1.7	125.0	3.835	0.601	5.4
Minnesota	191,819	74.4	7.5	6.1	17.0	2.2	0.0	(7.3)	1.1	(1.4)	(4.8)	123.7	3.820	0.599	(2.7)
Mississippi	127,308	62.0	6.7	6.1	17.5	2.6	0.0	5.1	1.0	1.2	4.9	125.1	3.839	0.601	9.4
Missouri	242,366	66.4	7.0	6.1	16.5	2.0	0.0	2.1	1.1	0.6	2.6	124.4	3.806	0.596	6.4
Montana	71,952	61.0	6.5	6.1	18.4	3.1	0.0	4.9	1.0	1.2	4.7	125.7	3.867	0.606	9.2
Nebraska	122,832	73.9	7.5	6.1	16.6	1.5	0.1	(5.6)	1.1	(1.0)	(3.5)	122.7	3.796	0.595	(1.1)

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## 2022 Profitability Report Commercial Auto Physical

### Stock

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	73,721	55.2	7.0	6.1	16.5	3.5	0.0	11.7	1.4	2.7	10.4	117.3	3.837	0.601	15.4
New Hampshire	48,300	58.2	6.1	6.1	19.5	2.1	0.2	7.9	1.0	1.8	7.1	122.0	3.871	0.607	12.0
New Jersey	301,309	61.9	7.2	6.1	16.4	1.5	0.3	6.6	1.5	1.6	6.4	117.0	3.794	0.594	10.7
New Mexico	61,103	60.2	10.8	6.1	17.3	3.4	0.0	2.2	1.3	0.7	2.9	117.7	3.851	0.603	6.6
New York	432,907	59.0	6.2	6.1	18.0	2.7	0.0	8.1	1.5	1.9	7.6	116.8	3.851	0.603	12.1
North Carolina	294,419	62.0	6.8	6.1	17.5	2.2	0.0	5.4	1.1	1.3	5.2	121.3	3.832	0.600	9.6
North Dakota	61,618	59.0	5.7	6.1	17.3	1.9	0.0	10.0	1.5	2.3	9.2	115.8	3.820	0.598	13.8
Ohio	370,698	68.1	7.2	6.1	17.7	1.6	0.0	(0.7)	1.2	0.0	0.4	121.1	3.822	0.599	3.8
Oklahoma	165,856	47.5	5.2	6.1	16.4	2.4	0.1	22.3	1.2	4.9	18.6	122.9	3.813	0.597	26.1
Oregon	117,740	63.5	6.8	6.1	18.1	1.2	0.0	4.3	1.2	1.1	4.4	119.6	3.822	0.599	8.5
Pennsylvania	436,993	65.5	7.0	6.1	18.7	2.2	0.1	0.5	1.2	0.3	1.4	119.9	3.855	0.604	4.9
Rhode Island	32,238	57.6	5.5	6.1	17.6	2.3	0.0	10.9	1.1	2.5	9.6	119.6	3.836	0.601	14.7
South Carolina	145,687	60.0	6.6	6.1	17.6	3.1	0.0	6.6	1.3	1.6	6.3	118.7	3.853	0.604	10.7
South Dakota	58,799	76.6	7.7	6.1	17.7	3.0	0.0	(11.1)	1.0	(2.2)	(7.9)	125.3	3.851	0.603	(6.7)
Tennessee	256,739	60.1	6.3	6.1	18.4	2.2	0.0	6.9	1.0	1.6	6.3	124.9	3.849	0.603	11.1
Texas	762,199	59.3	6.5	6.1	18.1	1.8	0.1	8.1	1.3	1.9	7.5	121.5	3.833	0.601	12.4
Utah	110,305	56.9	6.0	6.1	17.8	2.3	0.0	11.0	1.1	2.5	9.6	121.3	3.839	0.601	14.9
Vermont	31,009	57.9	8.8	6.1	19.1	3.2	0.0	4.8	0.9	1.2	4.6	124.7	3.890	0.610	9.0
Virginia	222,128	63.5	7.1	6.1	23.8	2.5	0.0	(3.0)	1.0	(0.5)	(1.5)	122.0	3.971	0.622	1.5
Washington	220,713	62.7	6.7	6.1	17.8	2.1	0.0	4.7	1.1	1.2	4.6	122.4	3.835	0.601	8.9
West Virginia	53,704	62.8	6.4	6.1	17.8	4.1	0.0	2.8	1.0	0.7	3.0	123.4	3.881	0.608	7.0
Wisconsin	188,803	66.0	7.1	6.1	19.4	1.2	0.0	0.3	0.8	0.2	1.0	129.8	3.848	0.603	4.5
Wyoming	38,585	53.6	5.7	6.1	17.8	1.9	0.0	15.0	1.1	3.3	12.8	120.9	3.830	0.600	18.7
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	3,042	15.0	2.7	6.1	21.2	3.9	0.0	51.1	1.0	10.9	41.3	114.4	3.967	0.621	50.6
Puerto Rico	104,979	30.0	2.9	6.1	23.8	1.0	0.0	36.3	1.5	7.9	29.9	105.5	3.971	0.622	34.9
U.S. Virgin Islands	2,862	33.2	4.1	6.1	24.9	5.0	0.0	26.7	0.2	5.6	21.3	131.1	4.056	0.636	31.3
N Mariana Islands	309	10.9	1.4	6.1	26.6	10.2	0.0	44.9	1.2	9.6	36.4	101.7	4.314	0.676	40.7
Countrywide - Direct	10,659,126	62.4	6.7	6.1	18.1	2.1	0.0	4.5	1.2	1.1	4.6	121.1	3.841	0.602	8.8

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**2022 Profitability Report  
Commercial Auto Total**

**Stock**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama	692,182	61.6	9.5	5.9	20.7	3.6	0.0	(1.3)	5.3	0.6	3.4	80.3	3.910	0.613	6.0
Alaska	90,416	29.2	5.4	5.9	17.7	2.9	0.0	38.8	4.7	8.9	34.6	85.0	3.756	0.588	32.6
Arizona	902,438	66.1	9.7	5.9	15.8	2.1	0.0	0.4	5.3	0.9	4.8	80.9	3.820	0.598	7.1
Arkansas	468,432	69.6	9.2	5.9	15.7	3.0	0.1	(3.5)	5.2	0.1	1.6	81.3	3.830	0.600	4.5
California	6,094,738	81.6	13.1	5.9	16.1	1.8	0.0	(18.5)	6.3	(2.9)	(9.2)	74.1	3.819	0.598	(3.6)
Colorado	838,284	61.1	8.9	5.9	16.4	1.8	0.0	5.9	5.1	2.0	8.9	82.3	3.822	0.599	10.6
Connecticut	527,369	65.6	8.8	5.9	16.9	2.1	0.0	0.5	6.4	1.1	5.8	73.5	3.835	0.601	7.5
Delaware	181,928	63.7	10.1	5.9	14.9	2.4	0.0	2.9	6.5	1.6	7.8	73.3	3.812	0.597	8.9
District of Columbia	48,589	76.5	12.8	5.9	13.4	2.4	(0.0)	(11.0)	6.5	(1.3)	(3.1)	71.4	3.786	0.593	1.0
Florida	4,215,745	82.6	12.4	5.9	15.5	1.5	0.0	(17.8)	6.2	(2.8)	(8.9)	75.3	3.809	0.597	(3.5)
Georgia	1,960,138	80.3	11.3	5.9	15.9	3.9	0.0	(17.2)	5.6	(2.7)	(8.9)	77.8	3.848	0.603	(3.7)
Hawaii	122,724	42.0	5.9	5.9	17.0	3.7	(0.0)	25.5	4.9	6.1	24.3	83.9	3.859	0.605	23.6
Idaho	241,035	56.2	7.3	5.9	16.5	1.8	0.0	12.3	4.5	3.3	13.5	86.5	3.822	0.599	14.9
Illinois	2,099,064	63.3	8.9	5.9	16.1	1.4	0.0	4.5	5.5	1.8	8.2	79.9	3.812	0.597	9.8
Indiana	833,422	65.1	9.1	5.9	16.6	1.3	0.0	1.9	5.3	1.2	6.0	80.8	3.818	0.598	8.1
Iowa	438,430	64.1	7.9	5.9	16.3	1.4	0.0	4.3	4.6	1.6	7.3	85.9	3.813	0.597	9.5
Kansas	389,004	63.3	8.3	5.9	15.8	2.0	0.0	4.7	4.5	1.7	7.6	86.9	3.815	0.598	9.8
Kentucky	481,446	64.3	8.7	5.9	17.4	3.0	0.0	0.7	5.5	1.0	5.2	78.9	3.855	0.604	7.3
Louisiana	967,617	77.7	13.5	5.9	17.0	3.6	0.0	(17.6)	6.9	(2.6)	(8.1)	70.6	3.853	0.604	(2.4)
Maine	183,149	50.5	6.0	5.9	19.2	2.4	0.1	15.9	4.6	4.1	16.4	85.7	3.871	0.606	17.4
Maryland	732,326	57.2	7.4	5.9	16.9	2.1	0.0	10.4	5.0	3.0	12.4	82.5	3.838	0.601	13.5
Massachusetts	1,080,578	56.7	7.0	5.9	18.8	2.9	0.0	8.7	5.0	2.6	11.1	81.8	3.875	0.607	12.3
Michigan*	1,097,395	56.3	10.6	5.9	15.3	4.1	0.0	7.8	7.0	2.7	12.1	70.0	3.833	0.601	11.7
Minnesota	604,836	67.2	8.6	5.9	15.9	2.2	0.0	0.2	5.2	0.8	4.5	81.5	3.819	0.598	6.9
Mississippi	515,289	64.4	9.8	5.9	16.6	2.7	0.0	0.6	5.5	1.0	5.1	79.3	3.838	0.601	7.3
Missouri	810,622	70.2	10.1	5.9	15.9	1.9	0.0	(4.1)	5.4	(0.0)	1.3	80.1	3.817	0.598	4.3
Montana	188,971	50.9	6.5	5.9	17.8	3.0	0.0	15.9	4.2	4.0	16.1	89.1	3.860	0.605	17.6
Nebraska	308,180	61.1	7.6	5.9	16.0	1.5	0.1	7.8	4.7	2.4	10.1	84.5	3.810	0.597	11.8

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**2022 Profitability Report  
Commercial Auto Total**

**Stock**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Under- Divs To Plcyhldr	Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Inv Gain On Net Worth
Nevada	500,758	90.7	14.5	5.9	15.6	3.6	0.0	(30.2)	7.1	(5.2)	(17.9)	69.0	3.837	0.601	(9.1)
New Hampshire	166,787	50.5	5.6	5.9	19.1	2.1	0.2	16.7	4.6	4.2	17.1	85.2	3.870	0.606	17.8
New Jersey*	2,031,463	77.3	11.8	5.9	15.3	1.9	0.2	(12.5)	7.7	(1.4)	(3.4)	66.3	3.812	0.597	1.0
New Mexico	262,993	67.0	11.2	5.9	16.8	3.3	0.0	(4.3)	5.7	(0.0)	1.4	77.6	3.850	0.603	4.3
New York	2,974,076	74.9	13.3	5.9	16.2	3.1	0.0	(13.5)	7.7	(1.6)	(4.2)	66.9	3.835	0.601	0.4
North Carolina	1,185,244	63.7	7.8	5.9	16.6	2.3	0.0	3.8	4.9	1.6	7.1	83.7	3.833	0.601	9.2
North Dakota	145,451	50.1	6.0	5.9	16.5	2.0	0.0	19.5	4.4	4.8	19.1	87.5	3.823	0.599	19.9
Ohio	1,344,382	60.1	8.0	5.9	16.3	1.7	0.0	7.9	4.8	2.4	10.3	84.6	3.820	0.599	11.9
Oklahoma	598,449	53.3	8.1	5.9	16.5	2.4	0.1	13.6	5.2	3.7	15.1	81.7	3.833	0.601	15.6
Oregon	496,217	57.3	7.3	5.9	16.6	1.2	0.0	11.6	5.2	3.3	13.6	81.1	3.818	0.598	14.2
Pennsylvania	1,598,357	61.1	9.4	5.9	16.8	2.2	0.0	4.5	5.6	1.8	8.3	78.3	3.833	0.601	9.7
Rhode Island	136,680	54.2	6.4	5.9	17.1	3.0	0.0	13.4	5.5	3.7	15.2	78.7	3.850	0.603	15.2
South Carolina	668,055	66.4	8.3	5.9	16.7	3.1	0.0	(0.4)	5.3	0.7	4.1	80.5	3.847	0.603	6.6
South Dakota	133,521	64.4	7.2	5.9	16.9	3.0	0.0	2.5	4.0	1.2	5.4	90.9	3.844	0.602	8.1
Tennessee	875,374	57.0	7.9	5.9	16.4	2.2	0.0	10.5	4.9	3.0	12.5	83.7	3.827	0.600	13.7
Texas	4,099,909	75.6	13.6	5.9	17.3	1.7	0.0	(14.3)	6.5	(2.0)	(5.8)	73.0	3.835	0.601	(1.0)
Utah	431,452	74.2	12.4	5.9	16.7	2.3	0.0	(11.4)	5.7	(1.5)	(4.2)	77.2	3.832	0.600	0.0
Vermont	84,680	55.7	7.5	5.9	18.3	3.4	0.0	9.1	4.5	2.6	11.0	86.4	3.873	0.607	12.8
Virginia	854,045	59.9	7.7	5.9	18.1	2.5	0.0	5.9	4.9	2.0	8.9	82.9	3.858	0.604	10.6
Washington	920,453	62.5	9.2	5.9	16.2	2.1	0.0	4.0	5.4	1.7	7.7	80.2	3.825	0.599	9.4
West Virginia	188,368	57.0	6.5	5.9	16.9	4.3	0.0	9.4	5.0	2.8	11.6	82.6	3.867	0.606	12.9
Wisconsin	569,593	56.2	7.9	5.9	16.5	1.3	0.0	12.2	4.8	3.3	13.7	84.9	3.814	0.598	14.9
Wyoming	102,991	59.1	7.8	5.9	17.3	1.9	0.0	8.0	4.8	2.4	10.3	83.4	3.835	0.601	11.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	5,724	63.6	8.4	6.0	20.7	3.7	0.0	(2.4)	3.0	(0.0)	0.7	96.1	3.933	0.616	3.9
Puerto Rico	197,227	35.2	4.2	6.0	21.8	2.0	0.0	30.8	2.6	6.9	26.5	99.2	3.942	0.618	29.6
U.S. Virgin Islands	8,611	30.7	3.3	5.9	23.2	4.7	0.0	32.2	2.2	7.1	27.3	108.1	3.995	0.626	32.9
N Mariana Islands	569	19.8	6.0	6.0	25.9	8.8	0.0	33.4	1.4	7.2	27.6	105.7	4.264	0.668	32.8
Countrywide - Direct	47,695,773	69.9	10.6	5.9	16.4	2.2	0.0	(5.2)	5.9	(0.2)	0.9	76.6	3.829	0.600	3.9

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## 2022 Profitability Report Homeowners Multiple Peril

### Stock

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	1,649,667	49.3	6.8	4.1	17.6	3.3	0.0	18.9	2.7	4.4	17.1	108.0	3.844	0.602	21.8
Alaska	163,751	67.1	9.1	4.1	17.1	2.8	0.0	(0.2)	2.8	0.4	2.2	105.7	3.822	0.599	5.6
Arizona	1,864,558	77.3	10.2	4.1	18.1	2.3	0.0	(12.0)	2.8	(2.1)	(7.1)	105.8	3.832	0.600	(4.3)
Arkansas	763,575	106.5	13.1	4.1	18.1	3.3	0.0	(45.1)	2.7	(9.1)	(33.4)	107.2	3.854	0.604	(32.5)
California	8,561,196	53.5	8.7	4.1	19.1	2.3	0.0	12.3	3.4	3.1	12.6	98.8	3.851	0.603	15.7
Colorado	3,001,786	56.1	7.1	4.1	17.6	1.8	0.0	13.3	3.8	3.4	13.7	94.8	3.809	0.597	16.2
Connecticut	1,441,233	47.4	6.8	4.1	20.0	2.2	0.0	19.4	3.1	4.6	17.9	101.8	3.872	0.607	21.5
Delaware	317,013	48.8	6.7	4.1	17.9	2.4	0.0	20.0	2.6	4.6	18.0	108.1	3.832	0.600	22.7
District of Columbia	174,359	55.5	7.6	4.1	18.6	2.4	0.0	11.8	3.0	2.9	11.8	103.5	3.845	0.602	15.5
Florida	11,648,535	125.5	24.1	4.1	17.4	1.6	0.0	(72.7)	4.8	(14.5)	(53.5)	85.9	3.804	0.596	(42.7)
Georgia	3,456,718	74.5	9.5	4.1	17.5	4.1	0.0	(9.7)	2.8	(1.6)	(5.3)	105.4	3.858	0.604	(2.3)
Hawaii	373,545	41.7	5.8	4.1	18.7	3.1	0.0	26.6	2.6	6.0	23.2	109.1	3.863	0.605	28.6
Idaho	414,966	68.1	8.5	4.1	18.1	1.7	0.0	(0.6)	2.8	0.3	1.8	105.9	3.820	0.599	5.2
Illinois	3,809,577	67.3	8.7	4.1	17.8	1.6	0.0	0.4	3.1	0.6	2.9	102.9	3.810	0.597	6.2
Indiana	1,918,627	63.8	8.4	4.1	18.5	1.3	0.0	3.8	2.9	1.3	5.5	104.3	3.821	0.599	9.0
Iowa	797,376	82.8	10.4	4.1	17.8	1.2	0.0	(16.2)	3.4	(2.9)	(9.9)	98.8	3.801	0.595	(6.6)
Kansas	1,147,632	47.5	5.8	4.1	17.9	2.2	0.0	22.5	2.6	5.1	20.0	108.1	3.828	0.600	24.8
Kentucky	990,423	65.0	8.4	4.1	18.3	2.7	0.0	1.4	3.2	0.8	3.8	101.1	3.846	0.603	7.1
Louisiana*	1,801,582	38.4	7.8	4.1	19.0	4.5	0.0	26.2	7.6	6.7	27.1	66.6	3.869	0.606	21.3
Maine	408,657	42.9	5.7	4.1	21.2	2.8	0.0	23.2	2.6	5.3	20.6	106.3	3.916	0.613	25.2
Maryland	1,917,147	78.7	10.1	4.1	18.4	2.1	0.0	(13.4)	2.9	(2.4)	(8.1)	103.8	3.835	0.601	(5.2)
Massachusetts	2,101,452	41.2	6.1	4.1	22.0	3.1	0.0	23.4	2.8	5.4	20.8	104.4	3.938	0.617	25.1
Michigan	2,556,165	64.7	8.3	4.1	17.2	1.4	0.0	4.2	3.0	1.4	5.9	103.9	3.793	0.594	9.3
Minnesota	2,064,150	152.9	18.2	4.1	17.7	2.1	0.0	(95.1)	3.3	(19.5)	(72.4)	99.5	3.819	0.598	(68.7)
Mississippi	1,154,784	59.6	7.8	4.1	19.0	3.1	0.0	6.3	2.5	1.7	7.0	110.3	3.873	0.607	11.0
Missouri	2,116,470	52.1	6.7	4.1	17.3	2.0	0.0	17.8	2.7	4.2	16.3	107.1	3.808	0.597	20.7
Montana	369,099	80.9	10.3	4.1	18.4	3.6	0.0	(17.5)	2.8	(3.2)	(11.5)	105.1	3.871	0.606	(8.8)
Nebraska	703,043	103.9	12.4	4.1	17.7	1.4	0.0	(39.6)	2.8	(7.9)	(28.9)	106.3	3.805	0.596	(27.5)

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**2022 Profitability Report  
Homeowners Multiple Peril**

**Stock**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	668,080	61.9	8.5	4.1	18.4	3.6	0.0	3.4	2.8	1.2	5.1	105.4	3.869	0.606	8.6
New Hampshire	374,766	53.0	7.0	4.1	19.6	2.0	0.0	14.3	3.0	3.5	13.8	102.8	3.859	0.605	17.4
New Jersey	2,804,099	53.6	7.4	4.1	18.0	1.5	0.6	14.7	3.4	3.6	14.5	99.1	3.813	0.597	17.6
New Mexico	557,878	74.4	9.5	4.1	17.4	3.4	0.0	(8.7)	2.7	(1.4)	(4.6)	107.4	3.841	0.602	(1.8)
New York	5,542,712	52.9	7.6	4.1	20.5	2.4	0.0	12.4	3.4	3.1	12.7	98.1	3.884	0.608	15.7
North Carolina	2,512,650	61.7	8.2	4.1	18.7	2.8	0.0	4.4	2.5	1.3	5.6	109.2	3.860	0.605	9.3
North Dakota	147,575	68.5	9.4	4.1	17.8	2.1	0.0	(1.9)	2.6	0.0	0.7	107.7	3.823	0.599	4.0
Ohio	2,982,372	73.9	9.5	4.1	18.4	1.8	0.0	(7.8)	2.8	(1.2)	(3.8)	105.3	3.830	0.600	(0.7)
Oklahoma	1,776,831	45.9	6.3	4.1	18.3	2.4	0.0	23.0	2.4	5.2	20.2	110.5	3.841	0.602	25.6
Oregon	936,255	63.1	8.5	4.1	17.5	1.1	0.0	5.7	3.7	1.8	7.7	95.5	3.794	0.594	10.5
Pennsylvania	3,273,240	57.5	8.3	4.1	18.5	2.4	0.0	9.1	3.1	2.4	9.8	102.0	3.844	0.602	13.2
Rhode Island	333,763	50.4	7.2	4.1	17.7	2.7	0.1	17.7	2.9	4.2	16.4	104.7	3.833	0.601	20.4
South Carolina	1,851,077	55.4	7.7	4.1	19.6	4.1	0.0	9.0	2.5	2.3	9.3	107.7	3.911	0.613	13.3
South Dakota	229,362	161.6	19.8	4.1	18.0	3.0	0.0	(106.6)	3.1	(21.9)	(81.6)	101.9	3.847	0.603	(79.9)
Tennessee	1,838,242	62.8	8.1	4.1	18.4	3.0	0.0	3.7	2.7	1.2	5.2	106.7	3.854	0.604	8.8
Texas	7,578,026	59.2	7.9	4.1	19.0	2.1	0.0	7.6	2.8	2.0	8.4	104.8	3.849	0.603	12.0
Utah	581,078	60.4	8.0	4.1	17.4	2.3	0.0	7.7	2.7	2.0	8.3	107.3	3.818	0.598	12.1
Vermont	178,836	58.7	7.7	4.1	20.1	4.3	0.0	5.1	2.9	1.5	6.4	103.1	3.924	0.615	9.9
Virginia	2,251,620	62.7	8.1	4.1	18.1	3.2	0.0	3.8	2.7	1.2	5.2	107.3	3.853	0.604	8.9
Washington	1,855,348	78.4	10.3	4.1	17.7	2.1	0.0	(12.7)	3.1	(2.2)	(7.4)	101.9	3.820	0.598	(4.3)
West Virginia	437,363	59.0	8.0	4.1	18.6	4.6	0.0	5.6	2.5	1.6	6.5	108.9	3.899	0.611	10.4
Wisconsin	1,277,588	113.7	13.9	4.1	17.6	1.5	0.0	(50.9)	3.3	(10.2)	(37.4)	99.8	3.805	0.596	(34.1)
Wyoming	187,035	33.9	4.4	4.1	18.1	1.7	0.0	37.8	2.6	8.3	32.0	108.4	3.819	0.598	37.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	9,488	8.2	1.6	4.1	26.8	1.9	0.0	57.5	1.8	12.4	46.9	116.8	4.037	0.632	58.2
Puerto Rico	106,664	42.2	8.8	4.1	28.7	1.1	0.0	15.1	2.4	3.6	14.0	109.7	4.039	0.633	18.7
U.S. Virgin Islands	4,077	(15.3)	(0.6)	4.1	18.8	5.1	0.0	87.8	2.2	18.8	71.2	116.0	3.912	0.613	85.8
N Mariana Islands	263	63.3	12.0	4.1	24.1	3.4	0.0	(6.9)	2.2	(1.1)	(3.6)	111.1	3.998	0.626	(0.6)
Countrywide - Direct	97,983,375	70.9	10.4	4.1	18.4	2.3	0.0	(6.2)	3.3	(0.8)	(2.1)	99.8	3.839	0.601	1.1

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## 2022 Profitability Report Farmowners Multiple Peril

### Stock

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	25,301	58.3	6.0	6.6	22.4	3.6	0.0	3.1	1.8	0.9	4.0	108.3	3.883	0.608	7.6
Alaska	6	71.1	20.4	6.6	21.9	3.8	0.0	(23.8)	13.5	(2.9)	(7.4)	46.6	3.824	0.599	(0.2)
Arizona	18,072	91.3	13.5	6.6	21.5	1.9	0.0	(34.9)	3.0	(6.8)	(25.0)	94.9	3.825	0.599	(20.5)
Arkansas	15,991	101.3	9.8	6.6	21.3	3.3	0.0	(42.3)	2.7	(8.5)	(31.2)	99.6	3.848	0.603	(27.8)
California	208,150	35.5	4.9	6.6	23.1	2.5	0.0	27.5	4.2	6.4	25.3	84.7	3.857	0.604	24.7
Colorado	94,806	69.9	6.3	6.6	23.6	1.7	0.0	(8.1)	2.0	(1.4)	(4.8)	106.6	3.866	0.606	(1.8)
Connecticut	4,399	47.9	8.0	6.6	22.4	4.5	0.0	10.6	2.7	2.6	10.6	96.5	3.897	0.610	13.5
Delaware	5,442	54.7	4.2	6.6	24.5	3.2	0.0	6.8	1.6	1.7	6.7	110.9	3.923	0.615	10.7
District of Columbia	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Florida	24,998	52.2	11.4	6.6	26.1	1.5	0.0	2.3	3.1	1.0	4.4	92.1	3.902	0.611	7.4
Georgia	51,554	57.6	6.8	6.6	23.6	4.2	0.0	1.1	2.3	0.6	2.8	101.7	3.916	0.613	6.2
Hawaii	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Idaho	24,433	53.2	5.0	6.6	43.1	1.7	0.0	(9.6)	3.0	(1.5)	(5.0)	90.6	4.210	0.660	(1.0)
Illinois	55,807	46.6	4.9	6.6	22.7	1.4	1.1	16.6	2.2	3.8	15.0	105.0	3.841	0.602	19.0
Indiana	42,716	48.7	4.7	6.6	21.7	1.3	0.0	17.0	2.1	3.9	15.3	105.3	3.818	0.598	19.3
Iowa	240,279	75.5	6.2	6.6	19.6	1.1	0.0	(9.0)	2.6	(1.5)	(4.9)	100.3	3.776	0.592	(1.7)
Kansas	186,047	48.4	4.3	6.6	20.0	1.9	0.0	18.8	2.3	4.3	16.8	103.2	3.796	0.595	20.5
Kentucky	41,106	66.8	7.3	6.6	23.1	3.3	0.0	(7.2)	2.5	(1.1)	(3.6)	100.4	3.886	0.609	(0.3)
Louisiana	13,586	13.9	3.4	6.6	21.1	5.2	0.0	49.8	4.5	11.2	43.1	81.7	3.869	0.606	38.5
Maine	6,685	21.3	2.1	6.6	25.8	2.8	0.0	41.4	1.5	8.9	33.9	111.9	3.943	0.618	41.3
Maryland	13,227	75.1	6.4	6.6	22.3	2.1	0.0	(12.5)	2.1	(2.3)	(8.1)	104.1	3.847	0.603	(5.2)
Massachusetts	2,852	11.8	2.8	6.6	23.8	4.3	0.0	50.6	1.5	10.9	41.2	111.6	3.934	0.616	49.3
Michigan	36,132	78.9	5.4	6.6	23.2	1.4	0.0	(15.5)	2.9	(2.8)	(9.9)	97.6	3.847	0.603	(6.4)
Minnesota	148,072	206.1	16.5	6.6	20.1	2.2	0.0	(151.6)	3.1	(31.3)	(117.1)	95.1	3.805	0.596	(108.2)
Mississippi	25,424	45.3	4.4	6.6	25.0	3.6	0.0	15.1	1.9	3.5	13.6	107.7	3.928	0.615	17.9
Missouri	178,134	53.3	4.7	6.6	17.4	2.0	0.0	16.1	2.4	3.7	14.7	102.5	3.744	0.587	18.2
Montana	52,371	66.3	6.4	6.6	23.9	3.8	0.0	(6.9)	2.2	(1.1)	(3.6)	102.7	3.912	0.613	(0.4)
Nebraska	129,717	145.4	11.2	6.6	20.4	1.2	0.0	(84.7)	2.2	(17.5)	(65.1)	106.4	3.792	0.594	(66.0)

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**2022 Profitability Report  
Farmowners Multiple Peril**

**Stock**

State	Percent of Direct Premiums Earned									Percent of Net Worth					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	5,473	27.9	22.4	6.6	25.7	4.0	0.0	13.3	3.2	3.3	13.2	90.6	3.946	0.618	15.3
New Hampshire	3,543	54.5	4.5	6.6	24.7	2.4	0.0	7.3	1.9	1.8	7.4	107.4	3.906	0.612	11.2
New Jersey	4,203	73.1	11.7	6.6	26.3	2.0	0.0	(19.8)	3.2	(3.6)	(12.9)	93.8	3.904	0.612	(8.8)
New Mexico	30,007	65.0	6.7	6.6	22.1	3.3	0.0	(3.8)	1.9	(0.5)	(1.4)	108.3	3.869	0.606	1.7
New York	44,359	47.6	5.5	6.6	26.3	1.8	0.0	12.1	2.7	3.0	11.9	97.6	3.914	0.613	14.9
North Carolina	18,922	43.4	4.5	6.6	45.8	3.8	0.0	(4.2)	1.2	(0.7)	(2.2)	109.3	4.402	0.690	1.3
North Dakota	29,755	53.6	4.7	6.6	20.5	2.0	0.0	12.6	2.1	3.0	11.7	103.9	3.809	0.597	15.4
Ohio	109,481	74.8	6.6	6.6	21.0	1.8	0.0	(10.8)	2.0	(2.0)	(6.9)	106.0	3.815	0.598	(4.0)
Oklahoma	54,514	45.7	4.3	6.6	23.3	2.5	0.0	17.7	1.9	4.0	15.5	107.2	3.878	0.608	19.9
Oregon	45,272	53.9	6.4	6.6	21.8	1.3	0.0	10.0	2.8	2.5	10.3	96.5	3.819	0.598	13.2
Pennsylvania	55,109	45.5	4.3	6.6	23.1	2.4	0.0	18.1	2.3	4.2	16.2	101.4	3.869	0.606	19.7
Rhode Island	520	55.7	5.1	6.6	22.6	2.9	0.0	7.1	1.4	1.7	6.7	113.6	3.876	0.607	10.9
South Carolina	19,521	69.8	7.0	6.6	23.9	4.6	0.0	(11.9)	2.2	(2.2)	(7.6)	102.7	3.930	0.616	(4.5)
South Dakota	67,181	241.3	18.8	6.6	20.5	2.8	0.0	(189.9)	2.7	(39.5)	(147.8)	98.8	3.823	0.599	(142.8)
Tennessee	25,852	44.3	5.2	6.6	22.3	2.9	0.0	18.7	2.3	4.3	16.7	103.2	3.861	0.605	20.5
Texas	115,740	44.4	5.2	6.6	26.6	2.1	0.0	15.1	2.1	3.5	13.7	103.6	3.933	0.616	17.5
Utah	18,171	48.1	6.5	6.6	20.6	2.3	0.0	16.0	2.9	3.8	15.1	95.9	3.815	0.598	17.7
Vermont	16,726	85.8	7.3	6.6	24.7	2.6	0.0	(27.0)	1.9	(5.4)	(19.7)	106.7	3.909	0.612	(17.7)
Virginia	17,809	46.3	4.3	6.6	24.7	3.3	0.0	14.8	1.8	3.4	13.2	106.7	3.928	0.615	17.4
Washington	44,046	48.9	5.4	6.6	22.1	2.3	0.0	14.7	2.7	3.5	13.9	98.6	3.845	0.602	16.9
West Virginia	6,604	69.3	5.6	6.6	21.4	4.9	0.0	(7.8)	2.0	(1.3)	(4.5)	103.6	3.893	0.610	(1.4)
Wisconsin	75,215	78.4	6.7	6.6	19.4	0.9	0.0	(12.1)	2.7	(2.1)	(7.3)	99.3	3.767	0.590	(4.1)
Wyoming	21,257	44.8	4.2	6.6	25.4	1.9	0.0	17.0	2.4	3.9	15.5	100.7	3.905	0.612	18.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	206	56.0	4.0	6.6	27.1	0.6	0.0	5.7	1.4	1.4	5.7	111.6	3.927	0.615	9.7
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	2,474,794	75.3	7.0	6.6	22.1	2.1	0.0	(13.1)	2.6	(2.3)	(8.2)	100.0	3.841	0.602	(5.0)

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## 2022 Profitability Report Commercial Multiple Peril

### Stock

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	626,252	44.6	9.0	7.0	22.5	3.6	0.0	13.3	4.4	3.5	14.3	84.3	3.865	0.606	15.3
Alaska	105,946	45.8	7.0	7.0	21.0	2.5	0.0	16.7	4.8	4.3	17.3	82.0	3.823	0.599	17.4
Arizona	702,285	69.8	11.8	7.0	21.3	1.8	0.0	(11.8)	5.4	(1.6)	(4.8)	77.3	3.818	0.598	(0.5)
Arkansas	356,160	98.6	12.6	7.0	21.2	3.2	0.1	(42.6)	4.5	(8.2)	(29.8)	83.8	3.838	0.601	(21.8)
California	5,252,058	55.3	12.1	7.0	22.1	2.2	0.0	1.3	5.8	1.2	5.9	74.7	3.833	0.601	7.6
Colorado	983,333	42.7	8.0	7.0	20.9	1.6	0.0	19.8	5.1	4.9	19.9	79.4	3.810	0.597	19.0
Connecticut	636,634	43.1	8.5	7.0	22.3	2.4	0.0	16.7	7.2	4.6	19.3	66.7	3.837	0.601	16.1
Delaware	314,986	12.4	2.3	7.0	12.4	1.1	0.0	64.7	5.0	14.4	55.3	83.1	3.693	0.579	49.1
District of Columbia	177,942	48.4	7.1	7.0	21.9	2.5	0.0	13.1	4.7	3.5	14.3	81.9	3.838	0.601	15.0
Florida	2,660,454	92.6	16.4	7.0	22.9	1.5	0.0	(40.3)	6.3	(7.5)	(26.5)	72.0	3.833	0.601	(15.9)
Georgia	1,249,040	67.5	12.1	7.0	21.6	4.2	0.0	(12.4)	5.0	(1.8)	(5.5)	79.7	3.858	0.604	(1.2)
Hawaii	193,586	31.1	7.1	7.0	21.7	3.2	0.0	29.9	4.2	6.9	27.2	86.4	3.847	0.603	26.7
Idaho	220,004	42.7	9.2	7.0	20.9	1.7	0.0	18.6	5.6	4.8	19.4	76.4	3.809	0.597	18.0
Illinois	1,708,340	59.1	10.6	7.0	20.9	1.7	0.0	0.8	5.5	1.0	5.3	76.3	3.810	0.597	7.2
Indiana	729,170	52.9	9.6	7.0	20.6	1.5	0.0	8.4	5.8	2.7	11.5	75.6	3.804	0.596	11.9
Iowa	419,506	78.1	10.4	7.0	19.6	1.5	0.0	(16.5)	5.9	(2.6)	(8.1)	74.8	3.789	0.594	(2.9)
Kansas	410,555	73.2	10.8	7.0	20.8	2.3	0.1	(14.2)	4.1	(2.3)	(7.7)	87.1	3.819	0.598	(3.5)
Kentucky	454,911	103.9	14.4	7.0	29.1	3.9	0.0	(58.3)	5.9	(11.3)	(41.1)	73.0	3.951	0.619	(26.7)
Louisiana	635,123	63.8	13.4	7.0	22.1	4.1	0.0	(10.5)	10.0	(0.6)	0.2	55.1	3.846	0.603	3.3
Maine	271,171	41.2	6.9	7.0	24.7	2.6	0.1	17.5	4.1	4.3	17.3	86.9	3.884	0.608	18.3
Maryland	639,513	65.1	10.0	7.0	21.7	2.2	0.0	(6.0)	4.9	(0.5)	(0.6)	80.7	3.830	0.600	2.7
Massachusetts	1,328,556	41.0	8.4	7.0	26.5	3.1	0.0	14.0	5.1	3.7	15.4	78.3	3.914	0.613	15.3
Michigan	1,125,986	61.1	10.9	7.0	22.2	1.4	0.0	(2.7)	4.8	0.2	1.9	81.4	3.826	0.599	4.8
Minnesota	720,106	100.4	14.7	7.0	20.4	2.1	0.0	(44.6)	5.0	(8.6)	(31.0)	80.6	3.808	0.597	(21.8)
Mississippi	385,895	52.9	7.2	7.0	21.4	3.0	0.0	8.5	3.9	2.4	10.0	88.4	3.841	0.602	12.1
Missouri	853,359	58.6	9.8	7.0	20.9	1.9	0.0	1.8	4.8	1.1	5.5	81.5	3.813	0.597	7.7
Montana	187,681	62.8	10.0	7.0	22.0	3.2	0.0	(5.1)	4.9	(0.3)	0.1	80.9	3.850	0.603	3.3
Nebraska	308,075	129.5	15.1	7.0	20.2	1.4	0.1	(73.2)	4.6	(14.7)	(54.0)	83.8	3.795	0.595	(42.0)

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## 2022 Profitability Report Commercial Multiple Peril

### Stock

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	421,221	54.2	12.4	7.0	21.6	3.4	0.0	1.4	5.3	1.1	5.6	78.0	3.845	0.602	7.6
New Hampshire	243,147	49.4	10.0	7.0	24.0	2.0	0.1	7.5	5.0	2.4	10.2	80.1	3.860	0.605	11.4
New Jersey	1,601,502	43.1	10.1	7.0	23.1	2.0	0.1	14.6	6.9	4.2	17.4	68.3	3.842	0.602	15.1
New Mexico	245,160	61.9	12.4	7.0	21.4	3.1	0.0	(5.8)	5.2	(0.4)	(0.3)	79.0	3.838	0.601	3.0
New York	4,034,717	61.0	12.0	7.0	22.7	2.2	0.1	(5.0)	8.9	0.4	3.6	58.9	3.837	0.601	5.3
North Carolina	982,308	40.1	6.9	7.0	21.4	2.6	0.0	22.0	4.1	5.3	20.8	87.3	3.834	0.601	21.4
North Dakota	124,559	48.8	6.4	7.0	20.9	2.1	0.0	14.8	3.7	3.7	14.8	91.4	3.817	0.598	16.8
Ohio	1,256,261	60.2	10.0	7.0	20.9	1.8	0.0	0.0	4.6	0.7	3.9	83.6	3.812	0.597	6.4
Oklahoma	560,452	60.5	9.3	7.0	21.7	2.3	0.1	(0.9)	4.6	0.5	3.2	83.0	3.832	0.600	5.9
Oregon	550,458	52.3	9.7	7.0	20.4	1.6	0.0	9.0	5.7	2.8	11.9	75.7	3.802	0.596	12.2
Pennsylvania	1,655,637	53.5	11.0	7.0	22.0	2.2	0.1	4.2	5.8	1.8	8.2	74.7	3.833	0.601	9.3
Rhode Island	165,282	46.3	10.2	7.0	22.0	2.3	0.0	12.3	6.2	3.6	15.0	72.1	3.832	0.600	14.0
South Carolina	573,848	58.0	11.8	7.0	21.8	3.2	0.0	(1.8)	5.1	0.4	2.8	79.6	3.846	0.603	5.5
South Dakota	140,871	128.6	15.0	7.0	20.1	3.1	0.0	(73.7)	4.3	(14.8)	(54.6)	86.3	3.819	0.598	(43.9)
Tennessee	771,988	54.5	8.9	7.0	21.8	2.8	0.0	5.0	4.6	1.8	7.9	82.6	3.842	0.602	9.7
Texas	3,403,862	50.0	9.3	7.0	22.2	1.8	0.0	9.6	5.2	2.8	12.0	78.5	3.831	0.600	12.6
Utah	332,426	38.5	8.9	7.0	22.2	2.2	0.0	21.2	5.0	5.2	21.0	79.8	3.838	0.601	20.0
Vermont	126,495	47.8	8.2	7.0	24.1	2.9	0.0	9.9	4.4	2.8	11.5	84.4	3.880	0.608	13.0
Virginia	816,128	45.2	6.7	7.0	21.1	3.0	0.0	17.0	4.0	4.2	16.8	87.9	3.835	0.601	18.0
Washington	981,827	66.0	11.6	7.0	20.5	2.1	0.0	(7.1)	5.5	(0.6)	(0.9)	76.6	3.809	0.597	2.5
West Virginia	208,834	48.6	9.1	7.0	21.7	4.4	0.0	9.3	5.4	2.8	11.9	76.6	3.860	0.605	12.4
Wisconsin	593,418	85.8	12.0	7.0	20.2	1.6	0.1	(26.7)	5.1	(4.8)	(16.8)	79.9	3.800	0.595	(10.2)
Wyoming	100,374	31.7	6.7	7.0	21.9	2.0	0.0	30.7	4.2	7.1	27.8	86.2	3.831	0.600	27.2
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	1,392	64.7	19.3	7.0	24.3	5.0	0.0	(20.3)	3.3	(3.8)	(13.3)	82.6	3.974	0.623	(7.6)
Puerto Rico	577,307	20.9	6.8	7.0	24.4	1.0	0.0	39.8	5.1	9.2	35.8	78.2	3.855	0.604	31.2
U.S. Virgin Islands	7,837	1.2	0.4	7.0	19.6	4.4	0.0	67.4	3.0	14.6	55.8	101.7	3.833	0.601	60.0
N Mariana Islands	599	80.0	7.0	7.0	32.5	6.0	0.0	(32.5)	3.2	(6.3)	(23.0)	80.1	4.212	0.660	(14.9)
Countrywide - Direct	44,134,540	59.0	10.8	7.0	22.0	2.2	0.0	(1.0)	5.7	0.7	4.0	75.1	3.833	0.601	6.3

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**2022 Profitability Report  
Fire**

**Stock**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	259,870	51.0	4.4	5.4	17.8	2.2	0.0	19.2	4.0	4.7	18.6	96.1	3.847	0.603	21.1
Alaska	55,880	41.5	2.4	5.4	17.8	1.9	0.0	31.0	4.7	7.2	28.4	88.2	3.841	0.602	28.3
Arizona	201,644	56.8	5.4	5.4	16.0	1.7	0.0	14.7	3.6	3.6	14.6	98.8	3.804	0.596	17.7
Arkansas	131,415	181.8	12.9	5.4	17.6	2.0	0.0	(119.7)	6.4	(24.1)	(89.2)	76.4	3.835	0.601	(65.0)
California	2,014,838	41.1	4.2	5.4	19.3	1.3	0.0	28.6	3.9	6.6	25.9	95.6	3.862	0.605	28.0
Colorado	272,306	12.4	2.1	5.4	20.6	0.9	0.0	58.5	4.3	13.0	49.9	92.1	3.874	0.607	49.2
Connecticut	155,960	27.5	2.8	5.4	17.9	1.3	0.0	44.9	3.0	9.9	38.0	108.5	3.838	0.601	44.5
Delaware	36,341	30.3	2.5	5.4	14.6	1.6	0.0	45.6	2.9	10.0	38.4	111.2	3.778	0.592	45.9
District of Columbia	61,913	34.2	2.7	5.4	14.3	1.5	0.0	41.9	3.8	9.4	36.3	101.5	3.780	0.592	40.0
Florida	1,694,419	80.0	8.4	5.4	20.0	0.8	0.0	(14.7)	4.4	(2.4)	(7.8)	91.8	3.860	0.605	(3.9)
Georgia	429,573	50.0	4.6	5.4	17.8	2.7	0.0	19.4	3.7	4.7	18.5	98.6	3.860	0.605	21.5
Hawaii	122,637	19.5	1.8	5.4	21.2	2.5	0.0	49.7	2.8	10.9	41.6	107.1	3.936	0.617	47.9
Idaho	48,697	77.7	5.8	5.4	18.2	1.4	0.0	(8.5)	6.9	(0.7)	(0.9)	71.0	3.836	0.601	2.6
Illinois	654,616	64.3	4.9	5.4	13.6	1.5	0.0	10.2	3.2	2.6	10.8	108.8	3.765	0.590	14.9
Indiana	305,943	87.5	6.0	5.4	16.6	1.1	0.0	(16.6)	3.2	(3.0)	(10.4)	107.1	3.808	0.597	(7.9)
Iowa	132,635	154.0	9.8	5.4	14.0	1.0	0.0	(84.3)	4.4	(17.0)	(62.8)	93.5	3.766	0.590	(55.6)
Kansas	122,332	77.6	5.6	5.4	16.2	2.2	0.0	(7.1)	3.8	(0.9)	(2.4)	99.6	3.820	0.598	0.9
Kentucky	141,050	49.9	4.3	5.4	15.2	4.2	0.0	21.0	3.9	5.0	19.8	99.3	3.836	0.601	22.9
Louisiana*	442,560	124.5	11.5	5.4	17.4	2.5	0.0	(61.3)	9.2	(11.4)	(40.6)	61.3	3.833	0.600	(21.7)
Maine	50,634	50.2	4.3	5.4	17.5	2.0	0.0	20.6	2.9	4.8	18.8	109.5	3.841	0.602	23.8
Maryland	189,632	31.5	2.6	5.4	16.4	1.4	0.0	42.7	3.4	9.5	36.6	101.4	3.807	0.596	40.4
Massachusetts	317,947	53.1	2.6	5.4	17.1	1.7	0.0	20.1	3.2	4.7	18.6	104.0	3.828	0.600	22.6
Michigan	310,990	104.2	7.4	5.4	15.6	0.8	0.0	(33.4)	6.1	(6.1)	(21.3)	78.5	3.789	0.594	(13.5)
Minnesota	195,137	35.2	2.8	5.4	15.4	1.4	0.0	39.7	4.4	9.0	35.1	92.9	3.793	0.594	35.8
Mississippi	184,750	50.0	4.9	5.4	18.3	2.1	0.0	19.3	3.5	4.6	18.2	101.4	3.857	0.604	21.7
Missouri	263,902	48.1	4.7	5.4	17.5	1.1	0.0	23.1	3.3	5.4	21.1	104.7	3.824	0.599	25.3
Montana	44,385	39.6	2.8	5.4	19.5	2.5	0.0	30.1	2.8	6.8	26.2	107.8	3.900	0.611	31.5
Nebraska	79,909	143.9	11.1	5.4	14.9	1.4	0.0	(76.8)	4.9	(15.3)	(56.5)	87.4	3.785	0.593	(46.2)

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## 2022 Profitability Report

### Fire

### Stock

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	134,397	37.3	3.6	5.4	16.3	2.1	0.0	35.3	3.3	7.9	30.7	103.9	3.819	0.598	35.1
New Hampshire	41,653	56.8	4.2	5.4	16.1	2.3	0.0	15.2	3.0	3.7	14.5	109.0	3.821	0.599	19.1
New Jersey	443,695	50.9	3.8	5.4	16.7	1.2	0.1	21.7	4.1	5.2	20.6	95.9	3.812	0.597	23.0
New Mexico	59,268	80.3	5.9	5.4	16.6	2.2	0.0	(10.4)	3.5	(1.6)	(5.3)	100.4	3.827	0.600	(2.1)
New York	1,038,704	58.2	4.2	5.4	19.8	1.6	0.0	10.7	3.9	2.9	11.8	96.2	3.874	0.607	14.6
North Carolina	332,887	50.5	4.3	5.4	17.2	1.6	0.0	21.1	3.7	5.0	19.8	99.2	3.827	0.600	22.9
North Dakota	31,547	41.2	3.7	5.4	14.4	1.4	0.0	34.0	4.0	7.8	30.2	95.7	3.768	0.590	32.1
Ohio	416,531	65.5	4.8	5.4	15.6	1.4	0.0	7.3	4.0	2.2	9.2	95.4	3.793	0.594	11.9
Oklahoma	207,977	144.5	10.8	5.4	17.3	1.1	0.0	(79.0)	5.4	(15.7)	(57.9)	83.1	3.817	0.598	(44.9)
Oregon	158,476	112.2	7.4	5.4	16.2	1.2	0.0	(42.4)	4.9	(8.1)	(29.4)	86.2	3.801	0.595	(22.1)
Pennsylvania	464,312	60.7	5.5	5.4	16.4	1.6	0.2	10.3	4.8	2.9	12.2	87.8	3.811	0.597	13.9
Rhode Island	44,909	32.4	2.9	5.4	18.2	1.6	0.0	39.5	3.7	8.9	34.4	97.2	3.847	0.603	36.7
South Carolina	387,174	39.7	4.9	5.4	26.3	1.8	0.0	21.8	2.4	5.0	19.3	122.3	3.963	0.621	26.9
South Dakota	32,775	130.3	9.2	5.4	16.4	2.3	0.1	(63.6)	4.4	(12.7)	(46.5)	92.7	3.823	0.599	(39.9)
Tennessee	270,592	60.3	5.0	5.4	16.8	1.8	0.0	10.6	4.9	3.0	12.5	87.9	3.823	0.599	14.2
Texas	1,740,115	75.9	6.9	5.4	17.9	0.7	0.0	(6.8)	4.8	(0.7)	(1.3)	89.4	3.822	0.599	2.0
Utah	100,953	38.4	3.8	5.4	16.0	1.5	0.0	35.0	3.9	8.0	30.9	96.0	3.802	0.596	32.9
Vermont	25,155	0.1	(2.3)	5.4	17.3	2.7	0.0	76.8	2.7	16.6	63.0	111.0	3.855	0.604	73.1
Virginia	246,311	42.0	3.8	5.4	15.7	1.9	0.0	31.2	3.2	7.0	27.3	106.8	3.805	0.596	32.4
Washington	301,332	60.5	4.4	5.4	16.6	1.4	0.0	11.7	4.3	3.1	12.8	91.6	3.812	0.597	15.0
West Virginia	56,400	36.1	2.9	5.4	15.9	2.9	0.0	36.7	3.1	8.2	31.7	107.4	3.828	0.600	37.2
Wisconsin	195,737	46.6	5.1	5.4	13.6	1.2	0.0	28.1	4.1	6.5	25.6	97.7	3.761	0.589	28.2
Wyoming	23,893	20.7	0.9	5.4	16.2	1.3	0.0	55.5	3.5	12.2	46.8	98.6	3.800	0.595	49.4
American Samoa	12	(56.1)	(2.7)	5.4	15.4	0.0	0.0	138.1	0.8	29.1	109.8	110.8	3.675	0.576	124.8
Guam	7,588	2.5	0.4	5.4	26.9	1.2	0.0	63.5	1.7	13.6	51.6	123.2	4.065	0.637	67.0
Puerto Rico	116,210	11.0	1.7	5.4	16.1	2.5	0.0	63.3	2.3	13.6	51.9	119.6	3.826	0.599	65.3
U.S. Virgin Islands	4,884	(52.6)	(2.2)	5.4	14.1	1.7	0.0	133.6	2.9	28.5	107.9	123.1	3.801	0.596	136.1
N Mariana Islands	483	0.1	0.0	5.4	12.5	3.5	0.0	78.5	2.0	16.8	63.6	119.8	3.756	0.588	79.4
Countrywide - Direct	15,805,885	63.3	5.5	5.4	17.9	1.4	0.0	6.5	4.2	2.0	8.7	94.1	3.835	0.601	11.4

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**2022 Profitability Report  
Allied Lines**

**Stock**

State	Percent of Direct Premiums Earned							Percent of Net Worth							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Tax On Gain On Net Worth	Return On Net Worth
Alabama	426,179	44.7	3.7	3.3	14.4	1.8	0.0	32.1	4.3	7.4	29.0	98.9	3.861	0.605	32.0
Alaska	36,147	127.9	6.4	3.3	15.3	2.1	0.0	(55.0)	4.1	(10.9)	(39.9)	97.2	3.899	0.611	(35.5)
Arizona	351,187	83.6	5.8	3.3	13.5	1.1	0.0	(7.4)	2.9	(1.1)	(3.4)	116.5	3.846	0.603	(0.7)
Arkansas	369,733	126.7	5.9	3.3	12.3	1.0	0.0	(49.3)	3.2	(9.8)	(36.2)	119.5	3.822	0.599	(40.1)
California	2,026,365	100.0	5.6	3.3	14.0	1.1	0.0	(24.0)	3.7	(4.5)	(15.8)	104.9	3.850	0.603	(13.4)
Colorado	622,230	108.6	5.4	3.3	10.8	0.7	0.0	(28.9)	3.0	(5.6)	(20.3)	116.0	3.789	0.594	(20.3)
Connecticut	214,067	25.1	2.0	3.3	14.7	1.7	0.0	53.1	3.1	11.6	44.6	110.7	3.888	0.609	52.6
Delaware	65,606	10.4	1.2	3.3	13.4	1.9	0.0	69.8	1.3	14.9	56.2	147.7	3.874	0.607	86.3
District of Columbia	56,488	44.1	2.9	3.3	12.8	1.3	0.0	35.6	3.6	8.0	31.2	105.8	3.835	0.601	36.2
Florida	5,269,902	189.3	13.4	3.3	16.1	1.1	0.0	(123.3)	5.4	(25.1)	(92.9)	86.5	3.883	0.608	(77.0)
Georgia	718,909	52.3	2.8	3.3	12.6	1.7	0.0	27.3	3.1	6.2	24.2	115.8	3.836	0.601	31.2
Hawaii	220,697	14.8	1.1	3.3	20.4	2.7	0.0	57.6	2.3	12.5	47.5	119.9	4.059	0.636	60.4
Idaho	196,998	105.5	4.2	3.3	11.9	0.5	0.0	(25.4)	3.1	(4.9)	(17.5)	114.6	3.805	0.596	(16.9)
Illinois	1,560,467	33.3	1.9	3.3	11.3	0.5	0.0	49.7	2.0	10.7	40.9	143.2	3.810	0.597	61.8
Indiana	820,738	27.9	1.6	3.3	10.9	0.5	0.0	55.8	1.7	12.0	45.6	150.0	3.806	0.596	71.5
Iowa	1,485,236	30.2	1.2	3.3	10.5	0.2	0.0	54.6	1.6	11.7	44.4	158.3	3.814	0.598	73.6
Kansas	1,345,726	138.8	5.5	3.3	9.1	0.2	0.0	(56.9)	2.2	(11.6)	(43.1)	136.6	3.773	0.591	(55.8)
Kentucky	364,368	63.3	1.9	3.3	10.6	1.6	0.0	19.2	3.9	4.6	18.5	107.2	3.811	0.597	23.0
Louisiana*	963,370	30.8	4.5	3.3	16.1	1.9	0.0	43.3	8.6	10.5	41.5	66.1	3.867	0.606	30.7
Maine	58,662	36.8	1.4	3.3	14.3	1.7	0.0	42.5	2.5	9.3	35.7	121.6	3.879	0.608	46.6
Maryland	247,838	49.0	3.3	3.3	12.3	1.1	0.0	30.9	3.2	7.0	27.1	111.9	3.825	0.599	33.5
Massachusetts	384,035	31.8	3.1	3.3	14.5	1.8	0.0	45.5	4.2	10.2	39.5	97.3	3.874	0.607	41.7
Michigan	527,402	43.6	2.8	3.3	12.3	0.5	0.0	37.5	3.2	8.4	32.3	115.8	3.814	0.598	40.6
Minnesota	1,349,570	55.4	2.5	3.3	10.5	0.4	0.0	27.9	1.1	6.0	23.0	178.8	3.832	0.600	44.3
Mississippi	430,513	56.8	2.6	3.3	13.0	1.1	0.0	23.2	2.6	5.3	20.5	127.5	3.833	0.600	29.3
Missouri	862,585	57.8	2.8	3.3	10.3	0.5	0.0	25.2	1.9	5.6	21.6	144.9	3.802	0.596	34.4
Montana	383,940	142.7	5.6	3.3	10.1	0.4	0.0	(62.0)	1.7	(12.8)	(47.6)	147.0	3.781	0.592	(66.7)
Nebraska	1,391,528	119.0	4.7	3.3	11.9	0.5	0.0	(39.4)	1.8	(8.0)	(29.6)	151.0	3.821	0.599	(41.5)

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\*

**2022 Profitability Report  
Allied Lines**

**Stock**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	194,601	93.7	7.4	3.3	13.9	1.8	0.0	(20.1)	3.9	(3.6)	(12.5)	98.6	3.871	0.606	(9.1)
New Hampshire	39,196	32.1	3.1	3.3	20.6	2.0	0.0	38.8	2.8	8.6	33.0	112.1	4.040	0.633	40.4
New Jersey	619,649	24.0	2.5	3.3	15.6	1.3	0.1	53.0	5.1	11.9	46.2	88.2	3.882	0.608	44.0
New Mexico	188,808	104.0	4.4	3.3	11.7	1.1	0.0	(24.5)	3.3	(4.6)	(16.6)	109.5	3.810	0.597	(14.9)
New York	1,127,325	40.9	3.9	3.3	14.9	1.5	0.0	35.5	4.7	8.2	32.0	92.4	3.873	0.607	32.8
North Carolina	817,168	37.9	2.2	3.3	13.4	1.0	0.0	42.2	2.7	9.3	35.5	123.5	3.839	0.602	47.1
North Dakota	1,608,630	92.1	3.6	3.3	10.2	0.1	0.0	(9.4)	0.9	(1.8)	(6.7)	184.6	3.823	0.599	(9.2)
Ohio	770,907	43.1	2.5	3.3	10.9	0.7	0.0	39.4	2.4	8.7	33.2	130.6	3.801	0.596	46.6
Oklahoma	596,364	157.1	7.4	3.3	11.8	0.6	0.0	(80.2)	3.7	(16.3)	(60.3)	106.4	3.807	0.596	(60.9)
Oregon	254,742	80.0	3.6	3.3	12.7	0.8	0.0	(0.5)	3.2	0.4	2.3	109.6	3.827	0.600	5.7
Pennsylvania	506,443	48.2	3.3	3.3	13.5	1.4	0.0	30.2	4.2	7.0	27.4	98.3	3.849	0.603	30.2
Rhode Island	62,772	23.7	1.9	3.3	16.2	1.6	0.0	53.3	3.0	11.7	44.6	110.7	3.925	0.615	52.7
South Carolina	500,464	52.7	3.1	3.3	15.6	1.3	0.0	23.9	2.4	5.4	20.9	125.8	3.889	0.609	29.6
South Dakota	1,236,525	104.3	4.1	3.3	9.6	0.2	0.0	(21.6)	1.4	(4.3)	(15.9)	163.0	3.806	0.596	(22.7)
Tennessee	418,689	57.5	3.8	3.3	12.3	1.2	0.0	21.9	4.4	5.3	21.0	98.3	3.823	0.599	23.9
Texas	4,788,404	102.5	4.8	3.3	13.8	0.7	0.0	(25.3)	3.5	(4.8)	(17.0)	109.2	3.841	0.602	(15.3)
Utah	110,507	83.0	4.2	3.3	13.1	1.4	0.0	(5.0)	4.6	(0.3)	(0.1)	93.4	3.841	0.602	3.2
Vermont	28,805	36.1	2.4	3.3	14.0	2.8	0.0	41.4	2.4	9.1	34.7	120.9	3.901	0.611	45.3
Virginia	388,097	29.1	2.1	3.3	13.0	1.5	0.0	51.0	2.6	11.1	42.5	121.6	3.842	0.602	54.9
Washington	533,749	81.9	4.5	3.3	11.1	0.7	0.0	(1.6)	4.5	0.4	2.5	96.6	3.797	0.595	5.6
West Virginia	58,497	49.3	5.6	3.3	15.6	3.3	0.0	22.8	4.6	5.5	21.9	93.9	3.914	0.613	23.8
Wisconsin	585,831	31.9	1.6	3.3	9.8	0.4	0.0	52.9	2.1	11.4	43.5	140.3	3.791	0.594	64.3
Wyoming	60,926	86.3	4.2	3.3	13.5	1.0	0.0	(8.3)	3.1	(1.3)	(4.0)	110.3	3.847	0.603	(1.1)
American Samoa	16	(471.5)	(18.0)	3.3	22.0	0.0	0.0	564.1	19.5	121.5	462.1	37.1	3.832	0.600	174.8
Guam	6,636	13.3	1.8	3.3	18.3	2.9	0.0	60.3	2.0	13.0	49.3	126.6	4.018	0.630	65.9
Puerto Rico	212,569	43.0	5.6	3.3	16.9	2.6	0.0	28.5	7.3	7.1	28.6	72.9	3.897	0.610	24.2
U.S. Virgin Islands	6,247	65.4	2.5	3.3	13.1	3.0	0.0	12.7	6.1	3.6	15.1	80.9	3.860	0.605	15.5
N Mariana Islands	2,888	2.6	0.2	3.3	3.5	4.9	0.0	85.5	3.5	18.5	70.5	101.2	3.666	0.574	74.4
Countrywide - Direct	38,475,940	89.4	5.1	3.3	12.9	0.9	0.0	(11.7)	3.3	(1.9)	(6.4)	113.5	3.829	0.600	(4.1)

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**2022 Profitability Report  
Inland Marine**

**Stock**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama	413,993	45.6	3.7	5.1	23.5	3.7	0.0	18.4	1.6	4.1	15.9	133.3	3.878	0.608	24.4
Alaska	84,643	33.2	3.0	5.1	26.0	2.6	0.0	30.1	1.4	6.5	24.9	142.3	3.892	0.610	38.8
Arizona	530,761	47.2	4.0	5.1	23.1	1.9	0.0	18.7	1.4	4.2	16.0	139.7	3.844	0.602	25.6
Arkansas	247,035	46.9	4.1	5.1	22.0	2.9	0.0	18.9	1.7	4.2	16.4	131.9	3.842	0.602	24.8
California	3,889,247	50.8	4.6	5.1	21.0	2.0	0.0	16.6	2.0	3.8	14.7	128.5	3.813	0.597	22.2
Colorado	590,162	53.8	4.7	5.1	22.5	1.9	0.0	12.0	1.7	2.8	10.9	131.5	3.835	0.601	17.6
Connecticut	411,146	37.9	3.0	5.1	21.3	1.9	0.0	30.7	1.6	6.7	25.6	137.0	3.818	0.598	38.3
Delaware	162,079	60.5	5.2	5.1	17.0	2.0	0.0	10.2	1.2	2.3	9.0	154.4	3.772	0.591	17.1
District of Columbia	151,362	21.2	3.4	5.1	15.6	2.0	0.1	52.7	2.1	11.4	43.4	132.1	3.764	0.590	60.6
Florida	2,023,560	69.4	6.2	5.1	20.7	1.6	0.0	(3.0)	2.0	(0.3)	(0.7)	124.8	3.800	0.595	2.4
Georgia	907,415	47.3	4.2	5.1	24.3	3.7	0.0	15.3	1.7	3.5	13.5	132.8	3.890	0.609	21.2
Hawaii	132,988	34.6	3.0	5.1	22.6	3.6	0.0	31.1	2.0	6.8	26.2	125.9	3.860	0.605	36.3
Idaho	145,758	35.9	2.9	5.1	23.4	1.8	0.0	31.0	1.5	6.7	25.7	137.6	3.848	0.603	38.6
Illinois	1,007,778	52.6	6.0	5.1	21.2	1.5	0.0	13.6	1.8	3.1	12.2	132.9	3.809	0.597	19.5
Indiana	455,277	33.4	3.7	5.1	29.6	1.7	0.0	26.5	1.6	5.8	22.3	136.4	3.925	0.615	33.7
Iowa	243,625	39.4	3.3	5.1	21.0	1.5	0.0	29.7	1.6	6.5	24.8	134.5	3.805	0.596	36.6
Kansas	224,753	41.8	3.4	5.1	21.5	1.9	0.0	26.2	1.7	5.8	22.1	132.6	3.820	0.598	32.6
Kentucky	297,058	37.7	3.1	5.1	23.1	4.6	0.0	26.4	1.8	5.8	22.4	131.5	3.879	0.608	32.7
Louisiana	515,625	39.5	3.1	5.1	24.1	4.2	0.0	24.1	2.2	5.4	20.9	122.2	3.890	0.609	28.8
Maine	114,499	63.5	4.8	5.1	22.8	2.5	0.0	1.3	1.9	0.6	2.6	124.6	3.851	0.603	6.5
Maryland	478,999	46.2	4.3	5.1	22.6	2.1	0.0	19.6	1.4	4.3	16.7	139.2	3.839	0.601	26.5
Massachusetts	731,604	42.2	4.7	5.1	22.5	2.4	0.0	23.0	1.7	5.1	19.6	132.2	3.842	0.602	29.2
Michigan	679,755	41.7	3.7	5.1	21.2	1.6	0.0	26.7	1.6	5.9	22.4	137.9	3.811	0.597	34.1
Minnesota	438,345	44.3	4.0	5.1	20.0	2.0	0.0	24.5	1.6	5.4	20.7	135.5	3.800	0.595	31.3
Mississippi	276,718	42.2	3.1	5.1	32.0	3.3	0.0	14.4	1.6	3.3	12.7	124.2	4.045	0.634	19.2
Missouri	485,281	42.5	3.8	5.1	22.5	2.0	0.0	24.1	1.6	5.3	20.4	137.0	3.835	0.601	31.2
Montana	109,083	35.8	3.0	5.1	22.9	2.9	0.0	30.3	1.5	6.6	25.2	133.7	3.861	0.605	37.0
Nebraska	199,918	65.1	5.5	5.1	21.0	1.4	0.0	1.7	2.1	0.7	3.1	123.0	3.802	0.596	7.0

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**2022 Profitability Report  
Inland Marine**

**Stock**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv On Net Worth	Gain Inv On Net Worth	Tax On Return On Net Worth
Nevada	253,902	45.4	3.8	5.1	23.0	3.2	0.0	19.4	1.6	4.3	16.7	137.2	3.859	0.605	26.2
New Hampshire	129,649	37.5	4.1	5.1	22.6	2.3	0.0	28.4	1.3	6.2	23.6	140.4	3.844	0.602	36.3
New Jersey	847,133	39.8	3.8	5.1	23.6	2.0	0.0	25.7	2.0	5.7	21.9	124.1	3.855	0.604	30.5
New Mexico	140,137	42.2	4.5	5.1	22.2	3.1	0.0	22.9	1.4	5.0	19.2	143.6	3.847	0.603	30.8
New York	2,180,266	51.7	4.5	5.1	22.3	2.2	0.0	14.1	2.7	3.4	13.4	115.5	3.833	0.601	18.7
North Carolina	835,187	40.2	3.3	5.1	24.0	2.6	0.0	24.8	1.4	5.4	20.8	137.8	3.871	0.607	31.9
North Dakota	85,341	43.1	3.7	5.1	19.8	1.9	0.0	26.4	1.7	5.8	22.3	132.0	3.792	0.594	32.7
Ohio	789,655	37.7	3.4	5.1	21.6	1.7	0.0	30.4	1.5	6.6	25.3	138.5	3.820	0.598	38.3
Oklahoma	315,972	51.1	3.6	5.1	22.5	2.4	0.0	15.3	1.8	3.5	13.5	131.5	3.842	0.602	21.1
Oregon	366,494	33.0	3.2	5.1	22.6	1.3	0.0	34.7	1.8	7.6	28.9	133.0	3.827	0.600	41.7
Pennsylvania	1,010,667	40.0	3.6	5.1	22.0	2.2	0.0	27.2	1.6	6.0	22.9	135.9	3.830	0.600	34.3
Rhode Island	103,299	22.7	1.8	5.1	25.6	2.3	0.0	42.5	1.8	9.2	35.1	129.8	3.885	0.609	48.8
South Carolina	472,382	41.9	5.9	5.1	28.2	3.4	0.0	15.5	1.6	3.5	13.6	130.5	3.960	0.620	21.0
South Dakota	78,240	62.8	5.1	5.1	21.8	2.7	0.0	2.4	1.5	0.7	3.1	141.0	3.836	0.601	7.6
Tennessee	576,949	39.5	3.5	5.1	24.0	2.5	0.0	25.3	1.7	5.6	21.4	131.0	3.870	0.606	31.3
Texas	2,699,011	46.3	4.0	5.1	21.3	2.0	0.0	21.3	2.2	4.8	18.7	114.9	3.815	0.598	24.7
Utah	245,309	34.5	2.9	5.1	24.8	2.2	0.0	30.5	1.6	6.7	25.5	130.6	3.880	0.608	36.6
Vermont	62,777	42.5	3.2	5.1	25.5	2.5	0.0	21.3	1.4	4.7	18.0	141.8	3.883	0.608	28.8
Virginia	646,986	41.6	3.4	5.1	21.9	2.9	0.0	25.1	2.0	5.6	21.6	127.5	3.838	0.601	30.7
Washington	808,229	38.4	3.8	5.1	28.3	2.0	0.0	22.5	1.6	5.0	19.1	132.9	3.923	0.615	28.8
West Virginia*	94,015	34.3	2.8	5.1	21.4	3.7	0.0	32.6	1.7	7.1	27.2	136.9	3.843	0.602	40.4
Wisconsin	373,201	38.0	6.0	5.1	23.8	1.6	0.0	25.4	1.5	5.6	21.4	138.5	3.849	0.603	32.8
Wyoming	60,299	47.7	3.9	5.1	22.2	1.9	0.0	19.1	1.8	4.3	16.6	130.5	3.830	0.600	24.9
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	1,028	6.1	0.2	5.1	36.4	3.6	0.0	48.6	2.1	10.5	40.2	99.8	4.266	0.668	43.7
Puerto Rico	109,062	31.0	2.0	5.1	17.2	4.1	0.0	40.5	1.4	8.7	33.2	148.7	3.802	0.596	52.6
U.S. Virgin Islands	4,230	21.4	(3.6)	5.1	23.0	4.1	0.0	50.0	1.3	10.7	40.6	172.8	3.820	0.599	73.4
N Mariana Islands	3	5.0	0.3	5.1	37.2	56.1	0.0	(3.8)	0.4	(0.7)	(2.7)	133.8	5.274	0.826	0.9
Countrywide - Direct	29,237,885	46.4	4.2	5.1	22.5	2.2	0.0	19.5	1.9	4.4	17.0	128.8	3.839	0.601	25.1

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## 2022 Profitability Report Medical Professional Liability

### Stock

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	126,743	55.9	52.3	6.2	11.4	1.1	0.2	(27.0)	11.0	(3.9)	(12.0)	56.1	3.650	0.572	(3.7)
Alaska	11,950	(9.9)	7.1	6.2	18.8	1.2	0.2	76.5	1.0	16.2	61.3	65.8	NR	NR	40.3
Arizona	119,051	61.6	23.2	6.2	19.6	0.8	0.1	(11.4)	10.4	(0.8)	(0.2)	56.8	3.734	0.585	3.0
Arkansas	30,931	51.1	9.0	6.2	20.6	1.3	0.0	11.8	13.3	4.6	20.6	48.6	3.733	0.585	13.1
California	611,751	28.9	18.3	6.2	19.3	1.1	0.2	26.1	10.7	7.2	29.6	56.9	3.729	0.584	20.0
Colorado	148,704	41.1	12.9	6.2	14.6	0.8	8.5	15.9	9.7	4.9	20.8	60.2	3.675	0.576	15.6
Connecticut	104,975	75.8	25.2	6.2	16.8	1.4	0.0	(25.3)	15.1	(2.9)	(7.3)	44.1	3.703	0.580	(0.1)
Delaware	24,276	160.4	41.3	6.2	18.2	1.9	0.0	(128.0)	12.2	(25.0)	(90.8)	50.7	3.728	0.584	(42.9)
District of Columbia	25,242	12.3	14.0	6.2	19.6	1.3	0.0	46.7	11.5	11.6	46.5	54.0	3.731	0.585	28.3
Florida	455,809	47.8	23.9	6.2	18.9	1.1	0.1	2.0	10.5	2.1	10.4	57.7	3.726	0.584	9.1
Georgia	205,680	61.2	17.7	6.2	18.9	1.4	0.2	(5.5)	14.3	1.1	7.7	45.6	3.722	0.583	6.7
Hawaii	20,525	89.7	30.2	6.2	17.3	1.1	0.1	(44.6)	10.9	(7.7)	(26.0)	56.6	3.707	0.581	(11.6)
Idaho	21,011	54.0	24.2	6.2	22.1	1.4	0.1	(8.0)	10.7	(0.0)	2.7	56.8	3.755	0.588	4.7
Illinois	288,329	31.3	21.5	6.2	17.3	0.6	0.1	23.0	15.1	7.2	30.9	44.0	3.701	0.580	16.7
Indiana	108,945	29.8	38.6	6.2	13.3	1.5	0.0	10.6	15.1	4.6	21.1	44.0	3.677	0.576	12.4
Iowa	63,914	76.1	33.6	6.2	15.4	1.2	0.0	(32.4)	13.4	(4.7)	(14.3)	48.7	3.692	0.578	(3.9)
Kansas	69,282	56.2	27.4	6.2	16.4	1.4	0.1	(7.6)	12.8	0.4	4.8	50.3	3.701	0.580	5.5
Kentucky	82,511	39.1	22.9	6.2	19.4	1.4	0.0	11.0	14.1	4.5	20.6	46.3	3.725	0.584	12.7
Louisiana	57,980	36.9	22.7	6.2	21.7	2.0	0.0	10.6	12.1	4.1	18.6	52.1	3.749	0.587	12.9
Maine	15,731	(4.2)	(2.8)	6.2	19.0	1.5	0.1	80.2	11.7	18.7	73.2	53.2	3.728	0.584	42.1
Maryland	153,185	48.7	24.8	6.2	17.0	1.2	0.0	2.0	9.1	1.9	9.3	64.1	3.708	0.581	9.1
Massachusetts	92,232	13.7	14.0	6.2	22.7	1.6	0.1	41.8	15.0	11.1	45.6	43.5	3.759	0.589	23.0
Michigan	132,347	49.1	18.6	6.2	18.4	0.9	0.0	6.7	11.0	3.1	14.5	55.0	3.722	0.583	11.1
Minnesota	88,584	49.6	23.6	6.2	16.2	1.1	0.1	3.1	9.1	2.1	10.1	65.1	3.699	0.580	9.7
Mississippi*	39,018	39.8	21.5	6.2	18.2	1.4	0.0	12.9	10.8	4.4	19.3	56.1	3.722	0.583	14.0
Missouri	153,428	66.9	27.9	6.2	13.5	0.9	8.7	(24.1)	11.6	(3.2)	(9.3)	53.7	3.668	0.575	(1.9)
Montana	28,690	44.3	31.6	6.2	16.8	2.2	0.0	(1.1)	10.0	1.3	7.5	61.2	3.712	0.582	7.7
Nebraska	40,160	48.0	37.1	6.2	18.1	1.4	0.1	(11.0)	14.4	(0.1)	3.4	45.3	3.717	0.582	4.7

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**2022 Profitability Report  
Medical Professional Liability**

**Stock**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	57,582	45.0	25.5	6.2	19.4	2.4	0.1	1.4	10.9	2.0	10.3	55.5	3.745	0.587	8.9
New Hampshire	44,533	66.8	29.4	6.2	17.1	1.0	0.0	(20.6)	14.0	(2.1)	(4.4)	45.8	3.705	0.581	1.1
New Jersey	405,993	50.9	21.2	6.2	17.1	0.8	0.0	3.8	18.1	3.6	18.3	37.9	3.700	0.580	10.1
New Mexico	46,944	127.8	62.7	6.2	19.0	1.6	0.0	(117.3)	16.9	(22.0)	(78.5)	40.6	3.717	0.582	(28.7)
New York	785,329	73.4	26.6	6.2	12.5	2.1	0.0	(20.9)	15.0	(2.0)	(3.8)	44.9	3.680	0.577	1.4
North Carolina	99,264	49.6	26.7	6.2	19.0	1.2	0.4	(3.1)	12.9	1.4	8.4	48.6	3.728	0.584	7.2
North Dakota	12,536	44.3	30.2	6.2	17.6	1.9	1.7	(1.9)	9.7	1.1	6.7	61.9	3.718	0.583	7.3
Ohio	201,890	48.4	24.6	6.2	16.6	1.0	0.0	3.1	13.7	2.8	14.0	47.3	3.700	0.580	9.8
Oklahoma	99,950	54.8	23.6	6.2	15.4	1.7	0.1	(1.8)	13.1	1.7	9.6	48.8	3.695	0.579	7.8
Oregon	68,516	88.1	29.0	6.2	18.1	1.3	0.2	(42.9)	10.6	(7.4)	(25.0)	56.7	3.722	0.583	(11.0)
Pennsylvania	388,942	72.1	28.9	6.2	14.7	1.1	0.0	(23.1)	15.4	(2.4)	(5.3)	44.1	3.688	0.578	0.8
Rhode Island	31,480	2.2	18.4	6.2	15.9	1.1	0.0	56.3	20.9	15.1	62.1	33.8	3.694	0.579	24.1
South Carolina	53,115	67.8	38.1	6.2	19.0	2.0	0.3	(33.4)	15.5	(4.6)	(13.3)	42.6	3.728	0.584	(2.5)
South Dakota	15,928	61.6	46.6	6.2	16.4	2.2	0.0	(33.1)	11.8	(5.1)	(16.2)	54.0	3.708	0.581	(5.6)
Tennessee	144,965	99.5	34.5	6.2	17.9	0.7	0.1	(58.8)	15.7	(9.9)	(33.2)	42.9	3.706	0.581	(11.1)
Texas	369,873	40.5	20.5	6.2	18.3	0.9	0.0	13.6	10.4	4.5	19.5	57.4	3.719	0.583	14.3
Utah	59,652	48.7	33.9	6.2	15.9	1.2	0.0	(6.0)	11.9	0.6	5.3	53.9	3.697	0.579	6.0
Vermont	12,213	34.5	10.6	6.2	21.0	4.8	0.0	22.9	10.5	6.5	27.0	56.8	3.787	0.593	18.5
Virginia	133,060	38.8	22.3	6.2	17.0	1.4	0.4	14.0	10.9	4.6	20.2	55.8	3.710	0.581	14.4
Washington	112,348	77.8	25.4	6.2	22.8	0.8	0.1	(33.1)	10.6	(5.3)	(17.2)	57.2	3.758	0.589	(6.7)
West Virginia	39,736	58.9	27.1	6.2	19.2	1.7	0.0	(13.2)	11.3	(1.0)	(0.9)	54.5	3.732	0.585	2.7
Wisconsin	62,454	62.3	28.6	6.2	13.2	1.4	0.0	(11.7)	12.1	(0.5)	1.0	52.4	3.674	0.576	3.6
Wyoming	13,334	46.1	29.3	6.2	17.3	2.3	0.0	(1.1)	10.2	1.4	7.7	59.3	3.719	0.583	7.7
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	782	23.4	15.2	6.2	20.7	2.0	0.0	32.5	6.7	7.9	31.3	78.0	3.766	0.590	27.6
Puerto Rico	37,686	35.9	23.1	6.2	19.2	3.4	0.0	12.3	10.8	4.3	18.8	55.4	3.758	0.589	13.6
U.S. Virgin Islands	517	102.2	49.1	6.2	24.5	1.0	0.0	(82.9)	8.7	(16.0)	(58.2)	63.3	3.812	0.597	(33.6)
N Mariana Islands	26	(28.1)	1.5	6.2	17.6	1.0	0.0	101.7	9.4	22.8	88.3	59.3	3.719	0.583	55.5
Countrywide - Direct	6,619,629	53.5	24.8	6.2	16.9	1.3	0.5	(3.2)	13.0	1.4	8.4	49.5	3.705	0.580	7.3

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**2022 Profitability Report  
Other Liability**

**Stock**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Alabama	932,203	64.8	17.0	5.5	19.9	2.4	0.0	(9.5)	10.0	(0.4)	0.9	56.6	3.854	0.604	3.8
Alaska	178,284	33.0	9.1	5.5	19.9	1.6	0.0	30.9	9.3	7.9	32.3	60.0	3.844	0.602	22.6
Arizona	1,491,647	57.2	10.3	5.5	18.9	1.2	0.0	6.9	8.8	2.8	12.9	60.6	3.834	0.601	11.0
Arkansas	581,991	68.3	6.8	5.5	14.7	2.0	0.0	2.7	10.8	2.3	11.2	53.3	3.787	0.593	9.2
California	15,070,695	59.1	13.9	5.5	19.9	1.2	0.0	0.5	10.1	1.7	8.9	55.9	3.843	0.602	8.2
Colorado	1,951,306	45.3	8.4	5.5	19.5	1.1	0.0	20.3	9.3	5.7	23.9	58.6	3.839	0.601	17.2
Connecticut	1,482,759	77.6	8.8	5.5	18.9	1.5	0.0	(12.2)	11.9	(0.7)	0.4	50.1	3.831	0.600	3.4
Delaware	591,164	134.0	9.3	5.5	18.3	1.5	0.0	(68.6)	12.9	(12.4)	(43.3)	47.3	3.824	0.599	(17.3)
District of Columbia	664,211	51.1	11.7	5.5	20.9	1.3	0.0	9.6	7.5	3.2	13.9	67.7	3.859	0.605	12.7
Florida	8,380,490	66.4	12.0	5.5	16.9	1.0	0.0	(1.8)	6.8	0.7	4.3	73.4	3.806	0.596	6.4
Georgia	2,700,275	75.5	11.7	5.5	18.0	2.3	0.0	(12.9)	9.8	(1.2)	(2.0)	57.2	3.833	0.601	2.1
Hawaii	375,711	58.3	13.2	5.5	20.2	2.0	(0.0)	0.8	11.4	1.9	10.2	51.8	3.851	0.603	8.5
Idaho	327,998	40.9	10.2	5.5	18.1	1.3	0.0	24.0	7.9	6.3	25.6	65.0	3.823	0.599	19.9
Illinois	4,936,017	66.6	8.3	5.5	15.9	1.2	0.0	2.5	11.2	2.3	11.4	49.9	3.784	0.593	8.9
Indiana	1,227,007	53.9	11.7	5.5	18.1	1.1	0.0	9.8	10.4	3.7	16.5	55.3	3.819	0.598	12.3
Iowa	681,214	38.7	5.6	5.5	17.7	1.1	0.0	31.4	8.5	7.9	32.0	62.6	3.815	0.598	23.3
Kansas	610,072	58.8	8.8	5.5	18.2	1.4	0.0	7.4	9.3	3.0	13.7	59.3	3.824	0.599	11.3
Kentucky	629,107	48.0	9.1	5.5	19.9	3.3	0.0	14.3	9.3	4.5	19.1	58.9	3.868	0.606	14.5
Louisiana	1,210,300	55.0	11.3	5.5	20.2	2.6	0.0	5.4	10.7	2.8	13.3	54.4	3.856	0.604	10.5
Maine	231,738	46.5	7.1	5.5	20.5	1.7	0.0	18.7	8.2	5.2	21.7	64.1	3.860	0.605	17.1
Maryland	1,499,405	57.2	12.7	5.5	17.5	1.5	0.0	5.6	10.1	2.8	12.9	55.8	3.816	0.598	10.4
Massachusetts	3,172,159	47.0	10.3	5.5	18.0	1.7	0.0	17.5	9.2	5.1	21.6	59.3	3.826	0.599	16.0
Michigan	1,794,807	69.9	13.0	5.5	17.7	1.2	0.0	(7.2)	11.2	0.2	3.7	52.3	3.815	0.598	5.2
Minnesota	1,488,071	60.8	9.2	5.5	16.6	1.4	0.0	6.5	9.5	2.9	13.2	58.6	3.805	0.596	10.9
Mississippi	437,753	53.4	8.0	5.5	19.1	2.1	0.0	11.9	10.1	4.1	17.9	56.1	3.844	0.602	13.3
Missouri	1,497,675	72.5	11.8	5.5	17.2	1.6	0.0	(8.6)	10.4	(0.2)	1.9	54.7	3.815	0.598	4.3
Montana	244,152	88.1	41.6	5.5	20.9	1.8	0.0	(57.9)	8.5	(10.8)	(38.5)	61.8	3.868	0.606	(20.5)
Nebraska	435,221	81.0	10.4	5.5	17.3	1.2	0.0	(15.4)	9.4	(1.8)	(4.3)	58.6	3.811	0.597	0.7

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**2022 Profitability Report  
Other Liability**

**Stock**

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Nevada	784,217	62.7	17.9	5.5	19.1	2.0	(0.0)	(7.1)	10.9	0.2	3.5	53.1	3.841	0.602	5.1
New Hampshire	274,880	38.9	9.3	5.5	25.2	1.8	0.0	19.4	8.9	5.5	22.8	60.1	3.922	0.615	17.0
New Jersey	3,631,240	66.6	12.7	5.5	18.4	1.3	0.0	(4.4)	12.5	1.0	7.1	48.9	3.823	0.599	6.7
New Mexico	314,855	80.3	16.6	5.5	20.6	2.3	0.0	(25.4)	9.5	(3.8)	(12.1)	58.5	3.864	0.605	(3.8)
New York	11,933,981	63.2	14.5	5.5	19.2	1.4	0.0	(3.9)	12.8	1.2	7.7	47.5	3.835	0.601	6.9
North Carolina	1,875,278	48.8	7.7	5.5	17.6	1.6	0.0	18.7	9.2	5.4	22.6	58.9	3.821	0.599	16.5
North Dakota	188,718	49.0	8.9	5.5	18.8	1.4	0.0	16.4	9.4	4.9	20.9	58.0	3.834	0.601	15.3
Ohio	2,308,985	63.0	10.0	5.5	17.5	1.2	0.0	2.8	10.8	2.3	11.3	53.6	3.813	0.597	9.3
Oklahoma	750,272	53.3	8.1	5.5	18.8	1.5	0.0	12.8	9.9	4.2	18.4	56.7	3.834	0.601	13.7
Oregon	855,582	56.0	12.2	5.5	19.1	1.0	(0.1)	6.4	10.4	3.0	13.8	55.2	3.829	0.600	10.8
Pennsylvania	3,853,506	62.6	13.9	5.5	17.6	1.6	0.0	(1.2)	10.5	1.4	7.9	55.5	3.819	0.598	7.6
Rhode Island	336,244	39.4	11.0	5.5	17.2	1.7	0.0	25.2	11.7	7.1	29.8	51.0	3.815	0.598	18.4
South Carolina	875,645	76.8	17.0	5.5	19.8	2.1	0.0	(21.2)	9.1	(3.0)	(9.0)	59.9	3.853	0.604	(2.2)
South Dakota	149,600	36.2	8.0	5.5	19.0	2.2	0.0	29.1	7.4	7.3	29.2	68.0	3.849	0.603	23.1
Tennessee	1,507,757	56.0	8.6	5.5	17.5	1.7	0.0	10.7	9.7	3.8	16.7	57.4	3.820	0.599	12.8
Texas	8,372,230	66.6	12.7	5.5	18.6	1.2	0.1	(4.6)	10.2	0.6	5.0	55.1	3.827	0.600	6.0
Utah	789,119	58.2	11.0	5.5	19.1	1.5	(0.0)	4.8	8.6	2.3	11.0	61.5	3.839	0.601	10.0
Vermont	134,929	43.9	10.6	5.5	23.1	2.2	0.0	14.7	9.7	4.6	19.8	57.9	3.886	0.609	14.8
Virginia	1,949,694	44.5	9.0	5.5	17.1	1.8	0.0	22.1	9.5	6.1	25.5	57.7	3.816	0.598	17.9
Washington	1,899,971	59.6	12.3	5.5	19.0	1.2	0.0	2.5	9.5	2.0	10.0	57.9	3.833	0.600	9.0
West Virginia	231,385	32.0	5.5	5.5	19.5	3.0	0.0	34.4	12.4	9.2	37.6	48.9	3.851	0.603	21.7
Wisconsin	1,195,842	46.8	8.4	5.5	16.5	1.2	0.0	21.6	9.5	6.0	25.1	58.5	3.801	0.595	17.9
Wyoming	136,010	37.3	7.5	5.5	23.2	1.6	0.0	24.9	7.1	6.3	25.7	69.1	3.901	0.611	21.0
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	8,426	(35.5)	(1.0)	5.5	26.7	14.9	0.0	89.5	18.2	21.6	86.0	35.6	4.029	0.631	34.0
Puerto Rico	249,442	7.0	1.9	5.5	19.1	3.0	0.0	63.4	7.0	14.4	56.0	68.6	3.871	0.606	41.7
U.S. Virgin Islands	13,544	29.1	16.7	5.5	21.9	3.0	0.0	23.8	8.1	6.3	25.6	62.9	3.908	0.612	19.4
N Mariana Islands	846	(563.6)	(181.8)	5.5	17.4	9.7	0.0	812.9	20.4	173.9	659.4	33.2	3.885	0.609	221.9
Countrywide - Direct	99,445,630	61.4	12.0	5.5	18.4	1.4	0.0	1.3	10.2	1.9	9.6	55.6	3.827	0.600	8.6

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**2022 Profitability Report  
Products Liability**

**Stock**

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	46,134	64.3	37.2	5.7	18.5	2.2	(0.0)	(27.9)	12.0	(4.0)	(11.9)	49.8	3.711	0.581	(2.8)
Alaska	6,399	5.6	7.8	5.7	20.0	2.1	0.0	58.9	0.1	12.4	46.6	59.1	NR	NR	27.5
Arizona	72,655	48.6	23.3	5.7	19.6	0.8	0.0	2.1	10.3	2.0	10.3	55.1	3.712	0.582	8.8
Arkansas	22,946	44.7	23.1	5.7	18.2	1.8	(0.0)	6.5	12.9	3.4	16.0	47.2	3.706	0.581	10.7
California	686,824	35.5	24.7	5.7	20.8	0.9	0.0	12.5	14.9	5.0	22.4	42.2	3.717	0.582	12.6
Colorado	94,671	150.7	43.5	5.7	19.6	1.0	0.0	(120.5)	13.1	(23.2)	(84.1)	46.8	3.710	0.581	(36.2)
Connecticut	61,132	48.9	14.1	5.7	17.0	1.5	0.0	12.8	18.1	5.5	25.3	36.8	3.694	0.579	12.4
Delaware	14,530	32.8	50.7	5.7	16.0	1.7	(0.0)	(6.9)	30.8	3.4	20.5	23.9	3.691	0.578	8.0
District of Columbia	10,138	74.7	107.4	5.7	14.9	1.2	(0.0)	(103.9)	14.4	(19.6)	(70.0)	43.6	3.674	0.576	(27.4)
Florida	294,924	66.4	33.2	5.7	20.5	0.7	0.0	(26.4)	13.9	(3.4)	(9.1)	44.6	3.714	0.582	(0.9)
Georgia	122,303	79.6	31.0	5.7	17.6	2.3	(0.0)	(36.2)	17.4	(4.9)	(13.9)	37.8	3.703	0.580	(2.1)
Hawaii	13,036	18.2	2.4	5.7	21.7	1.3	0.0	50.8	15.9	13.2	53.6	39.7	3.731	0.585	24.4
Idaho	21,032	30.0	18.5	5.7	19.9	1.0	0.0	24.9	10.3	6.8	28.3	55.0	3.717	0.582	18.7
Illinois	196,744	58.4	34.0	5.7	18.1	1.2	0.0	(17.3)	23.3	0.0	5.9	30.0	3.697	0.579	4.9
Indiana	109,890	38.2	19.1	5.7	13.0	1.0	0.0	23.0	12.2	6.7	28.5	49.5	3.658	0.573	17.2
Iowa	38,969	47.5	17.7	5.7	16.6	1.0	(0.0)	11.6	14.0	4.6	20.9	44.9	3.688	0.578	12.5
Kansas	37,435	43.6	21.7	5.7	18.0	1.5	0.0	9.6	17.6	4.8	22.4	37.6	3.699	0.580	11.5
Kentucky	31,427	29.9	10.1	5.7	18.2	2.0	(0.0)	34.2	12.3	9.1	37.4	48.8	3.707	0.581	21.4
Louisiana	49,630	92.7	24.7	5.7	20.3	2.2	(0.0)	(45.5)	18.6	(6.6)	(20.3)	35.7	3.719	0.583	(4.1)
Maine	12,345	19.1	9.7	5.7	19.3	0.2	(0.0)	46.0	8.5	11.0	43.5	62.4	3.705	0.580	30.2
Maryland	53,598	45.9	21.3	5.7	18.9	1.3	0.0	6.9	19.0	4.4	21.4	35.3	3.704	0.580	10.7
Massachusetts	144,594	40.3	26.5	5.7	18.2	1.1	(0.0)	8.2	16.1	4.2	20.0	40.0	3.699	0.580	11.1
Michigan	115,449	16.4	16.4	5.7	16.3	0.9	(0.0)	44.3	19.2	12.3	51.2	35.1	3.685	0.577	21.1
Minnesota	86,492	21.8	7.6	5.7	18.1	1.4	(0.0)	45.4	13.4	11.6	47.2	46.0	3.701	0.580	24.8
Mississippi	18,212	23.9	20.4	5.7	19.9	1.9	(0.0)	28.2	19.0	8.9	38.3	35.2	3.714	0.582	16.6
Missouri	68,015	51.7	39.0	5.7	18.3	1.1	(0.0)	(15.8)	20.1	(0.2)	4.5	33.8	3.699	0.579	4.6
Montana	12,893	106.9	35.3	5.7	20.7	1.9	0.0	(70.4)	14.3	(12.5)	(43.6)	43.6	3.725	0.584	(15.9)
Nebraska	21,548	36.3	10.9	5.7	16.3	1.0	(0.0)	29.7	11.8	8.1	33.5	50.9	3.686	0.577	20.2

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**2022 Profitability Report  
Products Liability**

**Stock**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	39,719	16.4	13.4	5.7	20.9	1.4	0.0	42.3	17.1	11.6	47.8	38.0	3.720	0.583	21.3
New Hampshire	15,834	22.9	26.8	5.7	18.7	1.8	(0.0)	24.2	10.0	6.6	27.6	56.8	3.711	0.581	18.8
New Jersey	201,168	32.8	19.6	5.7	19.6	1.0	0.0	21.3	29.2	9.1	41.5	24.8	3.702	0.580	13.4
New Mexico	11,479	18.6	25.2	5.7	21.5	1.6	0.0	27.4	11.3	7.5	31.2	51.2	3.737	0.586	19.1
New York	300,310	16.8	29.0	5.7	17.5	1.3	(0.0)	29.7	25.6	10.2	45.0	27.5	3.695	0.579	15.5
North Carolina	102,807	67.4	34.1	5.7	18.1	1.5	(0.0)	(26.8)	13.0	(3.6)	(10.2)	47.0	3.703	0.580	(1.7)
North Dakota	11,792	3.3	(0.0)	5.7	18.4	1.8	0.0	70.9	10.6	16.5	64.9	54.6	3.708	0.581	38.6
Ohio	130,922	30.0	25.0	5.7	17.5	1.1	0.0	20.6	21.7	7.7	34.6	31.7	3.694	0.579	14.1
Oklahoma	40,698	21.0	9.9	5.7	20.1	1.3	(0.0)	42.0	11.2	10.6	42.6	52.2	3.719	0.583	25.4
Oregon	59,362	31.1	19.6	5.7	20.2	0.3	0.0	23.0	12.1	6.7	28.4	49.1	3.712	0.582	17.1
Pennsylvania	149,720	84.5	45.4	5.7	17.8	1.4	0.1	(54.7)	34.5	(6.1)	(14.1)	21.5	3.696	0.579	0.1
Rhode Island	12,205	(14.8)	6.4	5.7	21.0	1.5	(0.0)	80.1	17.8	19.6	78.3	36.7	3.723	0.583	31.9
South Carolina	56,772	55.3	43.2	5.7	19.0	2.5	(0.0)	(25.7)	15.3	(3.0)	(7.4)	41.9	3.714	0.582	0.0
South Dakota	12,630	51.8	27.4	5.7	17.8	2.3	0.0	(4.9)	9.0	0.4	3.7	61.2	3.708	0.581	5.4
Tennessee	83,946	54.6	19.5	5.7	16.0	1.7	0.0	2.6	10.7	2.2	11.1	54.6	3.689	0.578	9.2
Texas	377,545	45.6	18.3	5.7	18.8	1.0	0.0	10.7	13.7	4.4	20.0	45.3	3.703	0.580	12.2
Utah	51,163	30.8	14.5	5.7	20.0	1.1	0.0	27.9	9.5	7.3	30.1	57.9	3.720	0.583	20.5
Vermont	8,132	3.3	(11.6)	5.7	19.8	1.8	0.0	81.0	11.2	18.8	73.4	52.7	3.718	0.583	41.8
Virginia*	58,496	56.7	16.2	5.7	16.8	1.6	0.0	3.1	15.4	3.1	15.5	41.4	3.693	0.579	9.5
Washington	91,476	40.9	18.4	5.7	20.1	0.8	0.0	14.2	13.0	5.0	22.2	46.7	3.714	0.582	13.5
West Virginia	9,140	45.1	39.0	5.7	18.5	3.0	(0.0)	(11.3)	37.4	3.5	22.6	20.1	3.703	0.580	7.7
Wisconsin	89,072	75.8	61.8	5.7	16.8	0.9	(0.0)	(61.0)	20.4	(9.6)	(31.1)	33.6	3.689	0.578	(7.3)
Wyoming	6,082	34.4	13.9	5.7	19.6	1.6	0.0	24.9	9.2	6.7	27.5	59.3	3.720	0.583	19.4
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	1,217	29.5	8.0	5.7	5.5	0.5	0.0	50.8	0.9	10.8	41.0	174.3	3.690	0.578	74.5
Puerto Rico	7,233	14.6	10.5	5.7	19.4	2.1	0.0	47.7	7.2	11.1	43.7	66.7	3.737	0.586	32.3
U.S. Virgin Islands	95	(1,562.1)	101.7	5.7	18.4	2.7	0.0	1,533.5	60.7	331.6	1,262.7	12.9	3.701	0.580	165.4
N Mariana Islands	37	1.0	42.5	5.7	4.4	0.0	0.0	46.4	0.4	9.8	37.1	196.5	3.711	0.581	75.9
Countrywide - Direct	4,393,011	46.5	26.1	5.7	18.7	1.2	0.0	1.8	17.4	3.1	16.1	37.8	3.703	0.580	9.2

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**2022 Profitability Report  
Workers Compensation**

**Stock**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	422,655	38.1	12.7	7.3	14.0	4.4	0.3	23.2	18.3	7.7	33.8	37.3	3.825	0.599	15.8
Alaska	187,586	35.0	11.8	7.3	12.5	3.5	1.3	28.6	17.4	8.7	37.3	38.5	3.816	0.598	17.6
Arizona	820,886	32.1	12.3	7.3	13.6	2.1	0.2	32.4	21.7	10.2	43.9	32.6	3.814	0.598	17.5
Arkansas	254,573	41.3	11.6	7.3	12.6	6.2	0.2	20.7	13.8	6.5	28.0	45.9	3.833	0.601	16.1
California	11,485,999	45.2	16.8	7.3	16.1	2.6	0.8	11.3	15.1	4.7	21.7	43.0	3.830	0.600	12.5
Colorado*	1,007,738	54.1	13.5	7.3	15.7	2.6	1.2	5.6	9.4	2.7	12.4	60.5	3.831	0.600	10.7
Connecticut	725,768	47.1	13.6	7.3	13.3	2.9	0.5	15.3	15.7	5.7	25.3	41.6	3.817	0.598	13.7
Delaware	190,191	25.2	10.7	7.3	13.5	6.0	0.9	36.4	15.1	10.0	41.5	42.7	3.838	0.601	20.9
District of Columbia	156,928	28.2	10.3	7.3	12.7	6.9	0.5	34.1	13.5	9.3	38.4	45.9	3.843	0.602	20.9
Florida	3,032,486	45.0	14.1	7.3	15.0	2.6	2.8	13.1	10.8	4.4	19.5	54.7	3.827	0.600	13.9
Georgia	1,682,461	41.2	11.7	7.3	13.7	4.8	0.3	21.0	9.3	5.9	24.5	60.0	3.837	0.601	17.9
Hawaii	228,819	44.0	12.4	7.3	13.1	5.2	0.7	17.4	12.6	5.6	24.3	48.5	3.834	0.601	15.0
Idaho	511,274	53.1	11.1	7.3	13.1	3.4	0.2	11.9	9.1	3.9	17.1	61.5	3.820	0.599	13.7
Illinois	2,143,170	40.3	12.8	7.3	13.5	1.9	0.3	23.8	13.3	7.1	30.0	46.9	3.813	0.597	17.3
Indiana	718,953	47.5	11.8	7.3	13.0	2.0	0.2	18.3	9.6	5.3	22.5	58.8	3.809	0.597	16.5
Iowa	529,179	51.5	13.5	7.3	12.2	2.5	1.6	11.5	12.7	4.4	19.8	48.4	3.808	0.597	12.8
Kansas	374,857	42.2	12.4	7.3	12.8	4.6	0.3	20.5	14.0	6.5	28.0	45.2	3.825	0.599	15.9
Kentucky	391,263	46.3	16.1	7.3	13.4	0.9	0.2	15.7	25.3	7.3	33.7	28.8	3.808	0.597	12.9
Louisiana	661,917	36.8	14.4	7.3	13.7	8.2	0.3	19.4	13.0	6.1	26.3	47.7	3.852	0.604	15.8
Maine	98,619	25.7	8.2	7.3	12.8	2.4	0.3	43.3	16.0	11.6	47.7	41.2	3.812	0.597	22.9
Maryland*	874,632	34.2	14.6	7.3	14.1	4.6	1.9	23.3	17.4	7.6	33.1	38.4	3.831	0.600	15.9
Massachusetts	1,200,126	59.7	15.3	7.3	13.2	2.9	0.4	1.2	14.4	2.5	13.1	44.4	3.817	0.598	9.0
Michigan	926,702	39.3	9.4	7.3	14.4	1.1	0.9	27.7	11.9	7.7	31.9	50.6	3.813	0.597	19.4
Minnesota	722,718	34.2	12.8	7.3	12.5	(0.5)	0.4	33.4	14.1	9.2	38.3	45.3	3.792	0.594	20.5
Mississippi	342,476	48.1	12.8	7.3	13.6	4.0	0.1	14.1	12.9	5.0	22.0	48.2	3.827	0.600	13.8
Missouri	770,685	59.8	17.1	7.3	12.7	2.1	0.2	0.8	13.8	2.3	12.3	45.8	3.808	0.597	8.8
Montana*	115,688	49.5	12.4	7.3	12.1	3.2	0.4	15.0	16.1	5.7	25.4	41.0	3.812	0.597	13.7
Nebraska	320,830	57.6	15.4	7.3	12.4	2.0	0.8	4.5	12.8	3.0	14.4	48.4	3.806	0.596	10.2

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**2022 Profitability Report  
Workers Compensation**

**Stock**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada*	466,239	54.1	16.1	7.3	13.4	5.6	0.1	3.4	18.3	3.6	18.2	36.9	3.832	0.600	9.9
New Hampshire	218,732	40.8	10.8	7.3	13.8	8.2	0.5	18.6	14.9	6.2	27.3	43.1	3.853	0.604	15.0
New Jersey	2,515,675	47.6	16.0	7.3	13.5	2.9	2.5	10.1	16.4	4.7	21.8	40.2	3.818	0.598	12.0
New Mexico	263,675	38.4	10.0	7.3	13.8	3.4	0.1	27.0	14.2	7.9	33.3	45.2	3.822	0.599	18.3
New York	5,036,034	47.9	14.6	7.3	11.0	2.6	4.0	12.6	19.2	5.7	26.1	36.1	3.806	0.596	12.6
North Carolina	1,201,740	41.4	11.4	7.3	13.3	2.9	0.3	23.4	10.9	6.6	27.7	54.0	3.819	0.598	18.2
North Dakota*	5,019	(23.5)	(1.7)	7.3	10.3	3.9	0.2	103.4	6.9	22.8	87.5	72.6	3.804	0.596	66.8
Ohio*	89,002	30.5	15.3	7.3	17.9	1.7	1.2	26.2	39.7	11.7	54.2	19.4	3.826	0.599	13.7
Oklahoma*	418,400	40.8	13.4	7.3	13.8	7.1	0.4	17.2	14.1	5.8	25.5	44.9	3.847	0.603	14.7
Oregon	207,495	60.7	17.6	7.3	12.0	1.5	1.6	(0.7)	22.9	3.4	18.7	31.2	3.805	0.596	9.1
Pennsylvania*	2,418,443	49.6	15.2	7.3	12.5	1.7	0.4	13.4	13.1	4.9	21.6	47.6	3.804	0.596	13.5
Rhode Island	112,966	35.4	12.1	7.3	14.0	9.0	0.4	21.7	11.4	6.4	26.8	52.0	3.867	0.606	17.2
South Carolina*	805,985	50.1	13.6	7.3	12.8	3.1	0.3	12.8	11.7	4.5	20.0	51.7	3.817	0.598	13.5
South Dakota	127,894	50.2	12.8	7.3	12.0	2.3	0.8	14.6	14.0	5.3	23.4	45.2	3.805	0.596	13.8
Tennessee	756,752	40.6	11.8	7.3	13.1	4.2	0.2	22.9	16.3	7.4	31.9	40.5	3.823	0.599	16.1
Texas	1,376,018	40.6	13.8	7.3	12.4	4.1	0.3	21.6	20.1	7.7	34.0	34.5	3.817	0.598	15.0
Utah	246,001	48.3	15.6	7.3	12.7	2.8	0.3	13.0	12.6	4.7	20.9	49.1	3.814	0.597	13.5
Vermont	163,546	52.5	12.4	7.3	13.5	3.3	0.3	10.7	12.6	4.2	19.1	48.5	3.823	0.599	12.5
Virginia	922,043	43.5	12.3	7.3	13.1	2.9	0.5	20.4	13.7	6.4	27.7	45.8	3.817	0.598	15.9
Washington*	58,167	51.8	13.3	7.3	9.9	2.5	0.1	15.1	29.1	7.7	36.5	25.5	3.801	0.595	12.5
West Virginia	180,725	37.1	12.5	7.3	13.0	1.8	0.0	28.3	10.4	7.6	31.2	55.0	3.807	0.596	20.4
Wisconsin	1,416,274	48.7	12.5	7.3	10.1	1.6	7.3	12.5	11.7	4.5	19.8	51.8	3.790	0.594	13.4
Wyoming*	6,425	(3.8)	(1.1)	7.3	13.7	6.8	0.2	76.9	7.1	17.3	66.7	73.9	3.835	0.601	52.6
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	10,547	29.5	8.2	7.3	27.4	2.2	0.0	25.3	3.7	5.9	23.2	88.6	4.073	0.638	24.0
Puerto Rico*	1,074	(169.8)	(14.6)	7.3	14.3	3.9	(0.1)	258.9	20.1	57.5	221.5	33.4	3.836	0.601	77.3
U.S. Virgin Islands	294	1.1	0.0	7.3	406.8	522.0	0.0	(837.2)	(25.9)	(179.9)	(683.2)	93.6	31.159	4.882	(613.0)
N Mariana Islands	918	13.1	2.4	7.3	20.4	6.2	0.0	50.7	6.3	11.6	45.4	70.8	3.973	0.622	35.5
Countrywide - Direct	49,925,257	45.3	14.3	7.3	13.7	2.9	1.4	15.1	14.7	5.5	24.3	43.9	3.820	0.598	13.9

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## 2022 Profitability Report Mortgage Guaranty

### Stock

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	71,492	(14.4)	(0.0)	19.0	(0.4)	2.6	0.0	93.2	(12.6)	17.6	63.0	113.3	3.834	0.601	74.6
Alaska	18,208	(16.4)	(0.1)	19.0	(0.4)	2.6	0.0	95.3	(13.6)	17.9	63.8	133.2	3.833	0.601	88.2
Arizona	154,644	(18.0)	(0.0)	19.0	(0.4)	1.7	0.0	97.7	(12.9)	18.5	66.3	120.0	3.823	0.599	82.8
Arkansas	38,347	(12.7)	0.0	19.0	(0.3)	2.4	0.0	91.7	(13.5)	17.1	61.1	128.9	3.832	0.600	81.9
California	529,749	(27.4)	(0.0)	19.0	(0.4)	1.9	0.0	106.9	(12.1)	20.6	74.3	106.8	3.824	0.599	82.5
Colorado	145,284	(16.7)	(0.0)	19.0	(0.4)	1.9	0.0	96.2	(13.7)	18.1	64.5	132.2	3.828	0.600	88.4
Connecticut	75,975	(25.7)	(0.1)	19.0	(0.4)	1.6	0.0	105.6	(12.0)	20.3	73.3	107.6	3.822	0.599	82.1
Delaware	22,786	(20.3)	0.0	19.0	(0.4)	2.4	0.0	99.4	(11.8)	19.0	68.5	102.2	3.830	0.600	73.3
District of Columbia	24,155	(71.3)	(0.1)	19.0	(0.4)	2.0	0.0	150.9	(0.1)	31.7	119.1	43.0	3.818	0.598	54.4
Florida	456,796	(33.8)	(0.1)	19.0	(0.4)	1.5	0.0	113.8	(11.2)	22.2	80.5	97.8	3.820	0.598	81.9
Georgia	209,387	(29.5)	(0.1)	19.0	(0.4)	3.2	0.0	107.8	(12.5)	20.7	74.7	113.7	3.833	0.601	88.1
Hawaii	20,246	(44.3)	(0.1)	19.0	(0.4)	2.7	0.0	123.1	(9.8)	24.3	89.0	82.7	3.830	0.600	76.8
Idaho	36,769	(14.1)	(0.1)	19.0	(0.4)	1.9	0.0	93.7	(14.1)	17.5	62.1	143.9	3.828	0.600	92.6
Illinois	254,102	(21.9)	(0.1)	19.0	(0.4)	2.3	0.0	101.1	(11.4)	19.5	70.3	100.3	3.824	0.599	73.7
Indiana	116,721	(7.6)	0.0	19.0	(0.4)	1.6	0.0	87.4	(13.4)	16.3	57.8	128.0	3.823	0.599	77.2
Iowa	54,241	(8.6)	(0.1)	19.0	(0.4)	1.7	0.0	88.5	(13.8)	16.4	58.3	137.2	3.825	0.599	83.1
Kansas	47,634	(15.6)	(0.1)	19.0	(0.4)	1.6	0.0	95.6	(13.7)	17.9	64.0	134.2	3.823	0.599	89.1
Kentucky	50,159	(9.3)	0.0	19.0	(0.4)	2.0	0.0	88.7	(13.3)	16.6	58.9	126.1	3.827	0.600	77.5
Louisiana	66,154	(34.6)	(0.1)	19.0	(0.4)	3.6	0.0	112.5	(11.6)	21.8	79.1	100.5	3.841	0.602	82.7
Maine	19,478	(9.7)	(0.1)	19.0	(0.4)	1.8	0.0	89.4	(12.6)	16.8	60.0	114.4	3.824	0.599	71.9
Maryland	170,263	(25.2)	0.1	19.0	(0.4)	1.9	0.0	104.6	(10.7)	20.3	73.7	88.5	3.824	0.599	68.4
Massachusetts	120,612	(21.9)	(0.1)	19.0	(0.4)	2.1	0.0	101.3	(12.4)	19.3	69.6	110.5	3.827	0.600	80.1
Michigan	183,450	(9.2)	0.0	19.0	(0.4)	1.6	0.0	89.0	(13.3)	16.6	59.1	126.8	3.823	0.599	78.2
Minnesota	157,217	(23.0)	(0.1)	19.0	(0.4)	2.0	0.0	102.5	(11.7)	19.7	71.0	102.7	3.825	0.599	76.2
Mississippi	27,878	(13.6)	(0.1)	19.0	(0.4)	2.1	0.0	93.0	(12.7)	17.5	62.8	117.6	3.825	0.599	77.1
Missouri	98,735	(12.0)	(0.1)	19.0	(0.4)	1.9	0.0	91.5	(13.3)	17.1	61.1	126.8	3.826	0.599	80.7
Montana	16,710	(15.3)	(0.0)	19.0	(0.4)	2.6	0.0	94.1	(13.8)	17.6	62.7	137.2	3.835	0.601	89.2
Nebraska	34,378	(15.7)	(0.2)	19.0	(0.4)	1.7	0.0	95.6	(14.2)	17.9	63.6	145.9	3.826	0.599	96.0

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**2022 Profitability Report  
Mortgage Guaranty**

**Stock**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	78,956	(38.4)	(0.0)	19.0	(0.4)	2.6	0.0	117.3	(11.3)	22.8	83.1	98.9	3.828	0.600	85.4
New Hampshire	29,433	(14.5)	0.1	19.0	(0.4)	2.1	0.0	93.7	(13.5)	17.6	62.6	131.2	3.827	0.600	85.4
New Jersey	171,803	(36.8)	(0.1)	19.0	(0.4)	2.0	0.0	116.3	(10.1)	22.8	83.4	86.2	3.822	0.599	75.1
New Mexico	30,982	(20.0)	(0.1)	19.0	(0.4)	2.3	0.0	99.2	(13.0)	18.8	67.4	122.2	3.828	0.600	85.6
New York	206,414	(29.0)	(0.1)	19.0	(0.4)	1.5	0.0	109.0	(8.8)	21.5	78.6	77.3	3.818	0.598	64.0
North Carolina	187,366	(22.0)	(0.1)	19.0	(0.4)	1.9	0.0	101.6	(12.8)	19.3	69.5	116.5	3.825	0.599	84.2
North Dakota	16,512	(21.5)	(0.3)	19.0	(0.4)	1.8	0.0	101.4	(13.9)	19.1	68.4	139.2	3.825	0.599	98.5
Ohio	183,963	(9.0)	0.0	19.0	(0.4)	1.7	0.0	88.7	(12.8)	16.6	59.3	117.5	3.823	0.599	72.9
Oklahoma	53,964	(16.9)	0.0	19.0	(0.4)	2.0	0.0	96.3	(13.0)	18.2	65.1	120.1	3.827	0.600	81.5
Oregon	87,142	(17.1)	(0.0)	19.0	(0.4)	2.6	0.0	96.0	(13.5)	18.0	64.5	129.9	3.833	0.601	87.0
Pennsylvania	203,190	(10.5)	0.0	19.0	(0.4)	1.9	0.0	90.0	(12.6)	16.9	60.4	114.8	3.825	0.599	72.6
Rhode Island	17,970	(25.0)	(0.2)	19.0	(0.4)	2.1	0.0	104.6	(12.2)	20.1	72.3	109.4	3.825	0.599	82.3
South Carolina	95,212	(19.5)	0.1	19.0	(0.4)	2.4	0.0	98.4	(12.7)	18.7	67.0	116.6	3.829	0.600	81.4
South Dakota	14,101	(10.9)	(0.1)	19.0	(0.4)	2.3	0.0	90.2	(14.5)	16.7	59.1	152.9	3.832	0.600	93.5
Tennessee	108,826	(16.1)	(0.0)	19.0	(0.4)	2.1	0.0	95.4	(13.5)	17.9	64.0	127.8	3.830	0.600	85.0
Texas	527,495	(25.3)	(0.0)	19.0	(0.4)	1.8	0.0	105.0	(13.6)	19.9	71.5	133.2	3.825	0.599	98.5
Utah	79,228	(12.4)	0.0	19.0	(0.4)	2.2	0.0	91.6	(13.3)	17.1	61.1	124.7	3.831	0.600	79.4
Vermont	11,303	(11.8)	(0.1)	19.0	(0.4)	1.7	0.0	91.6	(13.6)	17.1	60.9	133.3	3.825	0.599	84.5
Virginia	180,961	(28.0)	(0.1)	19.0	(0.4)	2.1	0.0	107.4	(11.9)	20.7	74.8	101.1	3.830	0.600	78.8
Washington	175,851	(19.1)	(0.0)	19.0	(0.4)	1.9	0.0	98.6	(13.1)	18.7	66.9	120.7	3.826	0.599	84.0
West Virginia	17,285	(9.1)	(0.1)	19.0	(0.4)	2.8	0.0	87.8	(13.3)	16.4	58.2	127.5	3.832	0.600	77.4
Wisconsin	107,418	(12.0)	(0.1)	19.0	(0.4)	2.1	0.0	91.4	(13.9)	17.0	60.5	140.7	3.827	0.600	88.4
Wyoming	9,673	(19.1)	0.1	19.0	(0.4)	2.2	0.0	98.3	(13.9)	18.5	65.9	142.6	3.827	0.600	97.2
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	1,103	(6.6)	(0.1)	19.0	(0.4)	2.4	0.0	85.8	(14.8)	15.7	55.2	161.3	3.837	0.601	92.4
Puerto Rico	6,894	(71.8)	(3.5)	19.0	(0.4)	2.5	0.0	154.2	(2.0)	32.1	120.2	47.6	3.821	0.599	60.4
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	5,824,599	(22.4)	(0.1)	19.0	(0.4)	2.0	0.0	101.8	(12.3)	19.5	70.1	110.3	3.825	0.599	80.5

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**2022 Profitability Report  
Financial Guaranty**

**Stock**

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama	2,875	15.3	5.9	106.7	6.0	5.1	0.0	(38.9)	121.1	10.8	71.4	4.6	3.967	0.622	6.6
Alaska	412	0.0	0.0	106.7	6.0	26.9	0.0	(39.6)	98.2	7.1	51.5	8.6	4.698	0.736	8.4
Arizona	1,353	0.0	0.0	106.7	6.0	4.0	0.0	(16.7)	111.3	13.9	80.7	6.4	3.932	0.616	8.5
Arkansas	401	(77.0)	0.0	106.7	6.0	13.0	0.0	51.2	122.7	30.0	143.9	7.6	4.161	0.652	14.4
California	44,569	24.0	0.5	106.7	6.0	2.9	0.0	(40.1)	106.7	8.3	58.2	9.5	3.894	0.610	8.8
Colorado	6,096	0.0	1.6	106.7	6.2	2.5	0.0	(17.0)	111.7	13.9	80.8	6.6	3.887	0.609	8.6
Connecticut	3,858	(48.6)	0.3	106.7	6.0	2.0	0.0	33.6	98.4	22.5	109.5	25.4	3.865	0.606	31.1
Delaware	11,939	(849.9)	423.8	106.7	6.0	2.2	0.0	411.1	126.8	106.2	431.7	13.8	3.845	0.602	62.9
District of Columbia	1,730	0.0	0.0	106.7	6.0	2.4	0.0	(15.1)	106.5	13.5	77.9	9.5	3.877	0.607	10.7
Florida	9,554	(39.9)	(0.5)	106.7	6.0	11.6	0.0	16.1	101.2	19.2	98.1	9.5	4.193	0.657	12.9
Georgia	4,005	0.0	0.1	106.7	6.0	5.1	0.0	(17.9)	102.9	12.4	72.6	12.8	3.966	0.621	12.6
Hawaii	3,759	0.0	0.0	106.7	6.0	4.5	0.0	(17.2)	96.7	11.5	68.0	62.5	3.919	0.614	45.8
Idaho	74	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	112.7	15.0	85.0	6.7	3.797	0.595	8.9
Illinois	7,536	(1,420.6)	21.1	106.7	7.1	2.7	0.0	1,383.1	57.3	299.4	1,141.0	10.3	3.998	0.626	121.0
Indiana	1,297	0.0	0.0	106.7	6.0	5.2	0.0	(17.9)	107.2	13.0	76.2	8.2	3.972	0.622	9.6
Iowa	352	0.0	0.0	106.7	6.0	2.5	0.0	(15.2)	108.6	13.8	79.6	8.0	3.882	0.608	9.6
Kansas	1,084	0.0	0.0	106.7	6.0	2.3	0.0	(15.0)	102.8	13.0	74.9	14.0	3.874	0.607	13.7
Kentucky	2,066	0.0	0.0	106.7	6.0	4.2	0.0	(16.9)	116.6	14.7	85.0	4.8	3.940	0.617	7.4
Louisiana	3,840	0.0	0.1	106.7	6.0	(9.8)	0.0	(2.9)	111.3	16.8	91.5	9.2	3.471	0.544	11.4
Maine	139	0.0	0.0	106.7	6.0	4.5	0.0	(17.2)	108.7	13.4	78.1	7.4	3.949	0.619	9.1
Maryland	2,092	358.9	24.4	106.7	6.0	3.0	0.0	(399.0)	(34.5)	(89.2)	(344.2)	(11.2)	3.749	0.587	41.7
Massachusetts	3,334	85.1	119.5	106.7	6.2	4.9	0.0	(222.4)	76.3	(34.7)	(111.3)	11.8	4.035	0.632	(9.7)
Michigan	5,193	354.7	(0.0)	106.7	6.0	5.6	0.0	(372.9)	619.0	18.7	227.5	1.5	3.837	0.601	6.5
Minnesota	995	1,048.2	23.1	106.7	6.0	3.8	0.0	(1,087.8)	223.2	(193.5)	(671.2)	5.3	3.839	0.601	(32.6)
Mississippi	1,034	0.0	6.3	106.7	6.0	(52.9)	0.0	33.8	113.9	25.0	122.8	15.2	2.087	0.327	20.5
Missouri	5,718	(2.2)	0.1	106.7	6.0	2.6	0.0	(13.2)	101.5	13.1	75.2	16.6	3.883	0.608	15.7
Montana	60	0.0	0.0	106.7	6.0	9.8	0.0	(22.5)	118.4	13.8	82.0	3.6	4.133	0.648	6.4
Nebraska	481	0.0	0.0	106.7	6.0	(1.2)	0.0	(11.5)	105.9	14.2	80.2	11.1	3.759	0.589	12.1

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Financial Guaranty**

**Stock**

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	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	333	344.5	0.7	106.7	6.0	10.4	0.0	(368.3)	366.0	(20.0)	17.7	1.8	3.984	0.624	3.7
New Hampshire	62	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	103.4	13.5	77.2	13.9	3.799	0.595	14.0
New Jersey	10,257	(0.2)	0.0	106.7	6.0	2.7	0.0	(15.3)	107.5	13.6	78.6	8.7	3.889	0.609	10.1
New Mexico	368	0.0	0.0	106.7	6.0	6.3	0.0	(19.0)	98.8	11.5	68.3	25.2	3.996	0.626	20.6
New York	89,763	(142.0)	41.6	106.7	6.0	3.7	0.0	84.1	119.6	36.4	167.3	10.0	3.899	0.611	20.0
North Carolina	3,854	0.0	0.0	106.7	6.0	2.7	0.0	(15.3)	103.2	12.9	74.9	13.3	3.885	0.609	13.2
North Dakota	488	0.0	0.0	106.7	6.0	3.5	0.0	(16.2)	112.0	14.1	81.6	6.2	3.916	0.613	8.4
Ohio	5,007	3.2	17.8	106.7	6.0	2.5	0.0	(36.2)	107.3	9.2	62.0	9.1	3.879	0.608	8.9
Oklahoma	638	0.0	0.0	106.7	6.0	19.3	0.0	(31.9)	117.3	11.7	73.7	2.3	4.459	0.699	5.5
Oregon	1,282	0.0	0.0	106.7	6.0	(8.4)	0.0	(4.3)	112.8	16.8	91.7	8.2	3.516	0.551	10.5
Pennsylvania	10,075	(10.0)	0.2	106.7	6.0	3.9	0.0	(6.8)	105.8	15.1	83.9	8.7	3.928	0.615	10.6
Rhode Island	476	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	111.5	14.8	84.0	7.1	3.797	0.595	9.2
South Carolina	1,511	0.0	0.0	106.7	6.0	1.4	0.0	(14.1)	111.1	14.5	82.6	7.0	3.845	0.602	9.0
South Dakota	83	0.0	0.0	106.7	6.0	12.8	0.0	(25.5)	99.8	10.3	64.0	15.9	4.211	0.660	13.7
Tennessee	803	0.0	0.0	106.7	6.0	16.8	0.0	(29.5)	105.0	10.3	65.3	6.1	4.365	0.684	7.7
Texas	18,332	0.2	0.6	106.7	6.0	2.3	0.0	(15.8)	107.8	13.6	78.5	8.8	3.873	0.607	10.2
Utah	763	0.0	0.0	106.7	6.0	6.9	0.0	(19.5)	106.4	12.6	74.3	8.3	4.027	0.631	9.6
Vermont	241	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	97.4	12.6	72.1	48.6	3.804	0.596	38.2
Virginia	12,943	0.0	(0.1)	106.7	6.0	3.4	0.0	(16.1)	102.8	12.7	74.0	13.6	3.911	0.613	13.4
Washington	1,494	0.0	0.0	106.7	6.0	3.5	0.0	(16.1)	113.4	14.4	82.9	5.8	3.914	0.613	8.1
West Virginia	114	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	119.1	16.0	90.4	4.9	3.797	0.595	7.6
Wisconsin	736	0.0	0.0	106.7	6.0	6.5	0.0	(19.2)	148.8	19.3	110.4	1.8	4.021	0.630	5.4
Wyoming	54	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	106.6	14.0	79.9	10.1	3.798	0.595	11.3
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	1,992	0.0	0.0	106.7	6.0	NR	0.0	(12.7)	96.8	12.5	71.6	65.1	3.807	0.596	49.8
Puerto Rico	85,555	9.0	11.6	106.7	6.0	NR	0.0	(33.3)	128.6	13.2	82.1	19.0	3.809	0.597	18.9
U.S. Virgin Islands	623	(41.2)	50.1	106.7	6.0	NR	0.0	(21.6)	120.1	14.3	84.2	10.0	3.801	0.595	11.6
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	373,693	(76.0)	28.4	106.7	6.0	3.4	0.0	31.5	121.0	25.6	126.9	10.1	3.892	0.610	16.1

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## 2022 Profitability Report Accident and Health

### Stock

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama*	93,262	78.0	3.4	6.9	20.0	2.6	0.0	(11.0)	1.9	(2.0)	(7.1)	102.6	3.753	0.588	(4.1)
Alaska	7,289	56.8	2.4	6.9	23.2	2.6	0.0	8.1	(1.2)	1.5	5.5	68.3	NR	NR	3.7
Arizona	107,762	51.6	2.0	6.9	15.8	2.1	0.0	21.6	5.5	5.4	21.7	61.1	3.783	0.593	16.4
Arkansas	51,658	55.5	3.2	6.9	15.6	2.7	0.0	16.1	3.1	3.9	15.3	84.1	3.803	0.596	16.1
California	619,256	71.5	3.6	6.9	15.4	2.4	0.0	0.2	4.9	0.8	4.3	65.3	3.784	0.593	6.0
Colorado	80,231	94.7	4.2	6.9	15.0	2.1	0.0	(22.9)	6.5	(3.8)	(12.6)	56.4	3.761	0.589	(3.9)
Connecticut	66,092	88.9	4.7	6.9	15.4	1.9	0.0	(17.8)	7.4	(2.6)	(7.9)	51.9	3.765	0.590	(0.9)
Delaware	117,286	40.3	1.9	6.9	14.0	2.4	0.0	34.5	1.9	7.6	28.9	108.2	3.793	0.594	34.5
District of Columbia	92,153	34.3	2.7	6.9	21.2	2.5	0.0	32.3	2.8	7.2	27.9	85.5	3.918	0.614	27.2
Florida	303,760	69.3	3.5	6.9	19.1	2.0	0.0	(0.9)	7.9	1.0	5.9	49.3	3.877	0.607	6.2
Georgia	167,600	86.4	4.4	6.9	17.0	4.1	0.0	(18.9)	3.3	(3.5)	(12.1)	83.1	3.860	0.605	(6.8)
Hawaii	6,958	84.3	2.7	6.9	12.1	4.5	0.0	(10.5)	28.4	2.2	15.6	17.8	3.718	0.583	5.9
Idaho	15,339	56.2	2.6	6.9	11.1	3.0	0.0	20.2	5.5	5.1	20.6	59.5	3.662	0.574	15.3
Illinois	327,756	67.1	4.0	6.9	17.8	2.2	0.0	2.0	4.6	1.1	5.5	69.7	3.841	0.602	7.1
Indiana	353,793	61.6	3.1	6.9	34.4	1.3	0.0	(7.3)	2.0	(1.2)	(4.0)	89.3	4.191	0.657	(0.0)
Iowa	60,388	43.8	2.8	6.9	20.6	1.6	0.0	24.2	4.6	5.8	22.9	67.9	3.899	0.611	18.9
Kansas	57,400	72.5	3.8	6.9	18.9	2.1	0.0	(4.2)	7.6	0.3	3.1	53.8	3.862	0.605	4.9
Kentucky	66,240	74.2	4.1	6.9	17.0	5.1	0.0	(7.3)	3.2	(1.0)	(3.1)	84.0	3.879	0.608	0.7
Louisiana	61,130	57.8	2.1	6.9	20.6	2.8	0.0	9.7	2.7	2.5	9.9	91.8	3.893	0.610	12.4
Maine	12,678	98.1	5.1	6.9	14.0	2.0	0.0	(26.1)	12.3	(3.6)	(10.2)	35.9	3.711	0.581	(0.6)
Maryland	64,296	111.0	5.2	6.9	15.0	2.0	0.0	(40.1)	17.5	(5.7)	(17.0)	26.8	3.740	0.586	(1.4)
Massachusetts	126,579	75.4	2.8	6.9	14.4	2.8	0.0	(2.3)	5.6	0.4	2.9	62.2	3.768	0.590	5.0
Michigan	158,455	72.4	3.2	6.9	10.2	1.6	0.0	5.7	5.0	2.0	8.7	66.9	3.626	0.568	8.9
Minnesota	58,383	55.1	2.8	6.9	12.7	2.0	0.0	20.4	17.5	7.0	30.9	25.2	3.629	0.569	10.9
Mississippi	50,514	54.1	2.9	6.9	23.0	2.8	0.0	10.3	2.4	2.5	10.2	96.7	3.916	0.614	13.2
Missouri	133,448	70.8	3.0	6.9	19.2	2.4	0.0	(2.3)	4.6	0.2	2.1	71.6	3.869	0.606	4.8
Montana	11,447	49.3	2.1	6.9	18.1	2.6	0.0	21.0	3.8	5.0	19.8	71.6	3.865	0.605	17.4
Nebraska	80,347	45.6	2.1	6.9	24.0	1.6	0.0	19.7	2.6	4.5	17.7	86.1	3.971	0.622	18.6

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## 2022 Profitability Report Accident and Health

### Stock

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Loss Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	23,846	61.8	3.7	6.9	17.6	3.4	0.0	6.6	6.0	2.3	10.3	57.5	3.872	0.607	9.2
New Hampshire	20,619	93.3	7.2	6.9	16.7	4.0	0.0	(28.1)	6.6	(4.9)	(16.7)	56.1	3.860	0.605	(6.1)
New Jersey	192,773	73.4	5.7	6.9	17.5	2.5	0.0	(6.0)	6.4	(0.3)	0.6	57.0	3.842	0.602	3.6
New Mexico	27,023	39.8	1.9	6.9	18.3	2.3	0.0	30.8	2.1	6.8	26.1	92.7	3.855	0.604	27.5
New York	594,511	65.9	3.8	6.9	10.8	2.3	0.0	10.4	4.5	2.9	12.0	69.4	3.655	0.573	11.4
North Carolina	150,893	69.8	3.5	6.9	16.2	2.4	0.0	1.2	4.6	1.0	4.8	68.3	3.807	0.596	6.5
North Dakota	7,853	61.6	2.5	6.9	20.9	1.9	0.0	6.1	8.4	2.6	11.9	48.3	3.919	0.614	9.1
Ohio	211,685	85.9	4.0	6.9	13.4	2.1	0.0	(12.4)	3.8	(2.0)	(6.6)	77.8	3.742	0.586	(2.0)
Oklahoma	48,033	57.2	3.4	6.9	19.2	2.6	0.0	10.7	3.2	2.7	11.2	83.1	3.876	0.607	12.5
Oregon	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Pennsylvania	299,003	77.5	4.4	6.9	13.9	1.9	0.0	(4.6)	5.4	(0.1)	0.9	62.8	3.731	0.584	3.7
Rhode Island	48,813	31.9	1.6	6.9	8.9	2.5	0.0	48.2	0.5	10.2	38.5	130.2	3.716	0.582	53.3
South Carolina	62,090	63.8	3.7	6.9	17.7	3.8	0.0	4.1	4.7	1.6	7.2	65.8	3.885	0.609	8.0
South Dakota	6,886	74.2	3.4	6.9	15.9	2.9	0.0	(3.4)	16.6	1.9	11.3	27.9	3.806	0.596	6.4
Tennessee	217,195	39.7	1.7	6.9	31.8	2.6	0.0	17.2	1.5	3.9	14.9	110.4	4.028	0.631	19.9
Texas	467,826	66.2	2.5	6.9	18.4	2.2	0.0	3.8	2.9	1.2	5.4	85.9	3.853	0.604	7.9
Utah	40,837	83.5	4.5	6.9	15.0	2.3	0.0	(12.3)	2.6	(2.2)	(7.5)	89.7	3.785	0.593	(3.6)
Vermont	17,557	76.2	4.8	6.9	12.1	2.3	0.0	(2.4)	4.1	0.1	1.6	72.1	3.695	0.579	4.2
Virginia	110,202	78.8	3.4	6.9	14.6	2.9	0.0	(6.7)	9.2	0.0	2.5	44.1	3.765	0.590	4.3
Washington	54,091	78.7	2.9	6.9	16.2	2.6	0.0	(7.3)	12.2	0.4	4.5	37.9	3.809	0.597	4.9
West Virginia	24,294	76.6	3.3	6.9	15.7	3.2	0.0	(5.7)	1.9	(0.9)	(2.9)	101.5	3.818	0.598	0.3
Wisconsin	115,350	75.0	4.3	6.9	14.4	2.3	0.0	(3.0)	4.4	0.1	1.4	70.3	3.758	0.589	4.1
Wyoming	11,401	90.6	4.3	6.9	18.7	3.0	0.0	(23.5)	2.3	(4.6)	(16.6)	95.6	3.868	0.606	(12.6)
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	192,474	93.3	3.5	6.9	10.8	4.2	0.0	(18.9)	(0.9)	(4.1)	(15.7)	192.8	3.827	0.600	(27.1)
Puerto Rico	23,863	33.0	0.9	6.9	25.9	2.3	0.0	31.0	0.3	6.6	24.8	147.4	3.851	0.603	39.7
U.S. Virgin Islands	252	(16.4)	2.4	6.9	12.1	(5.3)	0.0	100.3	15.0	23.4	91.9	37.8	3.609	0.565	37.8
N Mariana Islands	6,207	41.4	1.3	6.9	15.7	4.5	0.0	30.1	(0.7)	6.2	23.2	182.8	3.829	0.600	45.7
Countrywide - Direct	6,292,249	69.3	3.5	6.9	17.2	2.4	0.0	0.7	4.7	0.9	4.5	67.8	3.831	0.600	6.3

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**2022 Profitability Report  
Warranty**

**Stock**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama	14,166	57.2	0.9	6.1	9.4	3.3	0.0	23.2	8.7	6.2	25.6	51.1	3.784	0.593	16.3
Alaska	682	67.6	0.7	6.1	4.2	4.0	0.0	17.4	6.1	4.6	18.9	69.6	3.597	0.564	16.2
Arizona	31,614	73.0	0.9	6.1	3.4	2.0	0.0	14.5	7.3	4.2	17.6	63.3	3.483	0.546	14.1
Arkansas	8,796	60.1	0.7	6.1	1.1	2.9	0.0	29.2	8.5	7.5	30.2	55.5	3.376	0.529	19.6
California	225,901	46.9	0.5	6.1	29.3	1.9	0.0	15.3	5.5	4.1	16.8	62.0	4.609	0.722	14.3
Colorado	26,678	57.1	0.6	6.1	3.0	2.1	0.0	31.2	9.7	8.1	32.8	49.6	3.409	0.534	19.1
Connecticut	9,840	44.1	0.6	6.1	1.6	2.2	0.0	45.4	13.7	11.7	47.4	37.6	3.319	0.520	20.6
Delaware	26,149	69.1	0.8	6.1	(2.6)	3.1	0.0	23.6	9.8	6.5	26.9	51.2	3.198	0.501	16.5
District of Columbia	41	162.8	1.7	6.1	4.5	4.1	0.0	(79.2)	9.6	(15.1)	(54.5)	56.3	3.682	0.577	(27.5)
Florida	638,034	65.8	0.9	6.1	6.6	2.4	0.0	18.2	12.1	5.7	24.7	39.7	3.589	0.562	12.8
Georgia	49,312	63.3	0.8	6.1	29.6	4.1	0.0	(3.9)	7.9	0.4	3.7	44.5	4.827	0.756	5.7
Hawaii	3,381	59.0	1.1	6.1	1.2	3.2	0.0	29.5	11.8	8.0	33.3	43.8	3.404	0.533	17.4
Idaho	3,076	64.0	0.8	6.1	1.2	2.0	0.0	25.9	12.7	7.4	31.2	40.4	3.291	0.516	15.4
Illinois	265,675	59.5	0.8	6.1	11.1	1.5	0.0	21.0	9.7	5.9	24.8	46.7	3.781	0.592	14.7
Indiana	42,107	49.3	0.5	6.1	2.2	1.4	0.0	40.6	11.9	10.4	42.1	42.9	3.332	0.522	20.8
Iowa	6,790	59.4	0.7	6.1	3.3	1.6	0.0	29.0	10.9	7.8	32.0	45.3	3.392	0.531	17.4
Kansas	188,166	42.7	0.5	6.1	24.7	0.3	0.0	25.7	7.9	6.6	26.9	48.4	4.400	0.689	16.7
Kentucky	12,158	51.4	0.8	6.1	4.5	8.1	0.0	29.1	9.1	7.5	30.7	49.0	3.780	0.592	18.2
Louisiana	8,833	88.1	1.1	6.1	3.8	4.4	0.0	(3.4)	6.0	0.2	2.4	70.3	3.598	0.564	4.7
Maine	4,720	62.5	0.8	6.1	1.2	2.2	0.0	27.3	11.9	7.6	31.6	42.5	3.307	0.518	16.2
Maryland	21,292	71.0	1.1	6.1	4.0	2.2	0.0	15.7	10.4	4.9	21.2	47.5	3.481	0.545	13.0
Massachusetts	23,345	60.8	0.8	6.1	3.5	2.7	0.0	26.1	14.2	7.7	32.7	35.7	3.440	0.539	14.6
Michigan	588,052	57.2	0.6	6.1	5.9	1.4	0.0	28.8	11.5	7.8	32.4	42.0	3.504	0.549	16.6
Minnesota	29,898	74.6	1.0	6.1	5.7	2.1	0.0	10.5	10.7	3.9	17.3	44.9	3.535	0.554	10.8
Mississippi	5,574	97.3	1.1	6.1	3.3	3.1	0.0	(10.9)	6.0	(1.4)	(3.6)	71.7	3.528	0.553	0.4
Missouri	42,685	73.5	0.9	6.1	4.8	2.0	0.0	12.8	10.3	4.3	18.7	46.7	3.489	0.547	11.7
Montana	876	61.6	0.9	6.1	1.5	2.8	0.0	27.1	7.4	6.9	27.7	62.3	3.418	0.536	20.1
Nebraska	5,119	70.4	0.9	6.1	7.8	1.7	0.0	13.1	12.8	4.8	21.1	38.7	3.627	0.568	11.2

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## 2022 Profitability Report Warranty

### Stock

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	3,613	44.9	0.6	6.1	4.9	3.5	0.0	40.0	12.1	10.3	41.8	41.4	3.581	0.561	20.3
New Hampshire	5,766	49.5	0.7	6.1	0.8	2.0	0.0	40.9	12.4	10.5	42.8	41.3	3.275	0.513	20.4
New Jersey	23,650	64.4	1.2	6.1	9.2	2.3	0.0	16.9	9.9	5.1	21.7	47.0	3.725	0.584	13.3
New Mexico	5,029	45.7	0.5	6.1	4.5	3.4	0.0	39.8	7.6	9.5	37.8	59.1	3.564	0.558	25.4
New York	59,680	59.9	0.7	6.1	8.9	2.3	0.0	22.2	8.4	6.0	24.7	52.8	3.712	0.582	16.1
North Carolina	48,216	88.3	1.2	6.1	8.1	2.5	0.0	(6.1)	9.5	0.2	3.2	48.4	3.680	0.577	4.7
North Dakota	835	89.7	1.6	6.1	1.2	2.8	0.0	(1.4)	12.7	1.7	9.6	40.2	3.338	0.523	6.7
Ohio	78,643	59.4	0.7	6.1	14.6	1.3	0.0	17.9	7.3	4.9	20.3	57.0	3.936	0.617	14.9
Oklahoma	15,035	79.8	0.9	6.1	15.2	3.0	0.0	(5.0)	8.5	0.3	3.2	49.3	4.053	0.635	5.0
Oregon	5,633	62.7	0.7	6.1	1.9	2.8	0.0	25.8	10.8	7.1	29.5	45.9	3.385	0.530	16.4
Pennsylvania	69,282	65.2	0.7	6.1	3.7	2.3	0.0	22.0	10.3	6.2	26.1	47.3	3.453	0.541	15.2
Rhode Island	2,754	66.6	0.7	6.1	2.5	2.1	0.0	21.9	10.0	6.2	25.7	48.5	3.389	0.531	15.3
South Carolina	10,586	61.6	0.9	6.1	4.3	3.3	0.0	23.9	12.1	6.9	29.1	40.4	3.517	0.551	14.7
South Dakota	1,922	50.9	0.6	6.1	1.4	2.9	0.0	38.1	13.7	10.1	41.6	38.2	3.363	0.527	18.7
Tennessee	14,602	69.5	0.9	6.1	4.5	2.6	0.0	16.4	23.5	7.1	32.8	23.0	3.471	0.544	10.5
Texas	294,256	59.0	0.7	6.1	13.2	2.6	0.0	18.4	11.5	5.7	24.2	39.6	3.940	0.617	12.9
Utah	49,938	76.9	0.8	6.1	22.1	2.5	0.0	(8.3)	7.9	(0.5)	0.0	49.3	4.362	0.683	3.7
Vermont	8,815	27.7	0.3	6.1	19.6	2.6	0.0	43.8	8.8	10.6	42.0	45.4	4.261	0.668	22.7
Virginia	21,358	79.4	1.1	6.1	5.8	2.5	0.0	5.2	10.5	2.7	12.9	46.1	3.573	0.560	9.0
Washington	66,191	66.6	0.8	6.1	11.5	2.0	0.0	13.0	13.6	4.9	21.8	34.7	3.823	0.599	10.8
West Virginia	4,385	69.5	1.1	6.1	1.7	4.1	0.0	17.5	10.3	5.3	22.6	47.1	3.444	0.540	13.5
Wisconsin	45,246	41.4	0.6	6.1	12.8	2.1	0.0	37.0	7.0	8.9	35.2	59.5	3.888	0.609	24.2
Wyoming	666	89.9	1.1	6.1	2.7	2.8	0.0	(2.5)	12.7	1.5	8.7	39.9	3.412	0.535	6.4
American Samoa	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Guam	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Puerto Rico	3,697	82.9	1.0	6.1	1.2	4.0	0.0	4.8	24.3	4.8	24.3	22.3	3.351	0.525	8.2
U.S. Virgin Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
N Mariana Islands	NR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.000	0.000	0.0
Countrywide - Direct	3,122,756	60.0	0.7	6.1	11.0	2.0	0.0	20.2	10.3	5.8	24.6	44.2	3.798	0.595	14.1

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**2022 Profitability Report  
All Other**

**Stock**

State	Percent of Direct Premiums Earned										Percent of Net Worth				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama	293,999	24.2	4.8	7.4	28.6	3.4	0.0	31.5	6.3	7.6	30.2	81.0	3.893	0.610	27.8
Alaska	156,094	20.4	4.8	7.4	24.1	2.3	0.0	41.1	6.6	9.7	38.0	79.3	3.682	0.577	33.2
Arizona	333,651	26.1	4.6	7.4	26.6	2.1	0.0	33.2	6.4	8.0	31.6	78.5	3.840	0.602	28.1
Arkansas	162,059	80.5	8.7	7.4	26.6	2.8	0.0	(25.9)	5.9	(4.5)	(15.5)	87.9	3.847	0.603	(10.4)
California	2,345,562	33.5	4.6	7.4	27.5	2.5	0.0	24.5	5.6	6.0	24.0	87.1	3.864	0.605	24.2
Colorado	425,348	37.0	3.7	7.4	25.5	1.9	0.0	24.6	5.8	6.1	24.3	85.5	3.816	0.598	24.0
Connecticut	289,179	27.8	3.8	7.4	25.0	1.9	0.0	34.1	8.0	8.4	33.7	72.1	3.810	0.597	27.5
Delaware	96,762	21.8	2.4	7.4	25.7	3.5	0.0	39.2	5.2	9.1	35.4	90.1	3.852	0.603	35.1
District of Columbia	259,383	16.3	2.0	7.4	29.7	1.9	0.0	42.7	6.6	10.0	39.3	64.6	3.933	0.616	28.7
Florida	1,820,289	48.5	7.0	7.4	28.2	1.9	0.0	7.0	5.4	2.3	10.0	89.2	3.866	0.606	12.2
Georgia	555,323	42.6	6.2	7.4	24.2	4.0	0.0	15.6	6.3	4.3	17.7	81.4	3.831	0.600	17.6
Hawaii	106,796	17.3	4.3	7.4	27.5	3.1	0.0	40.4	6.2	9.5	37.2	79.8	3.875	0.607	32.9
Idaho	87,455	40.7	7.0	7.4	26.9	2.3	0.0	15.8	5.6	4.2	17.2	87.0	3.848	0.603	18.2
Illinois	861,920	27.1	2.5	7.4	25.6	2.3	0.0	35.1	5.5	8.2	32.4	92.1	3.826	0.599	33.0
Indiana	294,713	28.6	4.0	7.4	25.9	1.8	0.0	32.4	5.3	7.6	30.1	89.2	3.822	0.599	30.0
Iowa	141,701	25.5	3.4	7.4	29.9	1.7	0.0	32.2	5.1	7.6	29.7	92.5	3.892	0.610	30.8
Kansas	157,293	40.4	4.7	7.4	26.3	2.7	0.0	18.5	5.6	4.8	19.4	88.4	3.844	0.602	20.4
Kentucky	209,468	30.9	4.8	7.4	33.8	3.0	0.0	20.1	5.9	5.1	20.8	81.9	3.988	0.625	20.4
Louisiana	450,513	51.4	8.5	7.4	27.4	3.9	0.0	1.5	7.8	1.5	7.7	71.1	3.873	0.607	8.8
Maine	95,482	35.1	3.6	7.4	28.4	2.2	0.0	23.3	5.5	5.7	23.0	86.2	3.879	0.608	23.1
Maryland	443,232	19.3	2.9	7.4	25.8	2.2	0.0	42.4	4.8	9.7	37.5	97.2	3.829	0.600	39.7
Massachusetts	543,720	33.7	5.3	7.4	26.7	2.1	0.0	24.8	6.0	6.1	24.7	84.6	3.841	0.602	24.1
Michigan	497,081	23.3	3.0	7.4	25.5	1.7	0.0	39.1	5.6	9.1	35.6	87.7	3.814	0.598	34.5
Minnesota	305,179	32.6	4.8	7.4	24.6	2.1	0.0	28.5	6.0	6.9	27.6	86.4	3.807	0.596	27.0
Mississippi	173,193	20.4	2.0	7.4	27.6	3.1	0.0	39.6	5.8	9.2	36.2	76.2	3.895	0.610	30.8
Missouri	303,261	22.8	3.4	7.4	26.7	1.9	0.0	37.7	5.7	8.8	34.6	85.0	3.840	0.602	32.7
Montana	80,333	20.0	1.8	7.4	26.8	3.0	0.0	41.0	5.2	9.4	36.8	91.9	3.859	0.605	37.1
Nebraska	116,019	25.8	3.1	7.4	25.5	1.7	0.0	36.5	8.1	8.9	35.7	56.3	3.809	0.597	23.3

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**2022 Profitability Report  
All Other**

**Stock**

State	Percent of Direct Premiums Earned											Percent of Net Worth			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhdr	Under- Writing Profit	Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	180,658	20.8	4.2	7.4	29.1	3.6	0.0	35.0	6.4	8.3	33.0	79.3	3.906	0.612	29.5
New Hampshire	80,270	21.6	3.1	7.4	31.3	2.6	0.0	34.0	5.3	8.0	31.3	91.3	3.926	0.615	31.9
New Jersey	679,279	51.8	5.5	7.4	27.1	1.8	0.0	6.4	6.0	2.3	10.1	86.5	3.841	0.602	12.0
New Mexico	106,029	17.3	4.0	7.4	28.8	2.9	0.0	39.6	5.5	9.2	35.9	87.2	3.893	0.610	34.6
New York	1,613,496	32.5	3.5	7.4	27.0	1.9	0.0	27.8	5.5	6.7	26.6	83.6	3.847	0.603	25.5
North Carolina	539,885	36.2	4.2	7.4	25.4	2.3	0.0	24.5	5.7	6.0	24.2	83.5	3.822	0.599	23.4
North Dakota	54,775	32.4	3.1	7.4	27.4	2.1	0.0	27.6	4.7	6.5	25.7	98.7	3.856	0.604	28.6
Ohio	566,692	22.0	2.8	7.4	24.4	1.8	0.0	41.7	6.0	9.7	38.0	86.1	3.798	0.595	35.9
Oklahoma	197,707	21.6	3.5	7.4	28.9	2.6	0.0	36.0	5.6	8.4	33.2	87.5	3.887	0.609	32.3
Oregon	240,699	21.7	3.1	7.4	25.5	1.9	0.0	40.5	5.7	9.4	36.8	86.3	3.817	0.598	35.0
Pennsylvania	655,740	27.4	4.1	7.4	26.9	2.2	0.0	32.0	5.6	7.6	30.0	87.0	3.847	0.603	29.3
Rhode Island	99,171	86.5	9.9	7.4	24.8	2.5	0.0	(31.1)	6.9	(5.4)	(18.7)	77.1	3.814	0.598	(11.2)
South Carolina	235,724	27.4	3.7	7.4	27.8	3.2	0.0	30.5	5.3	7.2	28.6	89.2	3.883	0.608	28.8
South Dakota	53,651	10.8	1.7	7.4	25.7	2.7	0.0	51.7	4.9	11.6	45.0	94.7	3.838	0.601	45.8
Tennessee	394,639	32.0	3.9	7.4	25.7	2.5	0.0	28.6	5.4	6.9	27.2	90.7	3.830	0.600	27.9
Texas	2,387,856	40.0	4.8	7.4	25.9	1.8	1.7	18.4	5.6	4.7	19.3	89.2	3.822	0.599	20.4
Utah	185,450	31.0	1.0	7.4	26.0	2.1	0.0	32.5	5.4	7.7	30.2	90.7	3.829	0.600	30.6
Vermont	26,100	(9.6)	1.2	7.4	28.2	3.8	0.0	69.0	6.0	15.4	59.6	83.3	3.893	0.610	52.9
Virginia	574,196	22.9	3.2	7.4	26.6	2.5	0.0	37.4	5.3	8.7	34.0	89.9	3.848	0.603	33.9
Washington	534,776	44.6	6.6	7.4	23.6	2.0	0.0	15.9	6.7	4.4	18.2	78.4	3.785	0.593	17.4
West Virginia*	77,017	133.8	8.9	7.4	29.9	3.9	0.0	(83.8)	5.4	(16.7)	(61.6)	85.3	3.942	0.618	(49.2)
Wisconsin	259,650	24.9	3.5	7.4	24.5	1.7	0.0	38.0	4.8	8.7	34.1	98.5	3.798	0.595	36.8
Wyoming	76,409	5.6	(0.9)	7.4	26.8	2.4	0.0	58.8	4.8	13.1	50.5	94.5	3.852	0.604	51.0
American Samoa	17	74.1	4.5	7.4	32.7	0.0	0.0	(18.7)	1.9	(3.6)	(13.2)	131.5	3.981	0.624	(13.9)
Guam	12,581	4.0	1.2	7.4	28.0	2.8	0.0	56.6	5.2	12.7	49.1	75.7	3.913	0.613	40.5
Puerto Rico	184,529	50.2	6.2	7.4	24.9	4.0	0.0	7.3	6.6	2.6	11.3	78.4	3.842	0.602	12.1
U.S. Virgin Islands	7,040	(2.2)	12.0	7.4	27.3	3.7	0.0	51.8	8.1	12.1	47.7	69.5	3.868	0.606	36.4
N Mariana Islands	1,379	89.8	7.0	7.4	18.6	2.2	0.0	(25.0)	6.3	(4.3)	(14.4)	81.5	3.696	0.579	(8.7)
Countrywide - Direct	21,630,422	34.5	4.5	7.4	26.6	2.3	0.2	24.6	5.8	6.1	24.3	85.5	3.843	0.602	24.0

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## 2022 Profitability Report Earthquake

### Stock

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Alabama	10,149	3.5	1.2	4.4	14.4	2.5	0.0	74.1	2.0	15.9	60.2	123.0	3.770	0.591	77.2
Alaska	39,987	4.2	1.0	4.4	14.9	1.8	0.0	73.7	2.0	15.8	59.9	117.7	3.755	0.588	73.7
Arizona	17,362	7.2	2.2	4.4	11.9	1.1	0.0	73.2	1.7	15.6	59.3	129.5	3.687	0.578	79.8
Arkansas	37,963	(0.5)	(0.2)	4.4	14.2	2.5	0.0	79.7	1.7	17.0	64.4	124.3	3.760	0.589	83.3
California	1,615,864	1.9	0.6	4.4	23.0	1.2	0.0	68.9	1.5	14.7	55.8	126.6	3.940	0.617	73.9
Colorado	15,746	(21.0)	(5.1)	4.4	12.8	1.0	0.0	107.9	2.7	23.1	87.6	110.8	3.707	0.581	100.2
Connecticut	11,851	10.4	3.1	4.4	11.8	1.3	0.0	69.0	1.7	14.8	56.0	130.1	3.700	0.580	76.0
Delaware	1,663	0.5	0.2	4.4	12.1	4.1	0.0	78.8	1.6	16.8	63.6	128.1	3.751	0.588	84.6
District of Columbia	4,931	14.1	4.7	4.4	13.4	1.0	0.0	62.5	1.6	13.4	50.7	133.9	3.725	0.584	71.0
Florida	41,178	15.0	4.5	4.4	16.6	0.7	0.0	58.7	2.1	12.7	48.1	125.1	3.790	0.594	63.4
Georgia	21,699	8.3	2.9	4.4	13.6	2.4	0.0	68.4	2.1	14.7	55.8	118.6	3.747	0.587	69.4
Hawaii	18,105	3.6	1.2	4.4	17.3	1.8	0.0	71.7	1.8	15.3	58.2	122.1	3.817	0.598	74.3
Idaho	6,446	6.1	1.8	4.4	13.1	1.4	0.0	73.2	1.8	15.7	59.4	124.1	3.707	0.581	76.8
Illinois	97,109	10.0	3.1	4.4	14.4	1.1	0.0	67.0	2.0	14.4	54.6	120.4	3.733	0.585	68.9
Indiana	42,942	0.8	0.3	4.4	14.9	1.2	0.0	78.6	1.6	16.8	63.5	127.4	3.745	0.587	84.0
Iowa	6,110	6.6	2.0	4.4	16.0	0.9	0.0	70.1	1.9	15.0	57.0	122.9	3.768	0.590	73.2
Kansas	11,125	3.9	1.4	4.4	14.8	1.4	0.0	74.2	1.2	15.8	59.6	147.9	3.772	0.591	91.4
Kentucky	45,342	1.9	0.6	4.4	15.5	2.9	0.0	74.7	1.7	15.9	60.4	125.3	3.803	0.596	78.9
Louisiana	6,645	(17.4)	(7.4)	4.4	14.0	2.3	0.0	104.1	2.4	22.2	84.3	117.1	3.767	0.590	101.8
Maine	3,013	2.4	0.7	4.4	13.9	1.7	0.0	77.0	1.7	16.4	62.3	127.0	3.733	0.585	82.2
Maryland	17,223	32.9	8.9	4.4	11.7	1.0	0.0	41.2	2.6	9.1	34.8	113.5	3.688	0.578	42.5
Massachusetts	37,312	13.4	4.0	4.4	12.6	1.3	0.0	64.4	1.9	13.8	52.5	125.1	3.710	0.581	68.8
Michigan	9,985	3.9	1.2	4.4	13.5	1.0	0.0	76.2	2.6	16.4	62.3	113.0	3.721	0.583	73.6
Minnesota	5,369	14.4	4.1	4.4	8.4	0.9	0.0	67.8	2.5	14.6	55.7	115.6	3.606	0.565	67.4
Mississippi	18,618	0.4	0.2	4.4	15.0	2.7	0.0	77.4	1.7	16.5	62.5	125.2	3.783	0.593	81.5
Missouri	105,357	1.1	0.5	4.4	15.8	1.6	0.0	76.7	1.8	16.4	62.1	122.4	3.772	0.591	79.2
Montana	7,907	(3.6)	(0.8)	4.4	15.8	2.4	0.0	81.8	1.7	17.5	66.1	123.3	3.796	0.595	84.7
Nebraska	2,427	7.6	2.5	4.4	13.8	1.2	0.0	70.5	1.7	15.1	57.1	126.1	3.721	0.583	75.2

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## 2022 Profitability Report Earthquake

### Stock

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plcyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Tax On Inv Gain On Net Worth	Return On Net Worth
Nevada	39,654	3.3	1.0	4.4	13.2	2.5	0.0	75.7	1.7	16.2	61.2	126.3	3.737	0.585	80.5
New Hampshire	1,920	(1.5)	(0.5)	4.4	7.9	3.9	0.0	85.8	3.1	18.5	70.4	96.7	3.589	0.562	71.1
New Jersey	45,128	16.1	5.5	4.4	9.9	0.8	0.0	63.3	1.4	13.5	51.2	144.4	3.688	0.578	77.0
New Mexico	3,802	(0.7)	(0.0)	4.4	14.2	2.7	0.0	79.4	2.1	17.0	64.5	118.0	3.767	0.590	79.3
New York	83,028	10.7	3.2	4.4	14.5	0.9	0.0	66.3	1.9	14.2	54.0	123.7	3.738	0.586	69.9
North Carolina	18,176	7.3	2.4	4.4	14.2	1.6	0.0	70.2	2.5	15.1	57.6	115.2	3.753	0.588	69.5
North Dakota	975	12.8	3.8	4.4	15.5	1.4	0.0	62.1	2.0	13.4	50.7	123.5	3.773	0.591	65.8
Ohio	34,678	3.9	1.2	4.4	15.0	1.3	0.0	74.2	1.8	15.9	60.1	123.7	3.750	0.587	77.6
Oklahoma	16,709	(52.4)	(14.7)	4.4	13.0	2.1	0.0	147.6	1.7	31.3	118.1	126.3	3.728	0.584	152.3
Oregon	131,645	1.3	0.4	4.4	16.9	0.7	0.0	76.3	1.7	16.3	61.7	124.0	3.781	0.592	79.7
Pennsylvania	23,109	2.8	0.9	4.4	12.3	1.6	0.0	78.1	1.9	16.7	63.2	125.0	3.703	0.580	82.2
Rhode Island	2,549	20.9	6.3	4.4	10.3	1.2	0.0	57.0	2.9	12.4	47.5	105.2	3.636	0.570	53.0
South Carolina	50,668	2.4	0.7	4.4	15.9	2.1	0.0	74.5	1.5	15.9	60.1	131.0	3.793	0.594	82.0
South Dakota	764	106.4	26.0	4.4	15.6	2.5	0.0	(54.9)	3.4	(11.0)	(40.4)	99.4	3.797	0.595	(37.0)
Tennessee	96,019	2.6	0.8	4.4	14.2	2.1	0.0	76.0	1.6	16.2	61.4	128.0	3.751	0.588	81.8
Texas	51,541	18.0	5.5	4.4	13.6	0.7	0.0	57.8	2.4	12.5	47.7	117.7	3.726	0.584	59.3
Utah	85,010	4.7	1.0	4.4	16.0	1.8	0.0	72.3	2.4	15.6	59.1	112.8	3.787	0.593	69.9
Vermont	1,598	3.3	0.5	4.4	11.7	3.3	0.0	76.9	1.8	16.4	62.3	123.4	3.719	0.583	80.0
Virginia	24,215	9.1	2.8	4.4	12.3	1.4	0.0	70.1	2.0	15.0	57.0	123.9	3.700	0.580	73.8
Washington	307,330	2.8	0.9	4.4	17.1	1.6	0.0	73.3	1.7	15.7	59.4	123.7	3.807	0.596	76.6
West Virginia	1,334	5.2	2.7	4.4	13.8	4.5	0.0	69.4	1.6	14.8	56.2	128.1	3.801	0.595	75.2
Wisconsin	6,583	7.8	2.3	4.4	11.6	0.9	0.0	73.0	1.9	15.6	59.3	124.3	3.667	0.574	76.7
Wyoming	4,583	(2.7)	(0.0)	4.4	15.9	1.3	0.0	81.1	1.8	17.3	65.5	122.4	3.773	0.591	83.4
American Samoa	2	(292.5)	(68.2)	4.4	23.2	0.0	0.0	433.2	(4.2)	90.3	338.7	(5,021.7)	3.335	0.522	-17,004.9
Guam	2,044	22.3	9.3	4.4	22.6	3.7	0.0	37.7	2.3	8.3	31.7	114.5	3.967	0.622	39.7
Puerto Rico	119,724	(11.8)	(0.4)	4.4	19.5	1.1	0.0	87.3	3.4	18.9	71.8	100.3	3.846	0.603	75.3
U.S. Virgin Islands	2,430	(0.0)	(0.0)	4.4	15.6	4.9	0.0	75.1	1.2	16.0	60.4	138.2	3.852	0.604	86.6
N Mariana Islands	211	(6.2)	(1.6)	4.4	4.9	4.9	0.0	93.6	2.7	20.1	76.2	104.1	3.537	0.554	82.3
Countrywide - Direct	3,414,858	2.8	1.0	4.4	19.0	1.3	0.0	71.5	1.8	15.3	58.0	123.9	3.848	0.603	75.1

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

**2022 Profitability Report  
Total All Lines**

**Stock**

State	Percent of Direct Premiums Earned									Percent of Net Worth					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plyhldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Return On Net Worth
Alabama	8,436,470	55.4	9.1	5.5	17.5	3.3	0.0	9.2	4.9	2.7	11.4	85.7	3.850	0.603	13.0
Alaska	1,496,071	45.7	7.3	5.9	16.9	2.6	0.2	21.4	5.9	5.4	21.9	77.3	3.719	0.583	20.0
Arizona	12,827,085	66.1	9.3	5.6	16.0	1.9	0.0	1.1	5.1	1.0	5.1	83.7	3.822	0.599	7.5
Arkansas	4,983,639	83.6	9.2	5.5	16.1	2.9	0.0	(17.3)	4.6	(2.9)	(9.8)	88.1	3.828	0.600	(5.4)
California	81,042,667	60.6	11.2	5.8	17.7	2.0	0.1	2.5	6.7	1.6	7.6	72.8	3.838	0.601	8.8
Colorado	14,533,267	57.3	7.9	5.5	16.7	1.6	0.2	10.8	4.8	3.0	12.6	85.6	3.819	0.598	14.0
Connecticut	8,943,920	60.5	8.8	5.6	17.2	2.0	0.1	5.9	6.7	2.3	10.3	72.4	3.828	0.600	10.7
Delaware	2,861,179	63.9	9.5	6.2	15.0	2.3	0.1	3.0	6.9	1.7	8.2	72.8	3.799	0.595	9.2
District of Columbia	2,208,337	45.7	8.5	6.0	18.5	2.2	0.1	19.0	5.9	4.9	20.0	75.4	3.848	0.603	18.4
Florida	63,106,772	93.9	14.4	5.3	16.0	1.4	0.2	(31.1)	5.0	(5.7)	(20.3)	85.1	3.812	0.597	(14.1)
Georgia	22,437,653	70.1	9.8	5.6	16.3	3.5	0.1	(5.3)	4.7	(0.4)	(0.2)	87.3	3.848	0.603	3.0
Hawaii	2,591,652	43.7	7.3	5.6	17.2	3.2	0.1	22.9	5.4	5.7	22.6	82.2	3.853	0.604	21.8
Idaho	3,255,204	58.9	8.3	5.7	16.4	1.9	0.0	8.7	4.6	2.5	10.7	87.8	3.824	0.599	12.7
Illinois	25,469,724	59.0	8.4	5.6	16.4	1.4	0.0	9.0	6.1	2.8	12.3	75.3	3.804	0.596	12.4
Indiana	10,654,285	56.4	8.3	5.5	17.3	1.2	0.0	11.3	4.5	3.1	12.7	88.1	3.823	0.599	14.4
Iowa	6,819,136	57.8	7.0	5.3	15.5	1.1	0.1	13.0	4.2	3.4	13.9	93.4	3.812	0.597	16.2
Kansas	6,942,884	73.1	7.2	5.2	15.8	1.7	0.0	(3.1)	4.2	0.0	1.1	92.0	3.848	0.603	4.3
Kentucky	5,951,256	61.5	8.7	5.5	17.7	2.9	0.0	3.6	5.8	1.7	7.8	78.3	3.851	0.603	9.3
Louisiana	11,257,566	57.8	9.3	5.4	17.2	3.6	0.0	6.6	6.8	2.4	10.9	73.0	3.851	0.603	11.2
Maine	2,245,194	50.8	6.3	5.6	18.9	2.3	0.1	15.9	4.3	4.0	16.2	89.0	3.858	0.604	17.7
Maryland	11,431,511	63.6	9.5	5.7	15.7	2.2	0.2	3.2	5.2	1.5	6.9	82.0	3.816	0.598	8.9
Massachusetts	16,201,036	53.6	8.4	5.6	18.6	2.5	0.0	11.3	5.6	3.2	13.6	79.0	3.857	0.604	14.0
Michigan	17,311,716	62.7	9.3	5.6	15.6	2.2	0.1	4.5	10.7	2.6	12.6	54.3	3.802	0.596	10.1
Minnesota	11,319,047	81.5	10.2	5.4	15.7	1.6	0.0	(14.5)	4.6	(2.3)	(7.5)	87.7	3.809	0.597	(3.4)
Mississippi	5,657,916	58.4	7.6	5.4	17.7	2.7	0.0	8.3	4.2	2.4	10.1	92.0	3.851	0.603	12.6
Missouri	11,816,239	60.9	8.8	5.5	16.1	1.8	0.1	6.8	4.9	2.2	9.5	85.2	3.812	0.597	11.4
Montana	2,484,039	77.0	11.3	5.3	16.9	2.6	0.0	(13.1)	4.0	(2.1)	(7.0)	94.2	3.847	0.603	(3.3)
Nebraska	5,110,614	93.7	9.0	5.1	15.6	1.2	0.1	(24.6)	4.0	(4.5)	(16.1)	95.4	3.813	0.597	(12.1)

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**2022 Profitability Report  
Total All Lines**

**Stock**

State	Percent of Direct Premiums Earned								Percent of Net Worth						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8A)	(8B)	(8C)	(9)	(10)	(11)	(12)
	Direct Premiums Earned (000s)	Losses Incurred	Loss Adjust Expense	General Expense	Selling Expense	Taxes License Fees	Divs To Plychldr	Under- Writing Profit	Invest Gain On Ins Trans	Tax On Ins Trans	Profit On Ins Trans	Earned Prem To Net Worth	Inv Gain On Net Worth	Inv Gain On Net Worth	Tax On Return On Net Worth
Nevada	6,208,062	67.1	11.3	5.7	16.1	3.4	0.0	(3.6)	5.8	0.2	2.1	78.0	3.841	0.602	4.9
New Hampshire	2,401,147	51.3	8.1	5.7	18.6	2.6	0.1	13.6	5.1	3.7	15.0	82.2	3.857	0.604	15.6
New Jersey	24,060,367	62.1	10.9	5.7	15.8	1.9	0.8	2.8	7.8	1.8	8.8	66.6	3.812	0.597	9.1
New Mexico	3,524,481	66.2	10.0	5.5	16.2	3.0	0.0	(1.0)	4.8	0.5	3.3	86.8	3.836	0.601	6.1
New York	50,011,184	62.6	11.6	5.9	17.0	2.3	0.4	0.3	8.7	1.4	7.6	62.4	3.826	0.599	8.0
North Carolina	15,822,396	57.3	7.6	5.6	16.5	2.3	0.0	10.7	4.3	2.9	12.0	90.4	3.830	0.600	14.1
North Dakota	2,845,622	75.9	5.1	4.4	13.4	0.9	0.0	0.2	2.2	0.4	2.0	129.4	3.826	0.599	5.8
Ohio	16,922,282	63.3	8.3	5.5	16.8	1.6	0.0	4.5	4.5	1.6	7.3	88.4	3.818	0.598	9.7
Oklahoma	7,785,435	63.3	7.7	5.3	17.2	2.4	0.1	4.0	4.5	1.6	7.0	89.0	3.839	0.601	9.4
Oregon	6,902,994	61.4	8.8	5.6	16.5	1.2	0.1	6.5	5.1	2.2	9.5	83.0	3.811	0.597	11.1
Pennsylvania	22,611,489	60.0	10.4	5.7	16.6	2.1	0.1	5.1	6.3	2.1	9.4	74.8	3.817	0.598	10.2
Rhode Island	2,391,254	53.3	8.1	5.6	16.1	2.7	0.0	14.2	5.4	3.8	15.8	81.9	3.823	0.599	16.1
South Carolina	10,532,815	62.8	9.4	5.5	17.3	3.0	0.1	2.0	4.3	1.1	5.2	91.2	3.856	0.604	8.0
South Dakota	2,739,773	96.7	8.1	4.7	13.8	1.6	0.0	(24.9)	3.1	(4.7)	(17.1)	111.2	3.825	0.599	(15.8)
Tennessee	10,873,539	57.9	8.1	5.6	17.0	2.5	0.0	9.0	5.1	2.7	11.4	83.1	3.828	0.600	12.7
Texas	45,880,876	66.3	9.1	5.5	17.8	1.7	0.1	(0.5)	5.5	0.7	4.2	80.1	3.831	0.600	6.6
Utah	5,361,566	58.5	8.7	5.7	17.3	2.1	0.0	7.7	4.6	2.3	9.9	86.6	3.845	0.602	11.8
Vermont	1,209,816	52.6	7.9	5.8	18.2	3.3	0.1	12.2	5.2	3.4	14.0	81.9	3.867	0.606	14.7
Virginia	13,794,891	56.4	7.9	5.7	15.8	2.5	0.1	11.6	4.8	3.2	13.1	86.2	3.823	0.599	14.6
Washington	13,070,370	66.0	9.3	5.5	17.0	1.9	0.0	0.2	4.7	0.8	4.2	85.8	3.824	0.599	6.8
West Virginia	2,527,905	58.8	8.2	5.6	17.1	3.9	0.0	6.5	4.8	2.1	9.2	86.0	3.858	0.604	11.1
Wisconsin	9,403,490	64.8	9.7	5.7	15.1	1.3	1.1	2.2	5.4	1.3	6.3	81.2	3.799	0.595	8.3
Wyoming	1,137,852	44.9	5.7	5.5	18.2	1.9	0.0	23.8	3.5	5.6	21.8	98.0	3.841	0.602	24.6
American Samoa	48	(154.1)	(7.3)	5.4	338.0	0.0	0.0	(82.0)	7.5	(16.0)	(58.4)	69.3	3.836	0.601	(37.2)
Guam	298,754	67.6	4.0	7.2	15.8	3.9	0.1	1.5	1.3	0.5	2.3	137.9	3.939	0.617	6.5
Puerto Rico	2,683,206	31.0	5.3	8.9	21.1	1.9	(0.0)	31.8	8.1	8.0	32.0	80.6	3.882	0.608	29.1
U.S. Virgin Islands	87,513	24.7	7.4	6.2	22.2	5.6	0.1	33.8	4.7	7.8	30.7	89.0	4.007	0.628	30.7
N Mariana Islands	17,612	1.1	(6.3)	5.9	16.9	4.7	0.0	77.7	3.2	16.8	64.1	100.0	3.887	0.609	67.4
Countrywide - Direct	660,502,819	65.3	9.9	5.6	16.7	2.1	0.2	0.2	5.8	1.0	5.1	78.3	3.826	0.599	7.2

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# Profitability Results By State By Line Ten-Year Summary 2013-2022



**2022 Profitability Report  
Countrywide - IEE  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	63.9	64.9	69.1	71.6	69.1	64.7	65.7	56.4	64.7	77.4	66.8
Private Passenger Auto Physical	63.0	65.1	65.0	68.3	66.0	62.0	63.1	55.0	71.6	83.1	66.2
Private Passenger Auto Total	63.5	65.0	67.5	70.3	67.9	63.6	64.6	55.9	67.6	79.8	66.6
Commercial Auto Liability	63.5	62.9	67.0	69.9	70.5	69.8	72.7	66.2	63.2	70.3	67.6
Commercial Auto Physical	61.3	61.9	59.8	62.7	65.4	59.5	58.3	50.0	56.1	65.8	60.1
Commercial Auto Total	63.0	62.7	65.2	68.2	69.2	67.3	69.2	62.2	61.5	69.2	65.8
Homeowners Multiple Peril	50.6	53.5	53.0	54.6	68.1	65.7	60.2	68.6	66.2	68.8	60.9
Farmowners Multiple Peril	54.1	57.1	51.8	54.0	68.0	59.3	61.1	68.3	64.2	75.6	61.3
Commercial Multiple Peril	48.6	51.0	46.2	52.1	58.0	57.5	55.3	60.6	58.3	60.6	54.8
Fire	43.2	47.1	47.2	52.2	78.1	71.3	58.0	65.3	68.6	58.5	58.9
Allied Lines	60.9	63.7	58.9	59.6	111.1	80.0	73.8	76.0	70.3	77.4	73.2
Inland Marine	47.4	43.4	44.3	45.1	51.4	46.1	46.9	57.8	47.5	49.2	47.9
Medical Professional Liability	36.1	50.9	41.6	46.8	47.5	47.8	54.6	55.8	55.3	53.1	48.9
Other Liability*	48.1	48.7	54.5	63.3	53.0	57.4	59.7	61.9	57.2	58.2	56.2
Products Liability	59.0	45.8	52.9	34.4	35.5	48.1	45.7	34.6	44.4	40.4	44.1
Workers Compensation	58.5	62.1	55.2	53.6	49.0	45.4	45.4	48.7	47.9	45.7	51.2
Mortgage Guaranty	70.9	45.7	29.8	21.0	12.9	4.0	7.5	37.9	5.8	(24.7)	21.1
Financial Guaranty*	(105.9)	(20.2)	(22.5)	31.7	180.6	(3.5)	51.0	94.6	(94.9)	(64.4)	4.6
Accident and Health	71.7	77.8	79.3	77.5	76.8	72.0	73.1	68.5	66.9	65.8	72.9
Warranty	77.8	63.6	58.6	60.3	62.1	64.1	63.6	51.6	58.7	57.5	61.8
All Other*	36.6	33.7	36.1	39.1	59.2	55.2	50.0	55.8	60.1	52.0	47.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	3.7	3.7
Total All Lines	55.2	57.2	57.5	60.6	64.5	60.6	60.0	59.4	62.2	66.7	60.4

\*See technical notes

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**2022 Profitability Report  
Countrywide - IEE  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(3.7)	(3.9)	(7.9)	(9.4)	(5.4)	(0.4)	(1.5)	5.2	0.2	(11.2)	(3.8)
Private Passenger Auto Physical	1.1	(0.3)	0.5	(1.6)	1.9	6.3	5.5	10.8	(3.9)	(13.6)	0.7
Private Passenger Auto Total	(1.8)	(2.5)	(4.6)	(6.3)	(2.5)	2.3	1.3	7.5	(1.5)	(12.2)	(2.0)
Commercial Auto Liability	(7.8)	(3.6)	(11.4)	(13.1)	(13.5)	(11.8)	(14.1)	(7.4)	(1.7)	(7.3)	(9.2)
Commercial Auto Physical	(5.2)	(3.2)	(0.9)	(2.0)	(4.2)	2.9	4.4	14.2	9.5	(0.1)	1.5
Commercial Auto Total	(7.2)	(3.5)	(8.8)	(10.4)	(11.1)	(8.1)	(9.5)	(2.0)	1.0	(5.6)	(6.5)
Homeowners Multiple Peril	9.5	7.3	7.9	6.7	(7.6)	(4.2)	1.4	(7.5)	(3.9)	(5.3)	0.4
Farmowners Multiple Peril	5.7	5.4	10.1	9.0	(5.6)	3.0	0.7	(6.1)	2.7	(8.6)	1.6
Commercial Multiple Peril	2.1	0.4	5.3	(1.7)	(7.7)	(6.6)	(5.1)	(9.9)	(6.3)	(5.4)	(3.5)
Fire	21.2	15.7	15.0	7.6	(19.1)	(10.8)	4.1	(5.5)	(6.2)	4.9	2.7
Allied Lines	9.0	7.5	7.5	6.9	(47.3)	(13.7)	(5.5)	(8.7)	(1.2)	(6.1)	(5.2)
Inland Marine	15.9	16.3	16.0	16.2	10.1	13.4	13.3	1.9	12.7	13.7	12.9
Medical Professional Liability	10.5	(5.9)	(2.2)	(6.3)	(1.5)	(4.0)	(12.1)	(13.6)	(8.2)	(2.5)	(4.6)
Other Liability*	3.5	4.8	(1.8)	(11.2)	(1.4)	(0.7)	(5.7)	(5.9)	2.6	3.1	(1.3)
Products Liability	(55.5)	(38.4)	(30.6)	(19.8)	(2.0)	(23.1)	(8.7)	11.7	(0.6)	10.3	(15.7)
Workers Compensation	1.1	(3.2)	4.2	4.6	7.9	13.8	11.5	9.0	8.1	11.9	6.9
Mortgage Guaranty	1.0	29.1	42.2	50.2	60.0	71.0	67.9	38.1	68.9	97.5	52.6
Financial Guaranty*	127.4	40.0	41.1	(29.7)	(189.3)	(4.9)	(68.1)	(144.9)	60.7	6.0	(16.2)
Accident and Health	(11.6)	(9.6)	(12.0)	(9.7)	(4.5)	(6.9)	(7.4)	(0.8)	(0.3)	(0.4)	(6.3)
Warranty	(3.2)	7.9	(7.3)	11.8	9.1	6.6	(5.1)	15.2	11.2	11.6	5.8
All Other*	25.5	27.9	26.5	21.7	1.7	6.0	11.7	7.7	7.0	11.5	14.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	68.7	68.7
Total All Lines	3.9	2.7	2.2	(0.6)	(3.9)	0.9	1.3	1.2	0.5	(2.8)	0.5

\*See technical notes

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**2022 Profitability Report**  
**Countrywide - IEE**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	1.3	0.7	(2.2)	(3.2)	(0.4)	3.4	2.7	7.6	3.9	(4.8)	0.9
Private Passenger Auto Physical	1.3	0.3	0.8	(0.6)	1.7	5.9	5.3	9.3	(2.0)	(9.6)	1.2
Private Passenger Auto Total	1.3	0.6	(1.0)	(2.2)	0.4	4.4	3.8	8.3	1.5	(6.8)	1.0
Commercial Auto Liability	0.3	2.2	(2.9)	(4.0)	(4.0)	(3.8)	(5.3)	(0.7)	4.1	(0.0)	(1.4)
Commercial Auto Physical	(2.7)	(1.5)	0.2	(0.8)	(2.1)	3.6	4.8	12.4	8.4	1.2	2.3
Commercial Auto Total	(0.4)	1.3	(2.1)	(3.3)	(3.5)	(2.0)	(2.8)	2.5	5.1	0.3	(0.5)
Homeowners Multiple Peril	8.0	6.0	7.3	5.7	(3.4)	(0.9)	3.6	(3.6)	(0.6)	(1.7)	2.0
Farmowners Multiple Peril	5.3	5.1	8.1	7.3	(2.1)	4.5	2.7	(2.9)	4.2	(4.5)	2.8
Commercial Multiple Peril	5.2	4.0	7.0	2.3	(1.4)	(0.5)	0.9	(3.5)	(0.7)	0.5	1.4
Fire	16.1	12.0	11.3	6.7	(10.7)	(5.0)	6.5	(1.7)	(1.7)	1.8	3.5
Allied Lines	7.4	5.1	6.3	5.5	(25.0)	(5.8)	(0.3)	(4.0)	2.1	(2.2)	(1.1)
Inland Marine	11.5	11.4	10.9	11.0	6.7	12.1	12.3	3.3	12.1	12.8	10.4
Medical Professional Liability	19.7	14.8	10.2	8.1	10.0	8.6	3.1	1.2	5.0	10.2	9.1
Other Liability*	13.3	13.9	8.5	1.3	9.2	9.2	5.4	4.3	10.7	10.8	8.7
Products Liability	(13.3)	(3.8)	1.6	4.7	14.6	2.6	12.9	19.6	14.7	22.2	7.6
Workers Compensation	9.3	6.5	12.2	12.1	15.0	20.3	20.0	17.8	17.1	21.0	15.1
Mortgage Guaranty	24.6	25.8	25.5	27.7	32.3	45.0	42.3	18.6	42.2	65.1	34.9
Financial Guaranty*	81.4	44.3	39.5	(2.8)	(58.2)	31.3	(39.9)	(91.2)	65.4	107.4	17.7
Accident and Health	(2.6)	(2.6)	(5.1)	(4.5)	(5.2)	0.2	(3.1)	6.2	5.5	(2.4)	(1.4)
Warranty	3.0	9.6	(2.5)	13.4	12.7	12.2	4.3	18.9	16.7	17.4	10.6
All Other*	22.1	13.4	21.4	17.3	(14.1)	11.6	14.0	12.5	13.1	15.2	12.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	55.9	55.9
Total All Lines	7.0	5.3	5.3	3.0	0.3	5.2	5.5	5.2	4.9	2.2	4.4

\*See technical notes

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

**2022 Profitability Report  
Countrywide - IEE  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	4.4	3.7	1.3	0.2	2.7	6.2	5.6	8.7	5.9	(0.3)	3.8
Private Passenger Auto Physical	5.1	3.5	4.1	2.0	5.1	10.8	10.0	13.8	0.8	(7.8)	4.7
Private Passenger Auto Total	4.6	3.6	2.1	0.8	3.4	7.6	6.9	10.2	4.3	(2.7)	4.1
Commercial Auto Liability	3.6	4.4	1.3	0.4	0.7	1.0	0.3	2.7	5.3	3.2	2.3
Commercial Auto Physical	0.5	1.5	3.3	2.0	0.8	7.2	8.4	15.1	11.1	4.5	5.5
Commercial Auto Total	3.1	4.0	1.6	0.6	0.7	2.0	1.6	4.6	6.2	3.4	2.8
Homeowners Multiple Peril	10.7	8.5	9.8	8.0	0.1	2.5	6.6	0.1	2.7	1.9	5.1
Farmowners Multiple Peril	8.4	7.9	10.6	9.6	1.2	7.6	5.9	0.6	6.7	(0.7)	5.8
Commercial Multiple Peril	6.8	5.7	7.7	4.3	2.2	3.0	4.0	1.0	2.7	3.6	4.1
Fire	17.3	13.3	12.7	8.2	(4.8)	(0.3)	8.3	1.9	1.9	4.6	6.3
Allied Lines	10.3	7.7	8.7	8.0	(17.9)	(1.5)	3.2	(0.2)	4.9	1.3	2.4
Inland Marine	14.3	13.8	13.5	13.5	9.4	15.4	15.3	6.0	13.3	14.9	12.9
Medical Professional Liability	11.1	8.7	6.9	5.8	6.6	6.6	4.6	3.5	4.8	7.1	6.6
Other Liability*	8.6	8.6	6.5	3.3	6.5	7.4	5.8	4.8	7.5	8.2	6.7
Products Liability	0.1	2.2	3.5	3.9	6.6	4.0	6.9	8.5	7.3	10.7	5.4
Workers Compensation	7.1	5.7	8.0	7.6	8.8	11.9	11.5	9.3	8.9	11.0	9.0
Mortgage Guaranty	13.1	14.1	16.6	19.3	24.1	38.1	39.8	18.2	34.0	53.8	27.1
Financial Guaranty*	18.0	8.6	9.2	2.4	(4.1)	7.2	(1.5)	(7.7)	10.1	12.3	5.4
Accident and Health	2.3	1.9	0.9	0.9	0.9	3.4	2.2	5.6	5.2	2.3	2.6
Warranty	4.9	7.6	2.2	8.6	8.2	8.8	5.1	11.0	9.6	10.0	7.6
All Other*	15.3	10.1	14.7	12.3	(4.3)	9.9	11.3	9.9	10.4	11.6	10.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	55.0	55.0
Total All Lines	8.0	6.6	6.6	4.8	3.2	7.0	7.2	6.4	6.1	4.7	6.1

\*See technical notes

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

**2022 Profitability Report  
Countrywide - Direct  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	67.8	67.4	70.8	74.4	70.7	66.5	66.0	56.9	65.6	78.4	68.5
Private Passenger Auto Physical	62.3	64.1	64.6	68.4	66.1	61.5	62.7	54.9	71.4	82.5	65.9
Private Passenger Auto Total	65.7	66.1	68.3	72.0	68.9	64.5	64.7	56.1	68.0	80.1	67.4
Commercial Auto Liability	63.2	64.4	67.4	70.6	71.2	71.6	73.5	68.3	66.5	71.9	68.9
Commercial Auto Physical	62.4	63.0	60.6	63.9	67.2	60.9	57.5	50.9	56.3	64.3	60.7
Commercial Auto Total	63.0	64.0	65.8	69.0	70.2	69.0	69.7	64.1	64.1	70.2	66.9
Homeowners Multiple Peril	46.4	49.6	49.9	52.6	74.3	72.4	58.1	66.5	69.0	70.8	61.0
Farmowners Multiple Peril	53.3	62.2	51.1	53.5	73.3	59.9	59.1	69.0	64.8	76.7	62.3
Commercial Multiple Peril	45.1	48.9	45.1	50.7	66.8	60.7	55.7	61.2	60.2	59.4	55.4
Fire	34.4	41.0	42.2	45.3	67.3	68.8	54.1	63.2	67.3	62.4	54.6
Allied Lines	76.1	58.2	52.0	62.4	139.7	74.3	70.8	79.9	72.3	86.2	77.2
Inland Marine	42.6	45.7	47.5	48.5	54.2	46.5	48.7	64.5	49.4	47.1	49.5
Medical Professional Liability	38.8	40.0	42.6	49.0	49.2	47.8	56.9	56.4	54.3	53.8	48.9
Other Liability*	50.3	50.0	57.3	61.5	54.6	59.8	62.8	65.1	58.8	61.0	58.1
Products Liability	51.9	34.6	46.4	38.1	38.0	61.8	49.0	48.2	52.2	46.0	46.6
Workers Compensation	59.6	60.4	57.2	54.2	49.9	45.6	46.2	47.9	49.2	45.0	51.5
Mortgage Guaranty	69.7	43.2	29.0	19.5	12.2	3.9	6.6	35.7	5.4	(22.4)	20.3
Financial Guaranty*	(92.6)	(34.1)	(12.9)	33.4	189.5	8.5	61.7	100.1	(100.9)	(71.2)	8.1
Accident and Health	77.4	78.3	81.5	84.1	78.0	75.6	76.6	74.8	69.1	71.0	76.6
Warranty	70.6	67.7	54.9	54.4	56.4	61.8	61.8	56.8	56.0	60.0	60.1
All Other*	27.4	31.7	29.0	32.4	34.0	32.2	34.4	40.4	30.7	35.2	32.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	1.9	1.9
Total All Lines	55.8	56.4	57.2	60.5	67.1	61.7	59.7	59.9	62.3	67.3	60.8

\*See technical notes

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

**2022 Profitability Report  
Countrywide - Direct  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(7.0)	(5.8)	(9.2)	(11.8)	(6.5)	(1.7)	(1.5)	5.3	0.0	(11.5)	(5.0)
Private Passenger Auto Physical	2.2	1.3	1.0	(1.7)	1.9	7.2	5.9	11.1	(3.6)	(12.9)	1.2
Private Passenger Auto Total	(3.4)	(3.0)	(5.1)	(7.8)	(3.1)	1.8	1.5	7.6	(1.5)	(12.1)	(2.5)
Commercial Auto Liability	(6.4)	(7.2)	(10.6)	(13.5)	(12.4)	(12.1)	(13.8)	(8.1)	(3.7)	(7.7)	(9.6)
Commercial Auto Physical	(3.0)	(1.3)	0.6	(1.1)	(4.0)	3.6	7.8	14.5	10.2	2.7	3.0
Commercial Auto Total	(5.6)	(5.8)	(7.9)	(10.5)	(10.4)	(8.3)	(8.7)	(2.7)	(0.5)	(5.3)	(6.6)
Homeowners Multiple Peril	16.8	14.4	13.7	11.2	(12.2)	(9.5)	5.7	(3.3)	(5.4)	(6.2)	2.5
Farmowners Multiple Peril	10.4	2.0	13.8	11.7	(9.2)	4.0	5.5	(5.0)	(0.1)	(11.2)	2.2
Commercial Multiple Peril	9.2	6.6	10.0	3.5	(12.4)	(5.9)	(1.3)	(6.2)	(3.8)	(1.4)	(0.2)
Fire	33.8	26.4	25.0	21.2	(1.7)	(2.2)	13.4	4.7	1.4	7.1	12.9
Allied Lines	1.7	18.6	23.6	10.7	(70.4)	(6.8)	1.5	(7.0)	2.6	(9.3)	(3.5)
Inland Marine	25.0	21.7	19.7	20.6	14.3	21.0	18.4	2.5	15.9	19.0	17.8
Medical Professional Liability	13.0	9.9	4.2	(5.3)	(1.4)	(0.7)	(12.0)	(9.5)	(7.5)	(1.2)	(1.0)
Other Liability*	5.7	7.8	(0.6)	(3.3)	2.2	(1.6)	(3.7)	(6.4)	3.1	1.7	0.5
Products Liability	(34.2)	(20.4)	(19.3)	(12.6)	(3.7)	(29.9)	(8.1)	(2.7)	(9.1)	2.3	(13.8)
Workers Compensation	1.6	1.7	4.7	6.8	10.5	15.6	14.3	10.9	9.8	14.1	9.0
Mortgage Guaranty	3.9	29.1	44.5	53.6	61.0	71.7	69.0	40.7	70.1	101.9	54.5
Financial Guaranty*	115.4	64.8	42.5	(18.9)	(190.4)	(17.5)	(88.0)	(151.5)	69.6	26.0	(14.8)
Accident and Health	(14.5)	(9.6)	(11.7)	(12.7)	(5.4)	(5.1)	(5.9)	(4.5)	3.7	0.3	(6.5)
Warranty	13.5	16.9	22.1	28.5	28.3	22.2	12.9	19.6	28.7	20.3	21.3
All Other*	31.8	27.9	30.1	25.4	24.4	26.3	24.8	19.7	28.9	23.9	26.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	72.4	72.4
Total All Lines	5.7	5.9	4.7	1.6	(4.7)	1.3	3.6	2.4	1.7	(2.0)	2.0

\*See technical notes

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

**2022 Profitability Report  
Countrywide - Direct  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(0.0)	0.8	(1.8)	(3.8)	(0.2)	3.1	3.3	8.1	4.0	(4.9)	0.9
Private Passenger Auto Physical	2.4	2.2	1.6	(0.4)	2.0	6.7	5.7	9.5	(1.9)	(9.3)	1.8
Private Passenger Auto Total	0.9	1.3	(0.4)	(2.5)	0.7	4.6	4.3	8.6	1.6	(6.8)	1.2
Commercial Auto Liability	1.4	(0.1)	(2.5)	(4.3)	(2.7)	(4.1)	(5.2)	(1.3)	2.2	(0.8)	(1.7)
Commercial Auto Physical	(0.8)	0.1	1.5	0.3	(1.6)	4.3	7.1	12.3	9.1	2.9	3.5
Commercial Auto Total	0.9	(0.1)	(1.5)	(3.2)	(2.5)	(2.1)	(2.3)	2.0	3.8	0.1	(0.5)
Homeowners Multiple Peril	13.0	10.6	10.7	8.8	(6.0)	(5.0)	7.0	(0.5)	(1.9)	(2.4)	3.4
Farmowners Multiple Peril	8.7	3.2	10.8	9.0	(4.3)	5.0	6.3	(2.2)	1.9	(6.6)	3.2
Commercial Multiple Peril	10.0	7.9	10.0	5.6	(4.1)	(0.2)	3.8	(1.1)	1.1	3.1	3.6
Fire	23.4	18.1	20.9	14.8	1.0	1.4	13.5	5.9	3.8	8.8	11.2
Allied Lines	3.1	12.7	16.4	7.9	(41.1)	(1.1)	4.4	(3.2)	4.4	(4.9)	(0.1)
Inland Marine	17.0	14.3	13.1	13.8	10.1	17.8	15.9	3.2	14.0	16.5	13.6
Medical Professional Liability	20.6	16.5	12.6	4.9	9.9	12.4	2.0	4.3	6.4	11.6	10.1
Other Liability*	14.5	14.2	7.2	3.8	11.0	8.3	6.6	3.2	10.3	9.1	8.8
Products Liability	(0.3)	6.1	4.9	7.7	16.2	(3.3)	9.1	11.2	6.2	14.8	7.3
Workers Compensation	9.4	10.8	13.0	13.4	16.8	22.6	21.6	18.3	20.0	22.1	16.8
Mortgage Guaranty	26.8	29.4	28.2	31.1	34.8	50.3	52.6	27.6	45.5	69.9	39.6
Financial Guaranty*	79.1	63.3	42.2	4.9	(63.0)	21.6	(58.4)	(97.7)	71.7	115.9	18.0
Accident and Health	(5.4)	(4.0)	(5.9)	(7.9)	(5.3)	1.1	(0.8)	4.2	7.7	(2.8)	(1.9)
Warranty	14.5	17.4	20.3	25.2	26.3	25.1	18.4	22.8	30.1	23.9	22.4
All Other*	23.7	20.1	20.6	17.8	19.1	24.5	23.3	19.2	26.6	23.3	21.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	58.6	58.6
Total All Lines	8.3	8.0	7.1	4.5	1.3	5.7	7.5	5.9	5.6	2.6	5.7

\*See technical notes

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

**2022 Profitability Report  
Countrywide - Direct  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	3.4	3.7	1.8	0.0	2.9	5.6	5.8	8.8	5.7	(0.8)	3.7
Private Passenger Auto Physical	6.4	5.8	5.1	2.3	5.5	12.3	10.8	14.8	0.5	(9.0)	5.4
Private Passenger Auto Total	4.2	4.3	2.7	0.7	3.7	7.5	7.2	10.5	4.2	(3.3)	4.2
Commercial Auto Liability	4.2	3.0	1.5	0.2	1.4	0.2	(0.3)	2.1	4.1	2.4	1.9
Commercial Auto Physical	2.5	3.3	4.7	3.1	1.4	8.0	11.2	16.0	12.3	6.2	6.9
Commercial Auto Total	4.0	3.1	2.0	0.7	1.4	1.4	1.5	4.1	5.3	3.0	2.6
Homeowners Multiple Peril	15.7	13.0	13.1	11.0	(2.3)	(1.9)	9.8	2.4	1.2	0.7	6.3
Farmowners Multiple Peril	11.9	6.1	13.5	11.4	(0.9)	8.1	9.5	0.8	4.5	(3.1)	6.2
Commercial Multiple Peril	10.3	8.5	10.0	6.7	0.4	2.9	5.8	2.1	3.5	5.0	5.5
Fire	26.1	19.9	22.3	16.1	3.9	4.3	15.2	7.9	5.8	10.4	13.2
Allied Lines	6.5	16.5	20.7	11.2	(33.6)	2.0	7.5	(0.3)	7.0	(2.1)	3.5
Inland Marine	23.0	19.7	18.6	19.2	14.7	26.0	23.2	6.5	17.6	21.6	19.0
Medical Professional Liability	11.4	9.3	7.8	4.7	6.7	8.3	4.0	4.5	4.8	7.1	6.8
Other Liability*	9.2	8.9	6.1	4.4	7.5	6.9	6.2	4.3	7.5	7.5	6.8
Products Liability	3.3	4.6	4.4	4.9	7.5	2.0	6.1	6.3	4.7	7.9	5.2
Workers Compensation	7.2	7.5	8.4	8.2	9.5	13.0	12.2	9.6	10.1	11.7	9.7
Mortgage Guaranty	14.2	16.3	18.5	22.1	26.1	46.3	53.8	28.5	42.0	71.6	33.9
Financial Guaranty*	15.9	11.1	10.0	3.7	(4.8)	5.5	(3.8)	(8.7)	10.4	13.4	5.3
Accident and Health	1.2	1.7	1.0	(0.1)	1.0	3.5	2.8	4.4	5.9	1.1	2.2
Warranty	10.8	11.3	11.4	13.6	13.9	14.6	11.1	12.2	15.1	12.5	12.7
All Other*	21.1	18.1	19.0	16.5	17.5	24.1	22.8	18.1	22.5	21.1	20.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	68.6	68.6
Total All Lines	9.0	8.4	7.9	5.8	3.9	7.3	8.6	6.8	6.5	4.8	6.9

\*See technical notes

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



**2022 Profitability Report**  
**Alabama**  
**Losses Incurred**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	65.0	67.2	73.3	77.7	70.6	64.4	63.7	52.6	59.5	70.4	66.4
Private Passenger Auto Physical	63.6	64.5	64.9	64.8	62.5	62.2	59.6	60.1	70.9	75.5	64.9
Private Passenger Auto Total	64.3	66.0	69.5	71.8	67.0	63.4	61.9	55.9	64.7	72.8	65.7
Commercial Auto Liability	74.8	71.1	66.8	70.6	73.6	73.1	79.8	69.2	61.9	62.4	70.3
Commercial Auto Physical	58.8	57.4	58.8	59.7	66.0	62.9	59.6	54.7	57.4	61.6	59.7
Commercial Auto Total	70.7	67.7	64.8	67.7	71.6	70.3	74.5	65.5	60.8	62.2	67.6
Homeowners Multiple Peril	46.0	47.4	42.5	40.4	54.6	63.7	47.7	91.7	56.4	53.9	54.4
Farmowners Multiple Peril	52.1	57.3	39.1	58.0	59.5	99.5	56.1	110.8	53.4	65.8	65.2
Commercial Multiple Peril	43.4	51.4	32.4	33.8	41.8	65.2	41.9	67.5	56.7	47.2	48.1
Fire	44.0	50.8	42.9	56.2	67.8	68.8	54.2	107.3	84.7	52.1	62.9
Allied Lines	39.0	42.0	39.4	84.3	110.0	92.0	41.6	210.0	107.0	44.2	81.0
Inland Marine	44.4	50.4	49.1	66.6	48.6	53.2	58.5	81.5	78.0	50.7	58.1
Medical Professional Liability	23.7	14.6	21.6	26.3	47.4	7.0	56.5	44.3	44.0	63.1	34.9
Other Liability*	54.2	55.9	51.7	76.2	64.1	46.1	42.0	70.5	61.0	63.4	58.5
Products Liability	34.6	(7.3)	61.5	43.1	27.9	54.9	(0.5)	19.1	47.9	61.7	34.3
Workers Compensation	53.9	59.1	51.0	59.5	49.9	43.0	40.6	42.4	35.2	38.9	47.4
Mortgage Guaranty	63.2	33.5	30.9	29.4	14.7	11.0	8.5	25.4	7.5	(14.4)	21.0
Financial Guaranty*	(460.4)	(3.2)	(11.4)	1.3	27.6	5.9	(5.6)	4.5	13.3	13.7	(41.4)
Accident and Health*	94.0	99.6	62.8	79.1	76.4	99.1	73.3	66.3	73.8	76.5	80.1
Warranty	51.3	22.5	53.7	31.4	63.1	69.2	61.9	50.7	60.6	57.2	52.2
All Other*	69.9	8.6	30.7	19.8	41.5	36.2	43.9	52.1	33.0	26.8	36.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	3.2	3.2
Total All Lines	51.5	54.9	53.2	59.1	61.3	61.3	54.1	72.5	61.9	59.6	58.9

\*See technical notes

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

**2022 Profitability Report  
Alabama  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(3.4)	(4.8)	(12.1)	(16.0)	(6.7)	0.6	1.1	10.0	6.4	(1.8)	(2.7)
Private Passenger Auto Physical	0.4	0.8	0.4	2.0	6.1	6.2	9.2	5.1	(3.0)	(5.3)	2.2
Private Passenger Auto Total	(1.7)	(2.3)	(6.3)	(7.8)	(1.0)	3.0	4.7	7.8	2.1	(3.4)	(0.5)
Commercial Auto Liability	(22.5)	(16.7)	(11.2)	(16.5)	(17.6)	(16.2)	(23.5)	(9.3)	0.1	(3.8)	(13.7)
Commercial Auto Physical	(1.3)	3.2	0.1	2.3	(4.5)	0.6	4.8	9.7	8.2	5.2	2.8
Commercial Auto Total	(17.1)	(11.7)	(8.4)	(11.5)	(14.2)	(11.5)	(16.1)	(4.5)	2.2	(1.4)	(9.4)
Homeowners Multiple Peril	18.6	18.3	23.5	26.7	11.5	1.7	19.0	(30.6)	9.9	14.6	11.3
Farmowners Multiple Peril	19.2	14.5	35.0	14.0	12.0	(33.2)	13.9	(42.0)	18.1	5.7	5.7
Commercial Multiple Peril	11.0	3.4	24.6	18.7	15.2	(9.1)	15.0	(13.9)	(3.8)	10.9	7.2
Fire	21.6	14.7	23.4	7.5	(7.7)	0.2	13.4	(42.9)	(19.6)	17.9	2.9
Allied Lines	39.6	33.5	36.0	(13.3)	(39.0)	(24.6)	32.0	(148.0)	(37.0)	32.1	(8.9)
Inland Marine	21.4	16.1	17.6	(1.2)	21.4	14.5	8.6	(15.0)	(14.4)	13.2	8.2
Medical Professional Liability	36.1	45.2	26.6	20.8	12.5	26.2	(13.9)	4.0	(5.2)	(29.0)	12.3
Other Liability*	(3.2)	(1.4)	5.7	(31.6)	(9.4)	12.4	18.0	(14.2)	(2.5)	(7.5)	(3.4)
Products Liability	(4.3)	63.7	(32.0)	(6.5)	(2.3)	(26.1)	64.0	35.0	(11.3)	(24.2)	5.6
Workers Compensation	7.0	2.6	11.3	(0.1)	10.0	19.1	21.6	19.1	29.3	21.3	14.1
Mortgage Guaranty	9.1	38.3	40.8	42.5	56.9	62.2	65.6	50.3	66.7	93.2	52.6
Financial Guaranty*	493.5	44.4	51.2	23.1	(11.7)	(19.2)	(3.7)	(8.1)	(14.4)	(38.4)	51.7
Accident and Health*	(31.6)	(29.5)	10.1	(7.2)	(3.0)	(29.1)	(2.8)	3.3	(3.7)	(7.1)	(10.1)
Warranty	28.9	63.9	31.2	55.0	24.5	13.9	15.9	41.9	22.1	23.2	32.0
All Other*	(18.8)	50.0	22.9	33.5	12.4	17.6	9.9	2.3	23.4	29.1	18.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	72.6	72.6
Total All Lines	9.8	7.8	9.4	2.3	2.2	2.3	10.3	(11.1)	2.1	5.8	4.1

\*See technical notes

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

**2022 Profitability Report**  
**Alabama**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	0.6	(0.1)	(5.1)	(7.7)	(1.5)	3.8	4.1	10.6	7.8	1.4	1.4
Private Passenger Auto Physical	1.1	1.8	1.2	1.9	4.6	5.8	8.2	4.7	(1.5)	(3.4)	2.4
Private Passenger Auto Total	0.8	0.7	(2.2)	(3.3)	1.3	4.6	5.9	8.0	3.6	(0.8)	1.9
Commercial Auto Liability	(9.1)	(6.3)	(3.1)	(6.3)	(6.5)	(7.6)	(13.1)	(2.6)	5.0	1.9	(4.8)
Commercial Auto Physical	0.2	3.0	1.2	2.5	(2.0)	1.7	4.6	8.4	7.5	4.8	3.2
Commercial Auto Total	(6.8)	(3.9)	(2.0)	(4.0)	(5.3)	(5.0)	(8.4)	0.2	5.6	2.6	(2.7)
Homeowners Multiple Peril	13.8	12.9	16.8	18.6	8.9	3.2	16.9	(22.2)	10.0	13.5	9.2
Farmowners Multiple Peril	14.3	11.1	24.3	10.3	9.1	(24.6)	12.8	(31.5)	16.0	6.3	4.8
Commercial Multiple Peril	10.9	5.4	19.2	14.9	13.0	(3.9)	15.6	(8.0)	0.4	11.9	7.9
Fire	15.3	10.2	19.6	5.7	(3.3)	2.7	12.9	(31.5)	(12.3)	17.2	3.7
Allied Lines	28.1	22.4	24.4	(7.1)	(20.6)	(15.7)	28.4	(113.5)	(25.2)	28.4	(5.0)
Inland Marine	14.4	10.5	11.6	(0.5)	14.5	12.4	8.0	(10.6)	(9.7)	12.1	6.3
Medical Professional Liability	34.6	38.3	26.5	20.6	17.2	31.8	(1.6)	12.6	4.8	(13.1)	17.2
Other Liability*	9.7	9.1	12.0	(13.8)	4.5	19.8	23.9	(3.0)	6.4	1.7	7.0
Products Liability	11.9	55.9	(8.1)	8.0	14.5	(2.1)	63.7	38.1	0.7	(10.1)	17.2
Workers Compensation	20.4	18.0	22.9	13.0	21.6	31.1	31.8	27.7	37.0	30.8	25.4
Mortgage Guaranty	26.5	33.5	25.1	24.0	32.7	43.4	50.4	35.2	42.5	62.8	37.6
Financial Guaranty*	321.0	46.3	40.6	23.6	37.0	6.7	5.0	11.6	13.2	64.6	57.0
Accident and Health*	(19.5)	(19.6)	5.9	(6.9)	(6.1)	(20.8)	(1.9)	6.7	(1.5)	(10.6)	(7.4)
Warranty	26.9	48.9	27.1	42.9	23.7	18.7	20.5	41.0	24.6	25.0	29.9
All Other*	(7.6)	36.0	17.0	24.0	12.3	18.6	12.5	6.5	23.0	27.7	17.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	58.9	58.9
Total All Lines	10.2	8.5	9.4	4.2	4.9	5.5	11.7	(5.5)	5.1	7.8	6.2

\*See technical notes

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

**2022 Profitability Report  
Alabama  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	4.0	3.0	(1.5)	(4.1)	1.8	6.7	7.0	12.2	9.7	4.2	4.3
Private Passenger Auto Physical	4.8	5.4	4.6	5.3	8.9	11.4	14.5	9.0	0.8	(1.6)	6.3
Private Passenger Auto Total	4.3	3.9	0.8	(0.6)	4.3	8.3	9.7	11.1	6.5	2.1	5.0
Commercial Auto Liability	(2.3)	(0.7)	1.1	(1.0)	(0.9)	(2.3)	(5.6)	1.2	5.9	4.2	(0.0)
Commercial Auto Physical	3.6	6.3	4.4	5.5	1.0	5.1	8.5	11.9	10.7	8.3	6.5
Commercial Auto Total	(1.3)	0.5	1.7	0.1	(0.5)	(0.9)	(3.2)	3.0	6.7	4.9	1.1
Homeowners Multiple Peril	17.1	15.8	19.6	21.1	11.6	6.5	20.7	(18.0)	11.8	16.2	12.2
Farmowners Multiple Peril	17.8	14.2	27.8	13.2	11.9	(23.6)	16.4	(28.0)	18.0	9.1	7.7
Commercial Multiple Peril	11.2	7.0	16.9	13.8	12.4	(0.2)	15.7	(3.0)	3.1	12.0	8.9
Fire	18.8	13.2	22.1	8.2	0.3	5.7	15.7	(23.4)	(6.4)	17.7	7.2
Allied Lines	30.5	26.3	29.8	(3.8)	(14.9)	(12.4)	31.7	(88.7)	(15.7)	28.7	1.2
Inland Marine	20.8	15.7	17.3	2.2	20.5	20.0	13.6	(9.2)	(7.1)	16.2	11.0
Medical Professional Liability	17.5	18.4	13.3	11.2	10.0	18.2	2.3	8.7	4.6	(3.0)	10.1
Other Liability*	7.0	6.6	7.9	(2.6)	4.7	11.9	14.1	1.5	5.6	3.8	6.1
Products Liability	7.4	20.3	0.3	5.5	7.6	2.3	26.8	17.1	3.1	(1.7)	8.9
Workers Compensation	9.1	8.2	9.9	6.9	9.3	12.9	13.6	11.4	15.0	13.2	10.9
Mortgage Guaranty	16.8	20.0	17.1	16.6	22.2	35.8	46.2	34.6	40.5	66.4	31.6
Financial Guaranty*	75.6	7.2	9.1	7.1	8.8	3.9	3.6	4.2	3.5	5.8	12.9
Accident and Health*	(8.2)	(6.9)	5.9	(0.8)	(0.1)	(9.8)	1.9	7.1	1.8	(6.8)	(1.6)
Warranty	15.4	25.2	14.2	21.1	13.1	11.4	12.4	20.3	13.1	14.5	16.1
All Other*	(1.5)	25.8	14.6	19.0	11.3	17.2	12.5	7.4	18.0	23.6	14.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	68.4	68.4
Total All Lines	11.0	9.4	10.1	6.0	6.6	7.6	12.9	(1.5)	6.6	9.2	7.8

\*See technical notes

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**2022 Profitability Report  
Alaska  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	55.2	57.8	65.3	63.4	69.9	67.2	64.5	59.8	61.0	72.0	63.6
Private Passenger Auto Physical	52.8	50.7	55.0	60.5	64.1	62.0	56.5	53.3	62.2	73.3	59.0
Private Passenger Auto Total	54.3	55.1	61.3	62.2	67.5	65.0	61.1	57.0	61.6	72.6	61.8
Commercial Auto Liability	34.3	45.9	35.4	38.1	56.4	39.1	58.2	59.7	40.7	20.5	42.8
Commercial Auto Physical	46.4	44.1	56.0	51.0	56.3	45.6	51.6	59.5	32.1	61.3	50.4
Commercial Auto Total	37.0	45.4	40.4	41.5	56.4	40.6	56.7	59.7	38.6	30.3	44.7
Homeowners Multiple Peril	43.5	37.1	42.2	39.2	47.7	60.1	41.6	46.9	47.5	65.2	47.1
Farmowners Multiple Peril	31.3	214.3	101.2	84.7	4.0	20.2	(1.8)	88.7	128.2	88.5	75.9
Commercial Multiple Peril	25.9	30.2	27.7	18.5	51.7	49.0	28.0	53.3	45.8	49.5	38.0
Fire	10.3	36.4	49.7	117.0	106.8	60.0	29.0	105.9	111.0	36.9	66.3
Allied Lines*	24.8	36.9	45.9	33.9	230.3	197.7	(36.4)	20.2	(37.8)	105.0	62.0
Inland Marine	1.1	7.7	9.1	19.2	27.7	35.8	29.5	47.3	22.3	32.3	23.2
Medical Professional Liability	(8.6)	25.8	11.7	17.9	58.3	19.7	95.5	33.8	60.5	0.9	31.5
Other Liability*	32.4	34.2	32.3	32.7	21.2	39.4	44.2	45.6	38.8	37.1	35.8
Products Liability	15.9	6.3	(7.8)	29.1	31.0	17.3	(24.9)	(16.1)	15.0	16.9	8.3
Workers Compensation	53.2	53.5	49.0	55.9	42.0	33.7	30.2	55.4	40.7	36.9	45.1
Mortgage Guaranty	20.4	10.2	6.7	9.2	10.9	7.1	10.2	32.7	9.9	(16.4)	10.1
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	66.0	52.9	92.7	66.4	61.7	60.6	101.0	46.7	74.1	60.7	68.3
Warranty	66.5	51.6	51.8	45.2	53.1	42.8	66.3	66.6	66.2	67.6	57.8
All Other*	40.9	19.0	38.7	40.0	38.1	94.9	58.4	28.2	36.6	20.0	41.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	3.3	3.3
Total All Lines	37.6	38.6	43.0	47.4	54.0	57.2	45.6	51.0	47.8	49.2	47.1

\*See technical notes

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

**2022 Profitability Report  
Alaska  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	10.1	7.8	(1.2)	3.2	(3.3)	(0.5)	1.3	1.9	6.4	(3.0)	2.3
Private Passenger Auto Physical	14.6	18.3	13.4	8.1	4.4	6.5	12.2	11.3	7.1	(2.3)	9.4
Private Passenger Auto Total	11.8	11.8	4.5	5.1	(0.1)	2.4	5.9	5.9	6.7	(2.7)	5.1
Commercial Auto Liability	27.0	15.2	28.2	22.9	2.3	21.8	3.8	1.1	31.2	48.2	20.2
Commercial Auto Physical	14.5	19.0	0.6	2.9	6.0	14.7	13.1	3.5	37.6	5.2	11.7
Commercial Auto Total	24.2	16.2	21.5	17.6	3.1	20.1	5.9	1.7	32.8	37.8	18.1
Homeowners Multiple Peril	22.1	31.1	24.7	27.4	18.3	6.6	25.5	20.3	20.8	2.1	19.9
Farmowners Multiple Peril	16.6	(168.7)	(36.2)	(18.5)	68.9	49.1	71.0	(26.3)	(67.1)	(19.0)	(13.0)
Commercial Multiple Peril	35.8	32.5	36.2	47.4	4.7	11.0	32.7	6.5	19.9	13.0	24.0
Fire	61.1	34.7	18.3	(58.1)	(43.7)	10.7	43.3	(38.5)	(44.0)	36.1	2.0
Allied Lines*	55.3	43.1	28.3	38.0	(171.1)	(140.9)	118.5	61.4	110.0	(29.8)	11.3
Inland Marine	81.1	73.2	70.0	56.1	46.8	37.3	41.3	23.1	42.8	31.5	50.3
Medical Professional Liability	55.2	11.3	32.4	30.9	(18.6)	26.0	(53.1)	13.3	(17.1)	63.9	14.4
Other Liability*	31.8	30.4	27.8	33.9	42.8	24.4	15.9	20.5	24.1	26.9	27.8
Products Liability	38.1	56.2	72.2	15.8	51.7	35.8	104.9	101.9	45.8	45.5	56.8
Workers Compensation	13.4	12.6	17.3	8.5	21.7	33.3	38.4	5.2	25.6	25.2	20.1
Mortgage Guaranty	53.3	62.1	67.3	63.6	61.7	67.4	64.6	43.5	64.7	95.3	64.3
Financial Guaranty*	28.8	22.6	9.8	22.0	10.6	9.6	(13.9)	10.6	3.7	(44.4)	5.9
Accident and Health	0.5	21.4	(20.6)	7.4	13.7	12.8	(31.0)	23.4	(1.8)	8.8	3.5
Warranty	9.9	25.5	28.3	25.5	38.0	47.8	12.4	14.5	22.0	17.5	24.1
All Other*	17.1	41.4	21.6	17.0	20.9	(39.8)	(2.3)	32.8	22.4	41.7	17.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	75.3	75.3
Total All Lines	29.4	28.8	22.9	17.8	10.4	7.8	19.8	13.0	18.2	17.9	18.6

\*See technical notes

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**2022 Profitability Report**  
**Alaska**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	10.1	8.4	2.3	4.9	0.9	3.2	4.4	4.4	8.1	0.7	4.7
Private Passenger Auto Physical	10.4	13.2	9.6	5.9	3.5	6.1	10.6	9.7	6.5	(0.9)	7.5
Private Passenger Auto Total	10.2	10.2	5.1	5.3	2.0	4.4	7.1	6.7	7.4	(0.0)	5.8
Commercial Auto Liability	22.3	13.8	22.1	18.9	6.5	22.2	8.2	5.6	29.4	42.4	19.1
Commercial Auto Physical	11.0	13.3	1.5	2.7	5.3	13.1	11.4	3.8	30.9	4.9	9.8
Commercial Auto Total	19.8	13.7	17.1	14.6	6.2	20.1	8.9	5.1	29.8	33.3	16.9
Homeowners Multiple Peril	16.5	21.5	17.9	19.4	13.7	7.6	22.5	17.9	18.6	3.8	15.9
Farmowners Multiple Peril	15.9	(106.5)	(19.8)	(9.9)	46.3	40.3	57.4	(18.4)	(48.3)	(10.9)	(5.4)
Commercial Multiple Peril	26.2	23.8	26.3	33.1	5.9	12.0	29.5	8.1	19.3	13.9	19.8
Fire	40.8	23.3	17.0	(35.7)	(24.4)	13.3	37.5	(27.8)	(31.3)	32.0	4.5
Allied Lines*	37.5	28.8	20.2	26.4	(104.6)	(102.4)	101.8	51.5	91.2	(20.6)	13.0
Inland Marine	52.4	47.0	45.2	36.6	30.8	30.3	33.8	19.4	35.1	26.0	35.7
Medical Professional Liability	42.4	11.6	25.2	23.1	(6.6)	29.0	(35.5)	18.4	(4.7)	51.1	15.4
Other Liability*	27.9	26.9	23.7	26.8	36.0	27.6	20.9	23.6	25.8	28.3	26.8
Products Liability	33.2	47.7	58.2	19.7	47.1	42.9	93.1	88.2	43.5	36.1	51.0
Workers Compensation	14.6	16.3	19.9	13.7	24.0	36.7	40.8	13.8	34.4	33.3	24.7
Mortgage Guaranty	49.8	43.9	38.0	34.0	32.1	44.7	47.6	28.6	40.1	63.7	42.2
Financial Guaranty*	12.3	20.9	4.4	18.8	46.5	18.4	(13.4)	21.2	12.5	42.2	18.4
Accident and Health	2.3	14.4	(14.1)	3.5	4.6	12.2	(22.2)	24.4	2.7	(0.5)	2.7
Warranty	11.9	22.3	23.5	21.4	31.0	42.5	16.4	16.3	22.5	18.5	22.6
All Other*	13.1	28.4	15.0	12.5	17.2	(26.5)	3.9	30.9	22.4	38.0	15.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.1	61.1
Total All Lines	22.4	22.0	18.2	14.7	10.9	10.9	20.3	14.3	18.8	18.1	17.1

\*See technical notes

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

**2022 Profitability Report  
Alaska  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	12.2	10.4	5.1	7.1	3.8	6.0	7.2	6.6	9.6	3.4	7.1
Private Passenger Auto Physical	16.9	19.7	15.6	10.4	7.5	11.7	17.9	15.3	11.0	1.7	12.8
Private Passenger Auto Total	13.6	13.2	8.2	8.1	5.0	7.9	10.8	9.5	10.1	2.8	8.9
Commercial Auto Liability	18.5	12.3	17.9	15.2	7.0	18.9	8.9	6.4	21.3	32.5	15.9
Commercial Auto Physical	13.9	17.3	4.8	5.9	8.1	18.1	15.9	6.7	34.6	8.3	13.4
Commercial Auto Total	17.7	13.2	15.7	13.5	7.2	18.8	10.0	6.4	23.5	28.4	15.4
Homeowners Multiple Peril	18.7	23.0	19.8	20.8	15.4	10.5	24.9	19.5	19.6	6.5	17.9
Farmowners Multiple Peril	14.0	(80.6)	(11.6)	(5.6)	46.1	46.7	66.2	(13.0)	(26.9)	(4.8)	3.0
Commercial Multiple Peril	24.0	21.4	23.2	29.0	7.5	12.9	27.0	8.8	16.1	13.1	18.3
Fire	46.9	26.2	18.0	(24.2)	(12.9)	12.8	36.1	(19.8)	(19.8)	28.7	9.2
Allied Lines*	43.9	31.6	21.7	26.2	(65.8)	(52.2)	59.2	46.7	62.1	(15.4)	15.8
Inland Marine	87.0	76.2	70.4	51.9	43.8	48.3	49.8	26.0	41.4	35.2	53.0
Medical Professional Liability	27.5	9.8	17.5	16.3	(0.6)	20.2	(18.6)	12.8	0.7	23.1	10.9
Other Liability*	17.9	16.0	14.7	15.3	19.4	17.3	13.8	14.2	16.0	18.2	16.3
Products Liability	19.7	20.7	24.2	10.6	19.9	21.4	44.2	42.8	23.1	18.7	24.5
Workers Compensation	10.3	10.4	12.0	8.7	12.3	18.9	20.0	7.9	13.9	14.3	12.9
Mortgage Guaranty	47.5	44.8	43.3	39.8	39.0	60.8	64.9	36.9	45.9	78.5	50.1
Financial Guaranty*	5.9	6.5	5.5	11.0	17.7	9.5	(0.7)	6.6	4.5	7.0	7.4
Accident and Health	4.4	9.1	(3.5)	4.4	5.3	10.3	(7.8)	14.1	4.0	(0.3)	4.0
Warranty	9.5	13.9	13.8	13.6	18.8	31.4	11.7	12.3	15.4	14.4	15.5
All Other*	14.7	26.1	14.9	12.2	15.5	(16.6)	5.7	23.5	17.6	30.2	14.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	67.8	67.8
Total All Lines	20.6	19.4	16.3	13.0	10.3	11.1	18.0	12.7	15.2	15.8	15.2

\*See technical notes

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



**2022 Profitability Report  
Arizona  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	68.3	66.9	69.5	76.7	72.5	66.9	64.2	55.1	61.8	78.2	68.0
Private Passenger Auto Physical	60.5	60.0	66.4	68.4	62.8	61.1	65.7	56.9	73.0	80.2	65.5
Private Passenger Auto Total	65.2	64.1	68.2	73.4	68.6	64.6	64.8	55.8	66.2	79.0	67.0
Commercial Auto Liability	59.6	63.4	62.7	73.4	67.7	69.3	70.7	69.9	63.7	67.6	66.8
Commercial Auto Physical	52.7	52.1	63.5	60.3	56.8	60.1	54.8	48.2	55.5	64.8	56.9
Commercial Auto Total	58.1	61.0	62.9	70.6	65.4	67.4	67.4	65.3	62.0	67.0	64.7
Homeowners Multiple Peril	52.0	48.8	47.6	49.3	48.0	62.4	56.3	54.1	70.8	77.7	56.7
Farmowners Multiple Peril	50.7	28.0	50.7	63.7	49.1	65.2	59.2	46.1	65.9	90.1	56.9
Commercial Multiple Peril	43.7	55.0	42.6	48.3	46.3	58.3	46.4	49.2	56.6	68.6	51.5
Fire	18.5	47.2	42.6	58.6	55.1	43.9	48.2	32.8	51.2	56.0	45.4
Allied Lines	17.1	83.4	71.9	93.1	101.9	114.0	37.8	70.5	76.3	79.0	74.5
Inland Marine	43.3	48.3	49.8	58.9	52.0	52.3	50.9	59.8	46.9	46.6	50.9
Medical Professional Liability	26.7	29.8	35.2	39.2	40.3	40.5	49.7	41.0	37.0	52.3	39.2
Other Liability*	44.2	71.7	53.9	63.5	66.0	45.7	52.8	58.1	62.5	55.5	57.4
Products Liability	35.5	14.5	58.9	30.9	58.4	65.8	16.0	35.4	40.6	48.1	40.4
Workers Compensation	67.3	65.8	59.4	58.6	55.2	50.2	48.4	45.1	47.8	33.5	53.1
Mortgage Guaranty	100.8	52.5	24.1	20.7	11.6	2.5	4.1	25.4	(0.7)	(18.0)	22.3
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	104.7	0.1	245.0	(5.5)	(131.0)	21.3
Accident and Health	61.5	67.3	66.8	79.6	73.6	69.9	65.9	71.1	70.4	62.5	68.8
Warranty	46.7	61.4	50.1	94.9	97.5	85.6	88.5	78.5	81.7	73.0	75.8
All Other*	(7.5)	76.8	39.0	38.4	36.5	35.4	37.8	28.2	24.6	24.7	33.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	6.4	6.4
Total All Lines	54.5	60.3	57.9	63.1	60.8	60.1	57.3	54.2	61.5	67.6	59.7

\*See technical notes

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

**2022 Profitability Report  
Arizona  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(5.7)	(3.0)	(5.7)	(12.6)	(6.4)	0.5	3.3	10.1	6.4	(9.3)	(2.2)
Private Passenger Auto Physical	5.3	6.9	(0.4)	(1.0)	6.7	8.5	3.4	9.8	(4.6)	(9.6)	2.5
Private Passenger Auto Total	(1.3)	1.0	(3.6)	(7.9)	(1.2)	3.6	3.4	10.0	2.1	(9.4)	(0.3)
Commercial Auto Liability	(2.8)	(5.7)	(4.5)	(16.8)	(8.1)	(9.9)	(10.5)	(7.6)	1.2	(1.9)	(6.7)
Commercial Auto Physical	8.4	11.3	(2.0)	3.5	7.9	5.0	11.4	18.4	11.8	2.7	7.8
Commercial Auto Total	(0.5)	(2.1)	(4.0)	(12.5)	(4.7)	(6.8)	(5.8)	(2.1)	3.4	(1.0)	(3.6)
Homeowners Multiple Peril	10.5	15.7	17.0	15.8	18.0	2.7	9.4	12.0	(5.9)	(12.6)	8.3
Farmowners Multiple Peril	10.0	37.1	10.8	(4.4)	13.1	(6.9)	(0.7)	12.4	(5.9)	(31.3)	3.4
Commercial Multiple Peril	11.9	(1.2)	11.6	6.7	10.4	(6.8)	11.7	7.3	0.5	(10.2)	4.2
Fire	51.3	18.9	22.1	5.3	11.5	24.4	21.8	38.5	21.3	15.2	23.1
Allied Lines	63.1	(8.7)	0.7	(23.6)	(29.9)	(50.0)	36.8	4.1	(0.6)	(3.2)	(1.1)
Inland Marine	26.7	20.6	19.5	12.0	18.8	16.4	18.2	10.0	20.9	19.2	18.2
Medical Professional Liability	16.1	15.3	8.6	2.8	1.5	1.6	(10.3)	(5.0)	9.6	(3.6)	3.7
Other Liability*	12.3	(17.2)	2.9	(11.0)	(8.5)	14.5	8.6	1.9	1.8	8.9	1.4
Products Liability	(21.3)	38.5	(29.6)	3.8	(40.2)	(20.5)	37.6	19.8	9.1	2.5	(0.0)
Workers Compensation	(7.7)	(2.8)	3.0	3.8	6.7	11.2	13.8	17.0	11.8	30.2	8.7
Mortgage Guaranty	(28.3)	19.0	49.9	52.8	61.9	73.7	72.3	51.8	77.1	97.8	52.8
Financial Guaranty*	39.9	36.2	38.5	26.4	5.6	(95.1)	(3.3)	(230.5)	14.2	112.6	(5.6)
Accident and Health	3.7	3.7	5.6	(5.7)	0.4	3.1	8.7	2.5	3.8	11.3	3.7
Warranty	41.5	27.8	37.3	(6.9)	(5.6)	5.5	(9.1)	2.7	10.5	14.6	11.8
All Other*	65.8	(23.1)	18.5	19.9	21.1	21.4	18.7	33.2	35.7	34.3	24.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	72.1	72.1
Total All Lines	7.2	2.1	4.6	(0.5)	3.6	4.4	8.1	10.2	4.3	(0.8)	4.3

\*See technical notes

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

**2022 Profitability Report  
Arizona  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(0.4)	1.3	(0.8)	(5.5)	(1.2)	3.8	5.9	10.7	7.9	(4.3)	1.7
Private Passenger Auto Physical	4.4	5.8	0.7	0.1	5.1	7.7	3.7	8.5	(2.7)	(6.7)	2.7
Private Passenger Auto Total	1.5	3.1	(0.2)	(3.2)	1.3	5.3	5.0	9.9	3.7	(5.3)	2.1
Commercial Auto Liability	3.3	0.5	1.1	(6.6)	(0.0)	(2.7)	(2.9)	(1.3)	5.8	3.2	0.0
Commercial Auto Physical	6.7	8.4	(0.1)	3.3	6.2	5.4	10.0	15.4	10.4	3.0	6.9
Commercial Auto Total	4.0	2.2	0.8	(4.5)	1.3	(1.0)	(0.2)	2.2	6.7	3.2	1.5
Homeowners Multiple Peril	8.7	11.4	12.8	11.7	13.3	4.2	9.5	11.4	(2.6)	(7.8)	7.3
Farmowners Multiple Peril	9.0	26.2	9.0	(1.2)	10.4	(3.4)	1.6	12.0	(2.4)	(21.9)	3.9
Commercial Multiple Peril	11.9	2.8	11.2	7.7	10.6	(1.2)	13.8	9.3	4.2	(4.1)	6.6
Fire	35.0	13.4	19.3	4.8	9.7	22.2	19.8	32.4	19.1	14.7	19.0
Allied Lines	44.4	(4.2)	2.8	(13.2)	(14.3)	(35.1)	32.9	5.9	2.2	(0.4)	2.1
Inland Marine	17.5	13.2	12.7	8.0	12.8	13.9	15.5	8.8	17.5	16.3	13.6
Medical Professional Liability	19.5	17.3	12.7	7.8	9.7	12.3	1.5	6.0	17.3	7.3	11.1
Other Liability*	17.6	(2.3)	9.3	(1.7)	3.6	20.2	15.2	8.8	8.4	13.7	9.3
Products Liability	5.3	39.4	(6.1)	12.7	(12.6)	(0.7)	39.5	22.9	15.0	10.0	12.5
Workers Compensation	10.9	14.0	17.9	17.0	20.3	24.9	27.2	28.3	26.4	39.6	22.7
Mortgage Guaranty	5.4	20.9	29.6	28.9	33.7	50.7	54.3	35.7	50.5	66.2	37.6
Financial Guaranty*	25.7	33.9	26.2	24.1	48.2	(60.0)	4.5	(167.3)	17.4	178.3	13.1
Accident and Health	7.1	5.9	6.7	(0.5)	(0.8)	8.3	12.0	10.1	8.8	6.4	6.4
Warranty	30.5	23.4	29.1	1.2	0.4	8.3	(1.8)	7.5	13.0	17.1	12.9
All Other*	45.4	(13.2)	13.9	15.0	17.7	21.3	19.4	30.6	32.6	32.0	21.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	58.3	58.3
Total All Lines	9.3	5.6	7.0	3.1	6.4	7.8	10.6	11.7	7.2	3.0	7.2

\*See technical notes

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

**2022 Profitability Report  
Arizona  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	3.0	4.3	2.4	(1.9)	2.0	6.7	8.7	12.2	9.6	(0.9)	4.6
Private Passenger Auto Physical	9.0	10.3	4.0	2.9	9.3	13.7	8.1	13.5	(0.5)	(5.7)	6.5
Private Passenger Auto Total	4.9	6.2	2.9	(0.4)	4.3	8.8	8.5	12.6	6.4	(2.5)	5.2
Commercial Auto Liability	5.5	3.4	3.8	(1.3)	3.0	1.1	1.2	2.0	6.4	5.1	3.0
Commercial Auto Physical	10.3	11.8	3.0	6.3	9.4	9.2	14.3	19.0	13.5	6.2	10.3
Commercial Auto Total	6.2	4.6	3.7	(0.2)	3.9	2.3	3.0	4.3	7.3	5.2	4.0
Homeowners Multiple Peril	11.8	13.9	15.3	13.9	15.4	7.4	12.7	13.6	0.4	(4.5)	10.0
Farmowners Multiple Peril	11.5	27.3	11.5	1.8	12.3	(0.4)	4.8	13.4	0.8	(15.4)	6.7
Commercial Multiple Peril	11.5	5.1	10.7	8.1	10.0	2.1	13.2	9.2	5.6	0.1	7.6
Fire	36.4	15.3	20.1	6.9	10.9	23.5	21.5	31.4	19.2	16.1	20.1
Allied Lines	39.8	(0.6)	5.5	(7.8)	(8.3)	(27.1)	32.0	7.9	4.7	2.5	4.9
Inland Marine	26.8	20.4	19.5	13.0	18.9	22.6	24.4	13.8	23.5	23.2	20.6
Medical Professional Liability	12.2	10.6	8.5	6.2	7.0	8.7	3.8	5.4	8.9	5.9	7.7
Other Liability*	11.0	2.1	7.0	2.1	4.5	13.0	10.7	7.0	6.9	10.4	7.5
Products Liability	4.8	15.4	1.1	7.6	(1.5)	2.7	20.9	13.8	9.6	7.7	8.2
Workers Compensation	6.4	7.1	8.3	7.7	8.6	10.9	11.4	10.6	10.0	14.9	9.6
Mortgage Guaranty	5.6	14.1	23.3	25.3	31.4	56.2	63.8	40.0	51.0	73.7	38.4
Financial Guaranty*	6.7	7.5	10.8	8.4	9.6	(7.9)	3.8	(29.7)	8.6	16.7	3.4
Accident and Health	5.9	4.9	5.2	2.6	2.7	6.1	7.5	6.4	6.0	6.6	5.4
Warranty	24.3	15.9	17.5	3.2	3.1	9.2	1.7	6.8	10.8	12.5	10.5
All Other*	39.0	(6.8)	12.7	13.1	15.2	19.8	17.6	24.7	24.5	25.9	18.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	70.9	70.9
Total All Lines	9.7	6.9	7.8	4.9	7.4	9.1	11.3	11.3	7.9	5.2	8.1

\*See technical notes

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

**2022 Profitability Report  
Arkansas  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	64.0	61.6	67.5	75.8	65.2	58.9	62.3	54.9	62.8	72.8	64.6
Private Passenger Auto Physical	57.3	61.9	68.3	75.9	61.1	61.0	59.5	57.9	67.7	93.6	66.4
Private Passenger Auto Total	60.9	61.7	67.9	75.9	63.3	59.9	61.0	56.3	65.1	82.8	65.5
Commercial Auto Liability	55.8	56.1	64.7	65.7	63.2	65.3	65.9	55.2	58.3	65.5	61.6
Commercial Auto Physical	59.8	66.2	67.1	85.1	65.8	60.3	48.0	55.8	53.9	78.6	64.1
Commercial Auto Total	57.0	59.1	65.4	71.7	64.0	63.8	60.4	55.4	57.0	69.5	62.3
Homeowners Multiple Peril	40.4	58.3	56.2	63.2	50.6	66.4	61.3	78.3	67.1	119.6	66.1
Farmowners Multiple Peril	59.6	67.9	59.6	56.5	73.9	76.9	82.4	96.1	104.3	113.6	79.1
Commercial Multiple Peril	30.8	54.4	45.1	56.8	37.8	55.1	48.9	73.4	69.1	96.9	56.8
Fire	94.9	35.7	33.6	55.9	41.0	50.6	64.1	52.7	69.4	132.6	63.1
Allied Lines*	79.9	85.3	96.0	111.2	110.2	99.8	154.4	167.5	100.5	129.9	113.5
Inland Marine	44.0	58.9	54.2	57.6	51.9	54.5	53.6	60.2	71.7	46.4	55.3
Medical Professional Liability	71.5	28.8	62.0	39.7	66.5	40.3	69.2	45.4	23.7	52.2	49.9
Other Liability*	71.8	27.3	86.3	92.9	7.2	74.5	52.8	70.2	53.9	65.5	60.3
Products Liability	18.8	7.7	49.7	85.1	18.7	53.3	88.0	25.6	41.2	42.1	43.0
Workers Compensation	46.3	46.5	46.3	45.3	50.1	34.0	47.2	37.2	55.9	41.3	45.0
Mortgage Guaranty	48.1	32.1	26.4	25.1	18.4	11.6	5.9	22.4	5.6	(12.7)	18.3
Financial Guaranty*	3.6	158.3	182.5	25.5	(6.2)	44.2	(32.9)	(12.0)	(519.6)	464.2	30.8
Accident and Health	61.6	72.7	60.7	81.8	68.1	55.1	71.2	57.7	63.8	58.3	65.1
Warranty	35.9	51.0	50.4	54.8	53.5	60.1	61.7	61.5	83.0	60.1	57.2
All Other*	20.6	32.7	22.7	29.2	16.1	32.9	34.5	31.1	26.5	79.0	32.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(0.4)	(0.4)
Total All Lines	55.1	56.2	62.0	69.7	54.7	61.0	63.1	67.0	64.5	87.5	64.1

\*See technical notes

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

**2022 Profitability Report**  
**Arkansas**  
**Underwriting Profit**  
**As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(1.4)	1.8	(4.6)	(12.5)	0.6	8.1	3.5	8.2	3.1	(4.9)	0.2
Private Passenger Auto Physical	7.1	2.9	(4.2)	(11.0)	6.3	6.4	8.4	6.6	0.0	(26.1)	(0.3)
Private Passenger Auto Total	2.4	2.3	(4.4)	(11.8)	3.2	7.3	5.8	7.4	1.6	(15.1)	(0.1)
Commercial Auto Liability	4.2	5.0	(4.1)	(5.8)	(0.9)	(3.1)	(5.0)	7.5	7.0	0.2	0.5
Commercial Auto Physical	1.1	(4.0)	(5.9)	(23.8)	(1.2)	5.2	19.4	9.9	13.4	(12.4)	0.2
Commercial Auto Total	3.3	2.3	(4.6)	(11.4)	(1.0)	(0.6)	2.5	8.3	8.9	(3.7)	0.4
Homeowners Multiple Peril	24.4	5.3	7.6	0.4	15.2	(1.6)	3.3	(14.6)	(2.5)	(59.3)	(2.2)
Farmowners Multiple Peril	0.1	(6.7)	2.1	7.6	(11.3)	(16.7)	(19.0)	(32.0)	(41.7)	(48.9)	(16.7)
Commercial Multiple Peril	29.0	4.4	13.4	0.1	22.9	4.5	10.1	(16.1)	(10.3)	(40.0)	1.8
Fire	(31.8)	31.7	34.4	10.1	26.4	18.5	3.9	15.7	(0.3)	(67.1)	4.2
Allied Lines*	(3.6)	(10.0)	(25.5)	(41.5)	(38.1)	(34.3)	(85.4)	(98.7)	(25.9)	(54.0)	(41.7)
Inland Marine	23.9	8.2	13.7	12.3	19.3	14.5	14.7	8.5	(6.1)	20.1	12.9
Medical Professional Liability	(18.3)	27.0	(28.9)	2.9	(19.9)	5.7	(30.4)	(4.7)	29.9	(3.7)	(4.0)
Other Liability*	(15.6)	52.7	(29.2)	(28.6)	65.4	(15.2)	17.6	(3.0)	16.7	5.2	6.6
Products Liability	36.9	31.3	1.0	(49.5)	35.5	(6.0)	(43.6)	40.4	8.4	9.9	6.4
Workers Compensation	17.1	17.6	18.0	17.1	11.6	29.3	14.6	25.2	4.3	20.1	17.5
Mortgage Guaranty	25.7	40.6	46.9	47.8	54.0	62.5	69.7	54.2	69.5	91.7	56.3
Financial Guaranty*	23.6	(122.2)	(138.8)	(0.1)	(0.9)	(34.1)	23.3	26.0	513.1	(477.2)	(18.7)
Accident and Health	2.2	(6.5)	9.5	(11.4)	4.9	16.7	0.1	13.6	8.1	14.7	5.2
Warranty	50.3	38.4	36.9	34.7	37.3	30.5	20.9	26.3	9.0	29.2	31.3
All Other*	40.1	26.7	38.3	31.2	46.3	27.9	26.6	30.1	36.7	(23.6)	28.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	78.9	78.9
Total All Lines	8.3	8.8	0.9	(6.3)	11.5	3.9	2.3	(2.9)	1.7	(21.8)	0.6

\*See technical notes

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

**2022 Profitability Report**  
**Arkansas**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	1.7	3.9	(0.6)	(5.8)	2.8	9.1	5.4	8.6	4.8	(1.5)	2.8
Private Passenger Auto Physical	5.5	3.2	(1.8)	(6.5)	4.8	6.0	7.6	5.9	0.9	(19.8)	0.6
Private Passenger Auto Total	3.4	3.6	(1.2)	(6.1)	3.7	7.7	6.4	7.3	2.9	(10.3)	1.7
Commercial Auto Liability	8.0	7.6	1.5	0.6	4.5	2.8	1.7	10.8	10.4	5.3	5.3
Commercial Auto Physical	1.7	(1.7)	(2.7)	(14.6)	0.2	5.4	16.1	8.6	11.6	(9.1)	1.6
Commercial Auto Total	6.2	4.8	0.2	(4.1)	3.1	3.6	6.1	10.2	10.8	0.9	4.2
Homeowners Multiple Peril	17.5	4.4	6.5	1.6	11.3	0.6	4.6	(9.8)	(0.1)	(44.8)	(0.8)
Farmowners Multiple Peril	1.9	(2.3)	3.4	6.4	(5.9)	(11.6)	(13.4)	(23.8)	(31.2)	(36.6)	(11.3)
Commercial Multiple Peril	21.6	5.2	11.0	2.2	17.3	6.3	11.2	(10.2)	(5.2)	(28.4)	3.1
Fire	(17.9)	21.8	26.6	7.1	18.4	16.7	5.4	14.0	2.0	(49.3)	4.5
Allied Lines*	(1.4)	(6.3)	(15.6)	(25.9)	(21.1)	(24.1)	(64.8)	(76.0)	(18.1)	(40.4)	(29.4)
Inland Marine	16.2	5.6	9.5	8.4	13.2	12.5	12.9	7.8	(3.4)	17.4	10.0
Medical Professional Liability	0.9	28.2	(8.8)	9.8	(3.6)	15.1	(14.3)	7.0	33.2	6.5	7.4
Other Liability*	1.6	46.8	(10.3)	(11.3)	53.5	(0.9)	23.2	5.8	21.6	12.2	14.2
Products Liability	35.1	31.5	11.2	(22.4)	35.0	9.6	(22.5)	41.8	15.3	17.3	15.2
Workers Compensation	17.5	20.0	20.7	19.4	16.8	32.6	21.3	28.4	14.7	26.3	21.8
Mortgage Guaranty	36.5	33.5	27.5	25.7	28.9	42.1	52.4	37.5	44.1	61.0	38.9
Financial Guaranty*	17.7	(56.9)	(74.0)	12.4	78.1	16.8	48.8	56.2	461.8	(281.3)	28.0
Accident and Health	3.6	(5.1)	4.1	(10.7)	(1.6)	15.4	1.1	15.6	8.7	7.4	3.8
Warranty	35.1	29.1	27.7	27.3	30.3	30.1	23.5	27.3	14.5	29.6	27.4
All Other*	28.1	18.8	25.7	21.3	33.0	25.5	24.7	27.2	32.4	(14.1)	22.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	63.7	63.7
Total All Lines	8.7	8.6	3.4	(1.8)	10.4	6.3	5.1	0.5	4.4	(14.1)	3.1

\*See technical notes

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

**2022 Profitability Report  
Arkansas  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	5.0	6.8	2.5	(2.7)	5.6	12.8	8.7	11.2	7.3	1.5	5.9
Private Passenger Auto Physical	10.5	7.1	0.8	(5.4)	9.1	11.6	13.5	10.4	3.9	(22.6)	3.9
Private Passenger Auto Total	7.2	7.0	1.8	(3.7)	7.0	12.3	10.6	10.9	5.9	(8.4)	5.1
Commercial Auto Liability	8.5	7.9	4.0	3.2	5.7	4.9	4.3	9.4	9.2	6.3	6.3
Commercial Auto Physical	5.2	1.4	0.2	(12.9)	3.2	9.5	21.9	12.2	15.2	(7.2)	4.8
Commercial Auto Total	7.9	6.6	3.2	(0.1)	5.2	5.9	7.8	10.0	10.4	3.6	6.0
Homeowners Multiple Peril	20.9	7.4	9.5	4.4	13.9	3.6	7.9	(6.8)	2.7	(40.3)	2.3
Farmowners Multiple Peril	5.3	1.0	6.3	8.9	(2.5)	(9.3)	(11.1)	(21.2)	(27.3)	(32.5)	(8.2)
Commercial Multiple Peril	20.7	7.3	11.9	4.6	16.6	8.6	12.6	(5.2)	(1.1)	(19.0)	5.7
Fire	(11.2)	22.7	29.1	9.8	20.5	20.9	8.4	15.9	4.5	(35.8)	8.5
Allied Lines*	1.7	(4.0)	(14.1)	(24.5)	(19.6)	(25.0)	(70.2)	(76.5)	(15.5)	(40.4)	(28.8)
Inland Marine	22.2	9.4	13.6	12.7	18.7	19.7	19.7	12.0	(0.8)	22.2	14.9
Medical Professional Liability	3.7	13.3	(0.2)	6.7	1.6	10.6	(3.5)	5.8	15.7	5.8	6.0
Other Liability*	4.0	18.5	(0.9)	(1.5)	22.8	2.6	14.0	5.4	12.0	8.8	8.6
Products Liability	17.8	14.8	7.4	(5.8)	17.0	7.2	(5.8)	19.0	9.2	10.3	9.1
Workers Compensation	11.4	11.8	12.1	11.0	9.9	18.1	12.4	14.2	8.5	13.8	12.3
Mortgage Guaranty	23.4	23.1	22.1	22.5	25.7	44.6	59.7	42.9	47.9	72.9	38.5
Financial Guaranty*	6.6	(3.5)	(8.4)	6.3	9.2	4.8	8.0	9.2	27.4	(24.9)	3.5
Accident and Health	5.1	0.5	5.4	(3.6)	2.1	12.3	3.8	11.5	7.8	8.7	5.4
Warranty	31.1	21.5	19.2	18.5	18.9	20.1	15.2	15.9	8.9	17.6	18.7
All Other*	27.8	18.4	23.7	20.2	30.1	26.5	24.7	25.8	29.0	(8.2)	21.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	75.1	75.1
Total All Lines	10.4	9.9	5.8	1.4	11.3	8.7	7.6	3.2	6.3	(8.8)	5.6

\*See technical notes

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



**2022 Profitability Report  
California  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	65.5	64.6	70.7	78.1	73.2	67.9	65.5	53.3	61.7	79.4	68.0
Private Passenger Auto Physical	60.0	61.3	63.7	66.2	66.0	62.7	63.2	51.9	70.3	83.3	64.8
Private Passenger Auto Total	63.1	63.2	67.6	72.9	70.1	65.7	64.5	52.7	65.5	81.1	66.6
Commercial Auto Liability	63.7	67.5	72.3	79.1	78.1	75.2	79.5	75.4	73.0	86.4	75.0
Commercial Auto Physical	63.0	58.4	61.3	62.7	66.3	59.8	57.4	49.8	56.4	60.1	59.5
Commercial Auto Total	63.5	65.5	69.9	75.4	75.6	71.9	74.9	70.2	69.7	81.1	71.8
Homeowners Multiple Peril	44.7	47.6	58.3	54.6	200.8	175.7	31.1	38.5	43.2	53.7	74.8
Farmowners Multiple Peril	37.0	40.3	45.3	39.9	225.5	71.9	50.6	102.5	32.9	37.3	68.3
Commercial Multiple Peril	40.5	44.3	46.5	51.4	70.8	72.9	48.8	57.3	52.3	55.6	54.0
Fire	28.1	39.6	43.9	41.5	97.2	148.6	34.8	67.4	40.6	40.1	58.2
Allied Lines	33.4	59.0	80.5	48.8	90.3	56.8	59.0	80.5	64.5	93.1	66.6
Inland Marine	31.7	42.1	48.7	45.4	50.8	49.7	46.2	60.3	48.1	50.2	47.3
Medical Professional Liability	37.9	47.4	38.6	45.9	46.8	40.1	62.0	53.7	53.1	27.1	45.3
Other Liability*	59.1	58.8	61.6	66.2	72.1	71.9	67.8	76.0	64.1	59.4	65.7
Products Liability	99.6	73.1	41.1	46.0	45.5	93.0	41.2	51.9	54.6	34.6	58.1
Workers Compensation	70.0	62.8	56.3	51.5	47.2	40.8	40.2	40.1	48.0	45.0	50.2
Mortgage Guaranty	56.8	14.7	8.2	7.3	4.1	(4.1)	4.9	44.5	3.7	(27.4)	11.3
Financial Guaranty*	32.3	(30.9)	(33.3)	(20.3)	29.4	(96.5)	(153.1)	(188.5)	15.0	22.7	(42.3)
Accident and Health	85.4	82.3	79.5	98.7	92.1	78.0	89.3	93.5	79.4	76.7	85.5
Warranty	64.6	52.7	52.5	45.6	54.7	61.3	60.9	49.6	47.4	46.9	53.6
All Other*	22.0	8.8	21.9	17.5	23.7	18.8	20.0	27.1	16.4	33.1	20.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	1.6	1.6
Total All Lines	55.7	55.5	58.7	59.8	78.3	72.6	54.0	54.2	56.2	62.6	60.8

\*See technical notes

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**2022 Profitability Report  
California  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(6.0)	(3.7)	(10.4)	(17.5)	(11.1)	(4.9)	(2.3)	7.8	1.3	(14.2)	(6.1)
Private Passenger Auto Physical	3.9	3.5	1.0	(0.3)	1.3	5.1	4.9	13.5	(4.6)	(14.6)	1.4
Private Passenger Auto Total	(1.8)	(0.7)	(5.4)	(10.0)	(5.7)	(0.7)	0.8	10.3	(1.3)	(14.4)	(2.9)
Commercial Auto Liability	(9.9)	(13.6)	(18.4)	(25.7)	(22.9)	(18.5)	(21.7)	(18.9)	(12.9)	(24.3)	(18.7)
Commercial Auto Physical	(8.6)	1.4	(4.1)	(1.2)	(4.4)	3.2	6.7	14.1	8.0	6.4	2.1
Commercial Auto Total	(9.6)	(10.3)	(15.2)	(20.2)	(18.9)	(13.8)	(15.9)	(12.2)	(8.7)	(18.1)	(14.3)
Homeowners Multiple Peril	17.6	15.4	3.3	7.5	(155.5)	(124.9)	35.4	27.4	22.7	12.9	(13.8)
Farmowners Multiple Peril	22.6	19.9	14.4	17.6	(181.4)	(15.1)	7.9	(45.7)	28.6	27.2	(10.4)
Commercial Multiple Peril	11.5	7.1	4.7	(2.2)	(18.7)	(21.8)	3.0	(3.4)	4.1	1.9	(1.4)
Fire	39.8	28.0	23.0	25.9	(33.2)	(86.9)	35.1	(0.5)	28.5	29.9	9.0
Allied Lines	44.2	16.9	(7.7)	25.0	(18.5)	12.5	14.3	(7.1)	10.4	(17.5)	7.3
Inland Marine	38.3	26.4	19.1	24.5	18.3	19.6	22.5	8.3	18.2	17.2	21.2
Medical Professional Liability	5.8	(8.6)	1.4	(3.8)	(5.6)	6.0	(26.9)	(12.7)	(11.1)	27.6	(2.8)
Other Liability*	(6.3)	(7.4)	(11.9)	(16.5)	(25.4)	(19.9)	(13.1)	(21.2)	(6.4)	0.1	(12.8)
Products Liability	(144.5)	(110.2)	(35.6)	(34.3)	(24.4)	(76.5)	(9.6)	(8.5)	(13.3)	13.7	(44.3)
Workers Compensation	(15.5)	(5.3)	2.6	8.5	12.0	19.7	19.4	16.2	8.6	10.8	7.7
Mortgage Guaranty	17.3	59.2	66.9	66.5	69.6	81.2	71.0	31.7	72.0	106.9	64.2
Financial Guaranty*	1.9	68.3	67.9	47.4	(15.8)	106.9	149.6	199.7	(7.4)	(41.1)	57.7
Accident and Health	(25.7)	(12.7)	(9.6)	(27.6)	(22.6)	(8.0)	(19.6)	(22.9)	(5.4)	(4.0)	(15.8)
Warranty	16.0	17.3	9.6	21.9	6.1	(0.4)	6.3	18.5	21.6	15.4	13.2
All Other*	38.7	52.9	38.7	42.0	34.5	41.0	40.3	34.0	45.7	24.8	39.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	69.9	69.9
Total All Lines	2.5	3.6	0.3	(0.3)	(20.4)	(12.9)	8.0	6.6	5.7	0.9	(0.6)

\*See technical notes

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

**2022 Profitability Report  
California  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(0.6)	0.9	(3.8)	(8.5)	(4.1)	(0.3)	1.8	9.3	4.2	(7.8)	(0.9)
Private Passenger Auto Physical	3.4	3.5	1.6	0.4	1.5	5.0	4.8	11.4	(2.8)	(10.7)	1.8
Private Passenger Auto Total	1.1	2.0	(1.4)	(4.6)	(1.6)	1.9	3.1	10.2	1.1	(9.1)	0.3
Commercial Auto Liability	(1.2)	(4.6)	(7.8)	(12.4)	(9.7)	(9.1)	(11.5)	(9.7)	(4.9)	(13.5)	(8.4)
Commercial Auto Physical	(4.4)	2.1	(1.4)	0.3	(1.7)	4.0	6.3	12.1	7.5	6.0	3.1
Commercial Auto Total	(1.9)	(3.1)	(6.3)	(9.5)	(8.0)	(6.3)	(7.8)	(5.3)	(2.4)	(9.6)	(6.0)
Homeowners Multiple Peril	13.5	11.5	4.3	6.7	(97.4)	(93.0)	32.8	24.8	21.0	12.8	(6.3)
Farmowners Multiple Peril	17.2	15.4	11.8	13.5	(113.7)	(6.8)	10.4	(32.2)	26.4	25.3	(3.3)
Commercial Multiple Peril	11.6	8.3	6.8	2.1	(7.8)	(12.3)	7.6	1.4	7.5	5.7	3.1
Fire	27.3	19.2	19.8	18.0	(19.1)	(64.0)	32.0	2.5	25.6	26.5	8.8
Allied Lines	30.7	11.7	(3.4)	17.7	(7.3)	13.9	14.8	(3.0)	11.1	(11.1)	7.5
Inland Marine	25.3	17.0	12.5	16.2	12.6	16.7	19.0	7.8	15.8	15.1	15.8
Medical Professional Liability	11.9	0.9	7.2	2.7	3.9	14.6	(12.6)	(0.5)	0.8	31.6	6.0
Other Liability*	7.7	5.2	0.7	(4.0)	(6.1)	(5.4)	(0.1)	(8.1)	3.0	7.9	0.1
Products Liability	(69.3)	(49.7)	(4.5)	(6.8)	1.4	(41.2)	7.1	5.2	1.4	22.2	(13.4)
Workers Compensation	(0.9)	6.7	12.0	14.6	18.0	26.3	26.7	23.8	20.1	20.1	16.7
Mortgage Guaranty	35.9	48.2	41.8	38.8	40.1	58.0	54.2	20.6	47.2	74.1	45.9
Financial Guaranty*	19.0	71.1	59.2	49.7	50.1	113.7	125.2	174.7	3.0	52.5	71.8
Accident and Health	(10.7)	(2.2)	(0.6)	(13.3)	(12.6)	2.0	(8.7)	(6.9)	2.0	(5.9)	(5.7)
Warranty	15.9	15.4	9.5	17.8	8.2	3.4	10.5	19.4	21.5	16.4	13.8
All Other*	27.1	35.5	25.4	27.8	25.0	35.6	35.1	30.0	39.3	23.9	30.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	56.5	56.5
Total All Lines	6.6	7.1	4.7	3.7	(8.2)	(4.7)	11.6	9.8	9.3	5.4	4.5

\*See technical notes

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

**2022 Profitability Report  
California  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	2.8	3.9	(0.1)	(4.4)	(0.3)	2.8	4.7	10.5	6.2	(3.5)	2.3
Private Passenger Auto Physical	7.7	7.5	5.1	3.4	4.9	9.9	9.7	17.2	(0.6)	(10.9)	5.4
Private Passenger Auto Total	4.5	5.1	1.7	(1.7)	1.5	5.1	6.3	12.7	3.9	(6.0)	3.3
Commercial Auto Liability	2.6	0.2	(1.8)	(4.9)	(2.7)	(3.1)	(4.5)	(2.9)	(0.1)	(5.3)	(2.3)
Commercial Auto Physical	(0.9)	5.2	1.8	3.1	1.3	7.6	10.1	15.2	10.4	9.4	6.3
Commercial Auto Total	2.1	1.0	(1.3)	(3.7)	(2.1)	(1.6)	(2.5)	(0.6)	1.3	(3.5)	(1.1)
Homeowners Multiple Peril	16.1	13.5	6.9	8.8	(65.1)	(58.1)	26.5	22.1	19.4	14.3	0.4
Farmowners Multiple Peril	18.9	16.5	13.4	14.5	(70.5)	(1.5)	11.0	(19.5)	20.9	21.6	2.5
Commercial Multiple Peril	11.3	8.7	7.7	4.2	(1.8)	(5.3)	8.3	3.7	7.5	6.8	5.1
Fire	29.8	20.7	20.7	18.5	(11.8)	(44.9)	27.0	4.7	21.9	25.9	11.3
Allied Lines	33.9	14.8	(0.1)	19.7	(3.2)	15.7	17.0	0.1	12.3	(7.5)	10.3
Inland Marine	34.6	24.1	18.7	22.7	18.0	24.9	27.6	11.8	19.8	20.2	22.2
Medical Professional Liability	9.3	3.5	6.5	4.1	4.8	10.7	(3.2)	2.6	3.0	16.7	5.8
Other Liability*	6.3	5.1	3.4	1.3	0.7	0.6	3.1	(0.6)	4.1	6.8	3.1
Products Liability	(12.3)	(8.0)	2.0	0.9	3.5	(10.5)	5.5	4.6	3.3	11.2	0.0
Workers Compensation	3.0	5.8	7.9	8.7	9.9	14.3	13.7	10.9	9.7	10.6	9.5
Mortgage Guaranty	17.4	25.7	27.6	28.1	29.5	49.9	53.0	21.2	41.9	73.4	36.8
Financial Guaranty*	5.4	10.6	12.2	10.3	9.1	17.4	15.2	21.9	3.2	7.4	11.3
Accident and Health	0.0	2.5	2.9	(0.6)	(0.3)	3.6	0.3	0.9	3.5	(0.7)	1.2
Warranty	11.7	12.2	8.5	13.6	8.2	5.9	9.3	13.5	15.0	12.7	11.1
All Other*	26.6	32.7	24.9	26.7	23.8	36.1	35.0	28.9	35.0	21.8	29.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	67.6	67.6
Total All Lines	7.6	7.5	6.1	5.2	(1.9)	(0.2)	10.9	9.0	8.7	6.6	5.9

\*See technical notes

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

**2022 Profitability Report  
Colorado  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	75.3	74.7	76.1	79.7	74.2	69.2	68.2	55.3	60.2	69.5	70.2
Private Passenger Auto Physical	66.8	95.9	74.4	92.8	94.3	108.0	70.5	50.5	57.5	66.8	77.7
Private Passenger Auto Total	71.9	83.1	75.4	85.0	82.2	84.7	69.1	53.3	59.0	68.3	73.2
Commercial Auto Liability	55.2	67.7	71.8	74.6	67.7	72.5	71.2	65.1	59.3	64.7	67.0
Commercial Auto Physical	65.1	94.5	58.8	79.9	111.3	105.0	59.7	48.7	47.4	58.1	72.9
Commercial Auto Total	57.8	75.0	68.3	76.0	79.7	81.2	68.0	60.5	56.1	62.9	68.6
Homeowners Multiple Peril	75.0	101.3	62.3	83.7	83.7	127.2	74.6	69.7	91.4	54.0	82.3
Farmowners Multiple Peril	48.4	54.4	55.0	76.0	53.4	108.5	72.5	81.1	44.4	68.0	66.2
Commercial Multiple Peril	58.4	82.5	59.2	80.1	117.2	115.1	66.3	59.3	68.6	47.3	75.4
Fire	71.4	22.8	33.5	45.5	65.4	65.4	41.7	49.3	91.9	19.6	50.7
Allied Lines	176.6	91.7	71.0	78.9	152.3	125.3	74.1	84.1	69.9	102.1	102.6
Inland Marine	64.2	52.7	54.3	57.2	50.3	63.2	47.2	53.3	43.9	55.6	54.2
Medical Professional Liability	32.2	23.8	32.3	39.4	48.7	41.7	41.2	26.3	46.7	43.6	37.6
Other Liability*	56.6	38.3	37.6	54.4	53.2	61.1	54.4	82.9	51.1	47.4	53.7
Products Liability	69.6	23.5	54.2	44.7	54.4	87.0	31.4	28.8	24.6	146.5	56.5
Workers Compensation*	63.8	63.0	57.5	53.3	49.8	47.6	45.3	51.5	48.3	53.9	53.4
Mortgage Guaranty	18.1	1.9	0.0	1.1	(2.4)	(0.4)	0.9	23.3	3.0	(16.7)	2.9
Financial Guaranty*	0.8	2.0	1.3	(0.1)	(4.8)	(0.0)	0.0	0.0	0.0	0.0	(0.1)
Accident and Health	86.1	78.5	95.1	107.8	85.0	95.2	73.8	78.9	74.8	95.3	87.0
Warranty	52.6	45.6	49.7	47.1	51.1	49.1	78.3	43.1	103.3	57.1	57.7
All Other*	19.9	33.5	24.5	32.9	36.9	30.3	32.6	31.9	31.5	35.5	31.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(19.6)	(19.6)
Total All Lines	69.9	73.9	61.1	72.9	76.9	86.6	63.6	60.1	63.1	59.1	68.7

\*See technical notes

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**2022 Profitability Report  
Colorado  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(13.8)	(11.9)	(13.2)	(15.5)	(8.6)	(2.9)	(1.8)	8.6	7.2	(0.6)	(5.3)
Private Passenger Auto Physical	(1.5)	(33.8)	(8.9)	(28.1)	(28.3)	(44.0)	(1.4)	17.0	13.4	5.2	(11.0)
Private Passenger Auto Total	(8.9)	(20.6)	(11.5)	(20.5)	(16.5)	(19.3)	(1.7)	12.1	9.8	2.0	(7.5)
Commercial Auto Liability	5.1	(8.5)	(12.3)	(15.2)	(6.4)	(10.0)	(9.0)	(1.1)	7.0	1.5	(4.9)
Commercial Auto Physical	(4.6)	(34.9)	4.5	(17.5)	(51.5)	(44.3)	6.9	18.5	20.8	9.4	(9.3)
Commercial Auto Total	2.5	(15.7)	(7.7)	(15.8)	(18.8)	(19.2)	(4.6)	4.3	10.7	3.6	(6.1)
Homeowners Multiple Peril	(13.7)	(42.4)	2.3	(21.0)	(19.7)	(67.0)	(9.4)	(3.7)	(27.3)	15.6	(18.6)
Farmowners Multiple Peril	13.8	10.4	8.2	(14.2)	10.5	(52.2)	(8.9)	(19.0)	21.3	(4.2)	(3.4)
Commercial Multiple Peril	(4.4)	(27.9)	(3.8)	(26.3)	(66.0)	(62.6)	(11.5)	(3.0)	(11.0)	14.2	(20.2)
Fire	(5.7)	49.1	36.8	21.8	2.7	1.6	27.9	21.7	(23.1)	50.9	18.4
Allied Lines	(100.3)	(13.5)	5.8	(4.2)	(81.8)	(58.6)	(0.3)	(8.8)	7.1	(23.5)	(27.8)
Inland Marine	3.1	14.8	13.9	13.2	18.7	5.3	21.1	15.8	22.4	10.0	13.8
Medical Professional Liability	21.5	23.5	8.3	12.1	(5.1)	1.0	2.5	26.8	(4.5)	14.1	10.0
Other Liability*	1.9	19.9	22.3	2.4	2.8	(2.8)	6.3	(23.6)	11.1	18.1	5.8
Products Liability	(44.6)	19.2	(12.9)	(6.2)	(16.6)	(52.5)	20.0	24.8	36.3	(115.1)	(14.8)
Workers Compensation*	(1.9)	1.7	4.8	7.0	8.6	9.6	12.6	8.3	5.1	5.3	6.1
Mortgage Guaranty	58.1	72.4	75.7	72.8	77.1	77.0	75.8	53.7	72.9	96.2	73.2
Financial Guaranty*	33.7	12.0	37.6	19.0	(6.5)	6.0	(10.9)	12.0	0.9	(19.3)	8.4
Accident and Health	(24.9)	(5.5)	(23.2)	(38.7)	(13.0)	(23.5)	(0.5)	(6.1)	0.4	(22.3)	(15.7)
Warranty	35.5	43.7	38.3	41.8	40.2	41.1	(15.6)	39.0	(10.3)	31.2	28.5
All Other*	42.4	27.8	36.2	26.6	21.9	29.8	28.6	29.5	28.6	26.1	29.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	106.4	106.4
Total All Lines	(8.2)	(12.4)	1.8	(10.7)	(14.6)	(24.9)	0.9	4.2	2.0	8.7	(5.3)

\*See technical notes

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**2022 Profitability Report  
Colorado  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(5.1)	(3.8)	(5.0)	(6.8)	(2.2)	1.6	2.4	10.1	9.1	3.0	0.4
Private Passenger Auto Physical	(0.0)	(20.5)	(4.7)	(17.5)	(17.6)	(33.7)	0.0	14.2	11.6	4.9	(6.3)
Private Passenger Auto Total	(3.1)	(10.4)	(4.9)	(11.1)	(8.3)	(12.5)	1.4	11.8	10.1	3.9	(2.3)
Commercial Auto Liability	8.4	(1.4)	(3.9)	(5.6)	0.8	(3.0)	(1.7)	3.9	10.4	6.0	1.4
Commercial Auto Physical	(1.9)	(21.7)	4.1	(10.4)	(32.5)	(33.6)	6.3	15.3	17.5	8.2	(4.9)
Commercial Auto Total	5.7	(6.9)	(1.7)	(6.9)	(8.4)	(11.1)	0.5	7.1	12.3	6.6	(0.3)
Homeowners Multiple Peril	(6.7)	(26.1)	3.4	(12.2)	(11.1)	(50.7)	(5.0)	(0.9)	(18.7)	15.2	(11.3)
Farmowners Multiple Peril	11.1	8.8	7.4	(7.5)	8.7	(39.3)	(4.9)	(13.0)	18.8	(1.4)	(1.1)
Commercial Multiple Peril	0.8	(14.7)	0.9	(13.9)	(38.9)	(45.0)	(4.1)	1.2	(4.9)	15.0	(10.4)
Fire	(2.0)	33.2	28.4	15.0	3.7	4.1	24.4	18.7	(15.5)	43.4	15.3
Allied Lines	(63.0)	(7.0)	5.8	(1.4)	(48.4)	(41.8)	3.3	(4.8)	7.9	(16.3)	(16.6)
Inland Marine	2.9	10.0	9.4	9.0	13.0	5.4	18.0	13.6	18.9	9.2	10.9
Medical Professional Liability	21.7	21.3	11.1	12.8	3.9	10.6	10.5	30.3	4.6	19.4	14.6
Other Liability*	10.3	20.8	20.5	6.4	10.2	6.4	13.7	(10.9)	16.2	21.3	11.5
Products Liability	(17.4)	22.4	2.0	5.6	1.1	(27.4)	25.5	27.9	37.3	(81.0)	(0.4)
Workers Compensation*	3.4	7.0	9.0	9.8	11.5	13.6	15.9	12.1	11.9	11.4	10.6
Mortgage Guaranty	55.3	52.4	44.8	41.1	43.1	53.1	56.8	36.9	46.7	64.4	49.5
Financial Guaranty*	17.2	24.0	30.7	18.7	38.8	17.2	(1.2)	25.1	17.7	73.2	26.1
Accident and Health	(12.7)	0.3	(11.3)	(20.8)	(7.1)	(12.0)	4.4	4.7	5.6	(19.7)	(6.9)
Warranty	31.4	35.6	30.4	32.4	33.6	38.0	(5.9)	37.9	7.5	32.1	27.3
All Other*	30.2	19.8	24.5	18.7	17.7	27.5	26.3	27.0	26.5	25.0	24.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	86.1	86.1
Total All Lines	(1.5)	(4.6)	4.4	(4.3)	(6.0)	(15.9)	4.4	6.5	5.1	10.3	(0.1)

\*See technical notes

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**2022 Profitability Report  
Colorado  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(0.8)	0.1	(0.9)	(2.6)	1.3	4.5	5.2	11.0	10.0	5.4	3.3
Private Passenger Auto Physical	3.3	(21.6)	(2.8)	(19.0)	(18.3)	(43.3)	3.1	20.6	17.0	9.3	(5.2)
Private Passenger Auto Total	0.4	(6.5)	(1.5)	(7.6)	(4.6)	(10.0)	4.6	14.0	12.2	6.7	0.8
Commercial Auto Liability	8.9	2.2	0.6	(0.7)	3.5	0.9	1.9	5.2	9.2	6.9	3.9
Commercial Auto Physical	1.3	(19.7)	7.4	(8.3)	(30.9)	(36.4)	10.4	19.4	21.3	12.1	(2.3)
Commercial Auto Total	7.5	(1.9)	1.8	(2.1)	(2.7)	(5.9)	3.5	7.8	11.4	7.8	2.7
Homeowners Multiple Peril	(2.9)	(20.5)	6.2	(8.6)	(7.0)	(47.6)	(1.8)	2.0	(12.3)	15.8	(7.7)
Farmowners Multiple Peril	13.9	11.3	9.9	(4.0)	10.7	(36.9)	(1.6)	(9.0)	19.7	1.6	1.6
Commercial Multiple Peril	3.9	(7.2)	3.7	(6.9)	(22.0)	(29.1)	0.2	3.6	(0.5)	13.7	(4.1)
Fire	1.4	32.8	30.2	16.7	6.1	6.9	26.9	20.4	(9.6)	39.4	17.1
Allied Lines	(57.6)	(2.8)	8.1	1.5	(38.6)	(33.5)	6.2	(1.9)	10.3	(14.1)	(12.2)
Inland Marine	6.6	14.3	14.3	13.7	18.2	10.0	25.9	18.6	23.7	13.6	15.9
Medical Professional Liability	14.6	13.6	8.6	9.0	4.8	8.6	8.4	17.3	4.6	12.5	10.2
Other Liability*	8.0	12.3	12.7	5.7	7.5	6.2	9.8	(2.2)	10.4	14.2	8.5
Products Liability	(3.6)	12.2	3.8	5.0	3.5	(9.2)	14.8	15.1	18.6	(31.1)	2.9
Workers Compensation*	5.2	7.0	8.3	8.4	9.3	11.6	12.6	9.1	9.1	9.1	8.9
Mortgage Guaranty	39.3	39.3	38.3	36.5	39.8	57.6	67.0	43.3	51.0	78.8	49.1
Financial Guaranty*	6.5	5.3	7.9	8.0	10.3	8.0	3.1	6.2	4.0	7.4	6.7
Accident and Health	(1.8)	3.1	(0.4)	(2.4)	1.0	(1.4)	4.7	4.3	4.9	(8.3)	0.4
Warranty	16.3	18.9	16.9	20.0	18.1	26.0	0.6	19.3	4.2	17.1	15.7
All Other*	26.6	18.3	22.0	17.0	16.1	25.9	25.3	24.2	21.8	22.5	22.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	89.4	89.4
Total All Lines	2.2	(0.2)	6.3	(0.4)	(1.3)	(10.2)	6.7	7.8	6.5	11.0	2.8

\*See technical notes

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



**2022 Profitability Report  
Connecticut  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	73.1	71.6	69.5	71.9	71.1	64.0	68.2	58.8	68.5	80.1	69.7
Private Passenger Auto Physical	58.7	57.5	59.0	58.8	57.8	62.4	58.5	53.4	72.6	79.7	61.8
Private Passenger Auto Total	67.8	66.3	65.5	66.9	66.1	63.4	64.7	56.8	70.0	79.9	66.7
Commercial Auto Liability	64.9	64.8	65.1	60.8	64.6	62.5	65.4	61.1	60.1	66.4	63.6
Commercial Auto Physical	57.0	58.1	59.7	58.4	55.4	59.2	55.9	47.6	55.8	64.3	57.1
Commercial Auto Total	63.4	63.5	64.0	60.3	62.7	61.8	63.4	58.3	59.2	65.9	62.3
Homeowners Multiple Peril	33.6	38.9	51.7	37.9	35.9	67.6	42.8	62.1	51.1	48.2	47.0
Farmowners Multiple Peril	22.1	45.4	46.1	64.9	81.2	39.1	37.8	65.1	22.9	56.6	48.1
Commercial Multiple Peril	45.9	42.4	45.7	46.1	45.3	53.0	48.8	51.1	67.1	46.3	49.2
Fire	21.7	44.8	40.9	37.6	45.2	51.1	34.9	67.0	30.7	28.5	40.2
Allied Lines	36.9	32.7	25.4	24.3	29.7	42.4	30.4	46.5	43.2	24.1	33.6
Inland Marine	45.0	36.2	44.3	41.7	35.7	41.3	44.6	50.7	40.1	37.5	41.7
Medical Professional Liability	32.0	59.6	66.5	75.9	87.0	77.7	118.1	73.5	89.9	89.6	77.0
Other Liability*	65.8	52.6	48.7	48.1	45.8	59.8	47.1	60.2	60.6	74.4	56.3
Products Liability	2.5	(65.9)	0.6	14.2	13.7	52.0	16.0	9.5	88.1	48.4	17.9
Workers Compensation	67.9	63.5	64.5	47.9	55.7	44.0	47.4	54.8	56.6	46.8	54.9
Mortgage Guaranty	69.2	71.5	57.6	39.2	22.0	22.1	17.2	57.6	(1.0)	(25.7)	33.0
Financial Guaranty*	24.3	435.6	35.2	15.6	25.2	114.5	2,293.0	(6.1)	(75.6)	(46.5)	281.5
Accident and Health	69.8	80.3	97.7	87.8	104.1	98.1	86.0	63.7	74.9	85.9	84.8
Warranty	71.4	61.3	58.2	56.3	42.0	54.2	51.4	49.1	44.9	44.1	53.3
All Other*	29.0	29.1	35.2	32.1	44.1	22.6	49.5	44.6	66.1	25.5	37.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	9.7	9.7
Total All Lines	55.0	53.9	55.9	52.1	52.7	58.5	55.1	57.2	61.0	61.4	56.3

\*See technical notes

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

**2022 Profitability Report  
Connecticut  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(12.3)	(9.4)	(7.0)	(9.0)	(7.2)	1.2	(3.5)	3.8	(3.8)	(13.6)	(6.1)
Private Passenger Auto Physical	6.4	9.1	7.7	9.7	11.7	6.6	11.2	13.5	(3.6)	(9.8)	6.3
Private Passenger Auto Total	(5.3)	(2.4)	(1.4)	(1.9)	(0.1)	3.2	1.8	7.3	(3.7)	(12.2)	(1.5)
Commercial Auto Liability	(7.4)	(7.2)	(6.1)	(0.5)	(3.4)	(1.3)	(4.4)	1.1	4.1	(0.5)	(2.6)
Commercial Auto Physical	2.5	3.3	1.1	5.0	8.7	3.9	9.3	18.0	11.3	3.0	6.6
Commercial Auto Total	(5.6)	(5.2)	(4.7)	0.6	(1.0)	(0.2)	(1.5)	4.7	5.6	0.2	(0.7)
Homeowners Multiple Peril	30.5	25.6	11.1	27.0	29.9	(4.6)	22.2	1.0	14.0	18.0	17.5
Farmowners Multiple Peril	40.2	15.0	14.5	(6.8)	(21.3)	20.0	23.7	(7.2)	41.2	5.0	12.5
Commercial Multiple Peril	6.1	13.2	7.3	7.3	9.0	2.1	3.3	4.2	(13.5)	12.9	5.2
Fire	47.3	22.2	24.6	29.5	20.2	16.1	33.4	0.0	39.9	43.8	27.7
Allied Lines	37.6	42.1	48.5	50.5	45.2	26.3	43.5	26.7	31.7	53.8	40.6
Inland Marine	24.4	32.4	24.7	30.2	36.7	28.4	24.6	18.8	26.0	31.5	27.8
Medical Professional Liability	21.9	(13.0)	(14.8)	(27.5)	(33.6)	(29.9)	(70.8)	(14.4)	(33.4)	(33.9)	(25.0)
Other Liability*	(10.4)	7.9	8.6	12.9	11.6	2.2	16.5	(2.5)	(1.4)	(8.9)	3.6
Products Liability	48.6	159.3	54.9	27.5	40.3	0.0	39.8	37.4	(42.4)	12.9	37.8
Workers Compensation	(5.5)	(1.4)	(2.2)	17.3	7.2	19.5	16.3	7.1	5.4	14.9	7.9
Mortgage Guaranty	4.7	0.1	14.4	33.8	50.8	50.8	57.5	18.0	77.9	105.7	41.4
Financial Guaranty*	11.6	(380.8)	6.9	10.2	(45.9)	17.3	(2,289.8)	(0.8)	69.2	29.1	(257.3)
Accident and Health	(12.6)	(14.6)	(28.9)	(18.9)	(34.7)	(28.1)	(14.6)	8.7	0.2	(14.2)	(15.8)
Warranty	16.1	27.1	29.9	33.2	50.1	30.0	32.3	36.8	48.2	45.4	34.9
All Other*	30.9	30.7	26.4	26.7	16.4	36.7	10.3	17.2	(16.3)	36.6	21.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	67.0	67.0
Total All Lines	6.2	8.7	5.9	11.2	10.8	5.1	9.0	5.4	2.4	4.6	6.9

\*See technical notes

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

**2022 Profitability Report  
Connecticut  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(3.3)	(1.3)	(0.1)	(1.8)	(0.3)	5.6	1.8	7.1	1.2	(6.2)	0.3
Private Passenger Auto Physical	5.2	7.3	6.1	7.0	8.4	6.3	10.0	11.5	(1.9)	(6.8)	5.3
Private Passenger Auto Total	(0.1)	1.9	2.2	1.6	3.0	5.9	4.8	8.7	0.1	(6.5)	2.1
Commercial Auto Liability	0.9	0.2	0.7	4.2	3.0	4.5	2.4	6.1	8.7	5.3	3.6
Commercial Auto Physical	2.7	3.0	1.9	4.3	6.7	4.6	8.3	15.1	10.0	3.2	6.0
Commercial Auto Total	1.2	0.7	1.0	4.2	3.7	4.5	3.6	8.0	9.0	4.9	4.1
Homeowners Multiple Peril	22.1	18.0	9.2	19.1	21.2	(1.4)	19.9	2.9	13.4	16.5	14.1
Farmowners Multiple Peril	28.4	11.6	11.2	(2.5)	(11.0)	18.1	20.5	(3.8)	34.5	6.5	11.4
Commercial Multiple Peril	8.6	12.6	8.8	8.4	10.0	6.1	7.7	7.4	(5.9)	15.1	7.9
Fire	31.9	15.1	20.4	19.9	14.7	15.2	28.5	1.9	34.0	37.1	21.9
Allied Lines	28.6	28.3	32.7	33.7	33.2	23.7	37.0	23.3	27.6	44.7	31.3
Inland Marine	16.6	21.3	16.2	19.9	24.4	23.4	20.7	16.0	21.8	26.2	20.6
Medical Professional Liability	28.1	1.3	(0.0)	(10.9)	(12.1)	(12.3)	(46.2)	(1.0)	(15.0)	(14.2)	(8.2)
Other Liability*	4.5	15.2	14.1	15.3	18.2	12.5	23.9	7.3	8.0	2.1	12.1
Products Liability	52.7	122.9	51.2	32.8	45.1	20.0	46.9	41.9	(21.3)	23.9	41.6
Workers Compensation	4.4	8.3	8.2	19.9	15.0	26.3	23.8	15.7	16.9	23.5	16.2
Mortgage Guaranty	26.3	10.6	9.3	18.7	28.1	33.6	43.5	9.9	52.1	73.1	30.5
Financial Guaranty*	(71.0)	(280.8)	(24.3)	(23.0)	(30.0)	(39.0)	(1,881.2)	(5.2)	64.7	102.2	(218.8)
Accident and Health	(2.3)	(3.0)	(10.8)	(6.9)	(19.9)	(13.6)	(5.6)	17.0	7.2	(12.3)	(5.0)
Warranty	16.9	24.3	26.6	29.9	42.4	32.8	35.2	38.3	48.5	46.4	34.1
All Other*	24.2	22.8	19.3	19.8	15.3	34.0	13.4	18.3	(7.7)	34.9	19.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	54.3	54.3
Total All Lines	9.1	10.3	8.3	11.1	11.7	9.1	12.1	8.7	6.7	8.5	9.6

\*See technical notes

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

**2022 Profitability Report  
Connecticut  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	0.9	2.2	3.0	1.6	2.8	7.5	4.5	7.9	3.6	(1.5)	3.3
Private Passenger Auto Physical	9.8	11.8	10.5	11.4	13.0	11.5	16.1	16.8	0.5	(5.6)	9.6
Private Passenger Auto Total	3.2	4.7	5.0	4.1	5.5	8.5	7.5	10.1	2.9	(2.6)	4.9
Commercial Auto Liability	3.9	3.2	3.5	5.4	4.8	6.0	4.7	6.4	7.8	6.1	5.2
Commercial Auto Physical	6.2	6.3	5.1	7.3	9.8	8.2	12.3	18.4	13.0	6.4	9.3
Commercial Auto Total	4.2	3.6	3.7	5.6	5.5	6.3	5.7	8.0	8.5	6.2	5.7
Homeowners Multiple Peril	23.5	19.6	11.5	20.3	22.2	1.6	22.4	5.5	14.4	18.2	15.9
Farmowners Multiple Peril	29.5	14.1	13.8	0.7	(5.3)	20.0	24.1	(0.6)	33.6	8.5	13.9
Commercial Multiple Peril	9.0	11.3	8.8	8.3	9.4	7.4	8.4	7.5	(0.7)	12.4	8.2
Fire	35.2	17.5	22.1	21.3	16.0	17.9	31.3	4.5	31.1	37.8	23.5
Allied Lines	24.7	29.2	35.1	36.7	35.1	27.9	41.5	24.5	27.1	47.6	32.9
Inland Marine	22.6	27.8	23.0	27.9	33.1	35.5	30.2	21.5	27.0	34.4	28.3
Medical Professional Liability	13.3	3.6	3.0	(1.8)	(1.8)	(3.0)	(19.5)	2.4	(2.7)	(2.5)	(0.9)
Other Liability*	5.1	8.9	8.6	8.8	9.9	8.3	13.2	5.8	6.1	3.9	7.9
Products Liability	17.0	33.8	18.1	12.1	15.2	9.4	18.4	16.7	(4.3)	10.7	14.7
Workers Compensation	5.2	6.6	6.5	11.0	8.7	14.0	12.8	8.4	8.8	11.8	9.4
Mortgage Guaranty	14.8	7.9	8.0	14.1	22.6	33.9	46.9	11.8	45.7	72.9	27.9
Financial Guaranty*	16.5	135.3	18.8	11.8	11.5	9.7	467.7	1.9	10.2	22.4	70.6
Accident and Health	2.9	2.5	0.7	1.3	(1.9)	(1.1)	1.1	8.0	5.1	(3.1)	1.5
Warranty	11.6	14.4	13.2	14.1	18.3	16.0	17.0	16.5	18.5	18.5	15.8
All Other*	18.7	18.1	16.0	15.8	12.9	28.2	12.7	15.7	(2.1)	25.9	16.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	66.4	66.4
Total All Lines	9.2	9.6	8.4	9.9	10.4	9.5	11.6	8.5	7.0	8.5	9.2

\*See technical notes

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

**2022 Profitability Report  
Delaware  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	55.5	62.6	68.3	75.2	73.8	63.0	72.4	58.7	64.9	78.4	67.3
Private Passenger Auto Physical	64.7	72.9	65.2	65.5	62.3	64.4	66.8	57.7	76.5	91.2	68.7
Private Passenger Auto Total	58.2	65.6	67.4	72.2	70.2	63.4	70.7	58.4	68.7	82.6	67.7
Commercial Auto Liability	76.1	76.2	67.0	72.5	73.9	86.5	70.3	74.7	61.6	64.6	72.3
Commercial Auto Physical	58.5	64.8	69.3	63.3	58.0	61.2	63.4	49.5	55.2	63.2	60.6
Commercial Auto Total	73.2	74.3	67.4	70.9	70.9	81.7	69.1	69.8	60.4	64.3	70.2
Homeowners Multiple Peril	38.2	59.5	44.3	47.7	39.3	53.8	47.4	76.6	44.3	48.9	50.0
Farmowners Multiple Peril	48.5	64.4	14.1	56.3	44.5	30.8	33.9	49.1	22.0	69.1	43.3
Commercial Multiple Peril	31.1	86.6	75.1	17.5	34.1	23.4	13.6	68.4	33.7	14.9	39.8
Fire	13.4	28.5	35.7	13.7	60.2	39.8	11.0	62.5	19.9	27.9	31.3
Allied Lines	65.4	16.8	20.5	31.4	28.2	43.2	111.8	25.4	21.0	10.8	37.5
Inland Marine	(26.1)	60.3	54.6	84.6	42.3	44.9	42.0	60.1	49.3	60.5	47.2
Medical Professional Liability	33.1	32.8	28.5	38.6	44.3	57.8	46.8	70.8	38.3	111.6	50.3
Other Liability*	18.4	78.6	47.6	62.5	52.0	72.0	104.2	75.9	68.5	124.6	70.4
Products Liability	(80.1)	(25.4)	(204.0)	60.5	328.3	(23.3)	25.9	24.1	75.3	35.9	21.7
Workers Compensation	78.1	67.6	60.4	69.1	33.8	30.3	22.3	43.2	40.0	26.2	47.1
Mortgage Guaranty	55.5	68.9	39.9	47.0	23.2	7.2	15.0	33.3	2.7	(20.3)	27.2
Financial Guaranty*	(144.1)	(306.8)	225.1	(58.7)	(155.3)	(289.6)	(1,183.8)	(264.9)	(328.9)	(849.7)	(335.7)
Accident and Health	(142.2)	79.0	49.1	51.6	78.2	34.6	51.2	47.9	36.2	39.9	32.5
Warranty	54.8	68.0	30.1	26.6	128.8	95.6	75.0	65.9	59.6	69.1	67.4
All Other*	18.3	63.5	15.2	56.1	114.3	28.3	47.1	36.1	24.9	21.5	42.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	0.5	0.5
Total All Lines	40.3	63.7	59.1	54.6	55.1	50.4	54.7	61.0	52.4	66.6	55.8

\*See technical notes

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

**2022 Profitability Report  
Delaware  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	8.9	1.9	(4.7)	(10.6)	(8.5)	3.6	(7.4)	4.6	1.7	(10.8)	(2.1)
Private Passenger Auto Physical	1.7	(6.4)	2.4	3.6	7.9	5.4	3.0	9.3	(7.4)	(20.8)	(0.1)
Private Passenger Auto Total	6.8	(0.5)	(2.5)	(6.2)	(3.3)	4.2	(4.2)	6.1	(1.2)	(14.1)	(1.5)
Commercial Auto Liability	(19.6)	(16.9)	(7.5)	(14.5)	(12.3)	(27.6)	(9.9)	(12.7)	8.2	1.8	(11.1)
Commercial Auto Physical	0.3	(2.8)	(8.4)	(3.2)	4.3	1.5	0.3	15.4	12.4	4.7	2.4
Commercial Auto Total	(16.4)	(14.6)	(7.6)	(12.5)	(9.2)	(22.0)	(8.0)	(7.2)	9.0	2.3	(8.6)
Homeowners Multiple Peril	26.8	4.6	21.5	17.7	28.4	13.0	19.4	(13.4)	23.7	19.5	16.1
Farmowners Multiple Peril	13.4	(2.6)	50.9	6.4	18.2	31.7	29.9	13.9	43.8	(6.2)	19.9
Commercial Multiple Peril	26.8	(18.6)	(8.7)	59.1	40.5	52.6	61.1	2.4	39.7	61.4	31.6
Fire	57.1	41.4	32.9	56.6	8.7	30.8	61.8	7.1	53.9	47.2	39.8
Allied Lines	11.9	60.9	54.1	41.9	42.6	24.9	(43.8)	48.8	56.3	68.5	36.6
Inland Marine	100.8	6.2	17.4	(15.7)	11.1	34.8	24.1	9.6	20.2	9.2	21.8
Medical Professional Liability	20.1	23.9	28.1	20.7	(4.7)	(20.8)	9.5	(26.5)	11.5	(77.0)	(1.5)
Other Liability*	49.7	(25.6)	10.8	(2.6)	5.1	(19.1)	(49.7)	(16.2)	(7.3)	(57.1)	(11.2)
Products Liability	149.1	129.3	349.4	(32.0)	(337.4)	21.2	81.5	(13.8)	(53.4)	(10.4)	28.4
Workers Compensation	(23.3)	(6.1)	(2.3)	(15.1)	26.5	31.5	41.5	16.1	18.2	34.9	12.2
Mortgage Guaranty	18.9	2.5	33.1	25.3	49.1	68.0	59.6	43.1	73.3	99.4	47.2
Financial Guaranty*	50.9	300.5	(171.0)	61.9	122.2	281.6	1,150.6	278.7	335.7	408.7	282.0
Accident and Health	216.6	(15.8)	19.5	20.2	(8.0)	43.4	27.0	25.3	40.5	35.3	40.4
Warranty	28.1	9.5	53.5	60.4	(35.4)	(7.1)	2.6	16.9	28.6	23.7	18.1
All Other*	43.3	(10.7)	35.3	(8.0)	(90.5)	18.2	11.8	25.8	36.2	39.4	10.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	77.1	77.1
Total All Lines	21.2	(1.1)	4.8	9.6	8.2	15.4	11.0	3.2	14.2	0.2	8.7

\*See technical notes

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

**2022 Profitability Report  
Delaware  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	9.7	4.9	0.2	(3.8)	(2.2)	6.5	(2.2)	6.8	4.6	(5.2)	2.0
Private Passenger Auto Physical	2.1	(2.7)	2.6	3.0	5.9	5.3	3.4	8.1	(5.0)	(15.5)	0.7
Private Passenger Auto Total	7.5	2.7	0.9	(1.7)	0.4	6.2	(0.4)	7.2	1.5	(8.6)	1.6
Commercial Auto Liability	(6.8)	(5.9)	0.3	(4.4)	(2.0)	(15.0)	(0.6)	(3.7)	12.4	7.2	(1.8)
Commercial Auto Physical	1.3	(0.8)	(4.1)	(1.0)	3.8	2.7	1.2	13.1	11.0	4.6	3.2
Commercial Auto Total	(5.5)	(5.0)	(0.5)	(3.8)	(0.9)	(11.6)	(0.3)	(0.4)	12.1	6.8	(0.9)
Homeowners Multiple Peril	19.3	4.2	15.7	13.0	20.2	12.4	17.4	(8.7)	20.8	17.4	13.2
Farmowners Multiple Peril	10.2	0.2	34.7	5.1	13.1	26.5	24.9	12.1	35.8	(3.5)	15.9
Commercial Multiple Peril	21.5	(7.9)	(2.6)	40.0	28.5	44.3	51.4	4.9	35.3	52.3	26.8
Fire	38.0	27.4	25.7	37.3	7.0	27.0	50.8	7.1	44.5	39.5	30.4
Allied Lines	9.2	39.6	35.7	27.9	31.3	22.6	(32.4)	40.2	45.9	55.1	27.5
Inland Marine	67.4	4.1	11.5	(9.9)	7.7	28.8	20.2	8.5	16.9	8.1	16.3
Medical Professional Liability	24.3	24.8	26.7	19.7	6.0	(4.3)	17.6	(10.3)	19.5	(49.7)	7.4
Other Liability*	42.9	(7.9)	14.2	3.3	12.0	(6.3)	(29.5)	(3.7)	2.9	(36.4)	(0.9)
Products Liability	128.6	114.8	256.2	(6.0)	(194.7)	55.6	97.8	15.7	(17.2)	15.2	46.6
Workers Compensation	(2.7)	9.0	10.9	1.5	28.7	35.7	43.5	22.1	26.5	39.2	21.4
Mortgage Guaranty	35.2	11.7	21.2	14.0	28.0	48.1	45.7	29.8	48.2	68.3	35.0
Financial Guaranty*	27.7	212.3	(87.3)	59.6	165.6	290.1	957.8	267.8	293.1	423.1	261.0
Accident and Health	155.5	(10.4)	11.1	9.5	(9.7)	33.5	19.5	22.8	32.8	22.9	28.8
Warranty	24.5	11.8	40.2	46.7	(14.1)	1.0	9.2	19.9	27.6	26.2	19.3
All Other*	30.9	(4.5)	25.3	(2.3)	(52.6)	21.5	14.1	24.2	32.6	35.1	12.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	62.2	62.2
Total All Lines	19.1	4.0	7.3	9.6	9.9	16.7	13.3	7.0	15.9	4.9	10.8

\*See technical notes

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**2022 Profitability Report  
Delaware  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	11.4	7.2	3.3	(0.3)	1.3	9.0	1.2	8.4	6.5	(1.5)	4.6
Private Passenger Auto Physical	6.0	(0.3)	6.3	6.6	10.3	10.4	7.8	13.1	(3.3)	(16.9)	4.0
Private Passenger Auto Total	10.2	5.5	3.9	1.3	3.4	9.4	2.7	9.5	4.2	(5.3)	4.5
Commercial Auto Liability	(0.7)	(0.3)	3.2	0.3	1.9	(5.9)	2.8	0.9	9.6	7.2	1.9
Commercial Auto Physical	4.8	2.3	(1.1)	1.8	7.0	6.1	4.5	16.3	14.0	7.9	6.4
Commercial Auto Total	(0.2)	(0.0)	2.8	0.4	2.5	(4.6)	2.9	2.6	10.1	7.3	2.4
Homeowners Multiple Peril	22.1	7.0	18.0	15.0	21.5	15.8	20.7	(5.3)	21.7	19.9	15.6
Farmowners Multiple Peril	13.9	3.3	36.9	8.1	15.6	31.7	30.8	15.5	39.4	(0.6)	19.5
Commercial Multiple Peril	18.0	(2.3)	0.9	42.8	29.5	45.9	49.2	6.5	26.8	41.7	25.9
Fire	43.6	31.1	28.0	39.2	9.6	29.0	55.2	9.5	44.0	42.5	33.2
Allied Lines	13.3	48.2	43.8	32.8	35.5	27.1	(34.1)	44.5	53.5	74.3	33.9
Inland Marine	68.8	8.1	17.6	(9.7)	12.5	39.1	29.6	13.5	23.7	14.1	21.7
Medical Professional Liability	13.1	12.6	13.7	11.3	5.5	1.1	11.0	(1.5)	9.6	(16.8)	6.0
Other Liability*	19.8	(0.0)	9.0	4.2	8.1	(0.0)	(10.1)	1.3	4.0	(14.0)	2.2
Products Liability	27.0	22.5	48.1	1.1	(39.0)	12.3	20.1	5.6	(0.4)	6.1	10.3
Workers Compensation	2.5	6.1	6.9	3.3	13.1	18.0	20.9	11.1	12.5	17.8	11.2
Mortgage Guaranty	18.9	8.5	14.3	10.4	19.8	40.9	43.8	28.9	42.5	65.2	29.3
Financial Guaranty*	13.2	46.1	(10.8)	17.4	19.2	28.2	86.1	28.1	42.9	56.4	32.7
Accident and Health	35.0	(1.4)	8.6	8.6	(1.8)	39.6	23.3	22.4	29.1	25.0	18.8
Warranty	15.8	9.4	22.7	22.7	(2.8)	3.3	7.6	12.0	18.6	14.7	12.4
All Other*	27.9	(0.1)	20.0	1.4	(25.3)	15.6	13.7	21.6	25.7	31.8	13.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	74.9	74.9
Total All Lines	15.0	5.6	7.7	9.2	9.3	15.3	12.6	7.4	12.8	6.2	10.1

\*See technical notes

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



**2022 Profitability Report  
District of Columbia  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	57.6	68.6	79.6	79.1	75.7	70.1	66.6	53.6	68.5	83.0	70.2
Private Passenger Auto Physical	51.0	54.0	60.1	65.9	60.9	63.2	64.3	61.3	78.5	93.4	65.3
Private Passenger Auto Total	54.5	61.7	70.4	73.0	69.1	67.1	65.6	57.0	73.0	87.8	67.9
Commercial Auto Liability	39.0	46.6	44.0	39.1	49.4	57.9	45.0	42.3	52.9	83.7	50.0
Commercial Auto Physical	42.6	49.6	51.2	52.7	56.7	61.6	53.6	52.8	62.9	80.5	56.4
Commercial Auto Total	39.5	47.1	45.4	41.5	50.4	58.5	46.2	43.9	54.6	83.2	51.0
Homeowners Multiple Peril	31.8	39.2	50.0	40.0	47.4	71.8	43.4	43.1	50.2	55.6	47.3
Farmowners Multiple Peril	NR	NR	NR	NR	NR	2,007.4	NR	NR	NR	NR	2,007.4
Commercial Multiple Peril	34.9	30.1	35.7	44.1	47.2	45.9	36.1	44.1	35.3	48.9	40.2
Fire	84.5	20.4	47.8	22.7	116.9	70.2	86.7	38.0	47.6	33.6	56.8
Allied Lines	80.7	29.2	95.7	58.3	62.8	406.4	16.3	49.9	39.9	40.0	87.9
Inland Marine	77.4	62.1	(38.3)	220.8	38.5	43.9	27.4	97.2	52.8	37.4	61.9
Medical Professional Liability	9.3	30.4	5.8	24.3	23.9	2.9	66.6	33.8	55.7	23.8	27.7
Other Liability*	17.1	3.9	54.2	88.6	68.9	28.4	24.3	46.0	49.8	59.8	44.1
Products Liability	(40.1)	12.2	44.3	12.3	25.7	120.7	(40.9)	6.5	36.5	75.6	25.3
Workers Compensation	54.4	50.5	46.2	33.1	64.7	26.6	39.7	29.4	19.6	28.6	39.3
Mortgage Guaranty	308.1	26.1	15.2	(62.3)	16.0	(13.1)	2.9	50.8	7.0	(71.3)	27.9
Financial Guaranty*	0.0	(0.0)	(0.0)	(0.0)	0.0	0.0	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	70.5	60.2	54.5	32.4	35.8	49.7	35.8	34.7	38.7	35.3	44.8
Warranty	127.9	67.6	43.3	47.6	16.0	241.2	89.3	136.8	12.3	162.8	94.5
All Other*	41.1	46.2	34.5	26.4	45.6	17.2	10.7	28.2	23.6	16.2	29.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	13.7	13.7
Total All Lines	47.8	37.6	44.5	64.8	56.3	49.3	37.5	46.4	46.3	51.5	48.2

\*See technical notes

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**2022 Profitability Report  
District of Columbia  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	9.0	(0.8)	(15.3)	(13.2)	(7.0)	(0.7)	2.6	13.8	0.7	(13.0)	(2.4)
Private Passenger Auto Physical	19.3	16.7	9.9	4.8	11.5	8.8	7.5	7.2	(7.4)	(21.4)	5.7
Private Passenger Auto Total	13.8	7.4	(3.3)	(4.9)	1.2	3.4	4.7	10.9	(3.0)	(16.9)	1.3
Commercial Auto Liability	25.4	17.2	23.5	31.2	23.2	11.3	26.1	25.9	20.9	(17.1)	18.7
Commercial Auto Physical	18.6	12.4	11.6	12.8	7.3	3.7	13.4	13.6	6.8	(12.4)	8.8
Commercial Auto Total	24.4	16.4	21.3	28.0	20.8	10.2	24.3	24.0	18.5	(16.4)	17.1
Homeowners Multiple Peril	33.9	26.2	13.6	26.6	18.5	(8.3)	22.8	23.6	16.8	11.6	18.5
Farmowners Multiple Peril	NR	NR	NR	NR	NR	(7,662.8)	NR	NR	NR	NR	(7,662.8)
Commercial Multiple Peril	22.5	27.2	19.8	10.3	5.4	12.0	22.3	13.6	23.9	12.2	16.9
Fire	(17.6)	51.4	20.0	48.5	(52.3)	(1.8)	(18.1)	33.3	24.4	42.5	13.0
Allied Lines	(3.1)	49.4	(27.7)	16.0	13.4	(355.3)	60.2	27.2	37.9	40.0	(14.2)
Inland Marine	(7.4)	7.8	114.6	(152.8)	37.0	27.9	48.0	(26.0)	17.0	35.6	10.1
Medical Professional Liability	52.8	27.7	75.2	37.8	38.8	66.4	(23.3)	18.3	(3.5)	36.9	32.7
Other Liability*	47.0	62.3	9.1	(35.4)	(13.5)	29.6	32.7	15.0	12.5	1.6	16.1
Products Liability	107.1	37.3	(5.9)	(8.1)	26.9	(134.4)	141.6	57.5	9.3	(104.1)	12.7
Workers Compensation	(1.7)	17.8	12.8	29.2	(10.2)	41.8	23.1	33.6	46.7	32.7	22.6
Mortgage Guaranty	(247.3)	47.8	59.2	137.1	56.0	91.6	73.6	25.1	68.2	150.9	46.2
Financial Guaranty*	(0.8)	1.2	(16.7)	16.0	8.6	(51.9)	(5.2)	13.0	3.9	(17.4)	(4.9)
Accident and Health	(14.2)	1.1	8.1	33.0	29.8	12.2	26.3	29.2	25.8	31.6	18.3
Warranty	(52.0)	15.0	42.2	24.1	55.0	(178.8)	(17.8)	(131.0)	47.0	(79.2)	(27.5)
All Other*	13.3	7.1	19.0	29.0	6.3	40.2	46.1	26.8	30.6	42.5	26.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	59.9	59.9
Total All Lines	14.2	26.8	17.9	(3.6)	5.1	13.7	26.1	17.2	18.2	13.3	14.9

\*See technical notes

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**2022 Profitability Report**  
**District of Columbia**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	9.3	2.9	(6.7)	(5.6)	(1.4)	2.9	5.5	13.8	3.6	(6.9)	1.7
Private Passenger Auto Physical	13.5	12.3	7.5	3.8	8.3	8.0	7.0	6.5	(4.9)	(15.9)	4.6
Private Passenger Auto Total	11.3	7.3	(0.0)	(1.2)	2.9	5.1	6.1	10.6	(0.2)	(11.1)	3.1
Commercial Auto Liability	21.2	15.6	19.7	24.5	19.1	14.1	25.7	25.2	21.7	(8.2)	17.9
Commercial Auto Physical	13.1	9.0	8.7	9.3	5.8	4.6	11.6	11.8	6.4	(9.0)	7.1
Commercial Auto Total	20.1	14.5	17.6	21.9	17.1	12.7	23.8	23.1	19.1	(8.4)	16.2
Homeowners Multiple Peril	24.0	18.2	10.7	18.8	13.7	(4.2)	20.4	20.5	15.5	11.4	14.9
Farmowners Multiple Peril	NR	NR	NR	NR	NR	(6,020.4)	NR	NR	NR	NR	(6,020.4)
Commercial Multiple Peril	18.1	20.9	16.1	9.7	7.3	13.7	22.0	14.1	22.4	13.2	15.7
Fire	(10.4)	34.0	17.9	32.9	(31.0)	3.3	(9.6)	30.1	23.3	36.5	12.7
Allied Lines	0.2	33.5	(16.0)	12.6	13.8	(273.8)	53.2	24.0	32.4	34.2	(8.6)
Inland Marine	(2.0)	8.5	76.4	(99.0)	25.1	23.9	39.9	(18.7)	15.9	30.6	10.1
Medical Professional Liability	46.1	27.7	59.7	32.2	34.6	63.0	(8.7)	24.7	7.9	39.3	32.7
Other Liability*	39.1	47.9	12.4	(16.8)	0.5	32.1	34.2	18.7	16.5	7.3	19.2
Products Liability	84.9	39.6	9.1	6.2	30.6	(89.0)	126.8	55.6	18.4	(71.3)	21.1
Workers Compensation	6.3	21.4	16.6	28.5	2.9	42.3	26.9	34.7	48.3	36.0	26.4
Mortgage Guaranty	(115.0)	59.6	52.6	98.4	43.0	78.7	66.9	23.6	53.6	118.0	47.9
Financial Guaranty*	(11.1)	2.4	(14.7)	15.6	44.7	(34.1)	(6.6)	30.8	17.2	70.7	11.5
Accident and Health	(10.4)	(2.4)	1.3	16.5	12.0	9.2	19.1	25.7	20.7	20.7	11.2
Warranty	(30.3)	12.7	32.3	19.9	40.0	(137.6)	(11.9)	(97.5)	43.7	(55.1)	(18.4)
All Other*	10.5	5.8	13.0	20.1	8.1	36.5	41.2	25.7	28.6	38.7	22.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	48.6	48.6
Total All Lines	14.2	22.0	15.4	0.9	7.9	15.7	25.3	17.9	18.8	14.8	15.3

\*See technical notes

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**2022 Profitability Report  
District of Columbia  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	11.5	5.6	(2.7)	(1.9)	1.8	5.8	8.2	14.7	5.8	(2.9)	4.6
Private Passenger Auto Physical	20.8	18.3	12.6	7.7	13.2	14.2	12.6	11.0	(3.3)	(17.3)	9.0
Private Passenger Auto Total	15.0	10.4	3.1	1.6	5.8	8.7	9.7	13.4	2.6	(8.1)	6.2
Commercial Auto Liability	18.2	13.0	15.5	18.6	16.4	13.0	21.0	18.7	15.7	(2.3)	14.8
Commercial Auto Physical	17.7	12.7	12.6	12.9	9.1	8.2	15.6	15.0	9.6	(7.1)	10.6
Commercial Auto Total	18.1	12.9	15.2	18.0	15.7	12.6	20.5	18.4	15.1	(2.8)	14.4
Homeowners Multiple Peril	26.5	20.3	13.1	20.3	15.5	(1.2)	22.8	22.0	16.8	13.5	17.0
Farmowners Multiple Peril	NR	NR	NR	NR	NR	(1,078.2)	NR	NR	NR	NR	(1,078.2)
Commercial Multiple Peril	16.7	18.1	14.7	9.7	7.9	13.1	19.4	12.7	18.3	12.6	14.3
Fire	(7.4)	36.3	18.3	29.8	(18.6)	5.4	(3.7)	23.2	18.3	35.7	13.7
Allied Lines	3.6	32.6	(10.9)	13.1	14.0	(174.9)	41.1	23.6	31.9	35.7	1.0
Inland Marine	1.6	9.3	74.2	(121.9)	31.7	31.4	50.0	(16.9)	17.3	33.5	11.0
Medical Professional Liability	21.5	13.7	24.1	15.5	16.9	34.7	(1.0)	13.8	5.6	19.8	16.5
Other Liability*	21.7	25.4	8.7	(4.1)	3.2	19.1	20.5	12.3	11.2	7.3	12.5
Products Liability	30.7	14.3	6.0	4.9	14.2	(29.0)	44.4	23.7	9.2	(24.9)	9.3
Workers Compensation	6.1	11.6	10.7	13.7	4.2	22.7	15.7	17.0	21.3	17.9	14.1
Mortgage Guaranty	(17.1)	14.5	15.4	27.6	15.4	28.3	28.1	11.9	20.7	48.1	19.3
Financial Guaranty*	3.4	4.5	0.8	7.4	18.9	(10.9)	0.5	5.7	4.3	9.3	4.4
Accident and Health	(5.5)	1.4	4.2	16.3	13.2	11.9	21.2	24.5	19.9	18.9	12.6
Warranty	(18.2)	13.4	20.7	15.5	30.0	(109.5)	(11.3)	(31.5)	25.3	(25.1)	(9.1)
All Other*	12.0	7.7	12.9	16.9	8.1	26.3	28.6	18.4	19.1	25.9	17.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.0	61.0
Total All Lines	12.1	16.1	12.6	3.4	7.8	13.9	20.5	14.5	14.6	12.9	12.8

\*See technical notes

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

**2022 Profitability Report  
Florida  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	60.6	68.5	71.5	71.9	71.2	68.6	75.3	66.3	74.4	80.5	70.9
Private Passenger Auto Physical	64.9	67.3	69.0	70.4	71.5	62.4	60.4	58.9	75.1	112.0	71.2
Private Passenger Auto Total	61.6	68.2	70.8	71.4	71.3	66.8	70.9	64.1	74.6	89.7	71.0
Commercial Auto Liability	74.3	72.5	77.3	80.3	81.1	78.0	82.5	85.4	80.5	84.2	79.6
Commercial Auto Physical	54.0	57.9	60.5	62.8	64.3	61.1	52.8	49.2	55.1	75.9	59.4
Commercial Auto Total	70.9	70.1	74.6	77.5	78.5	75.6	78.3	80.1	77.1	83.1	76.6
Homeowners Multiple Peril	23.7	25.0	29.3	39.3	93.0	103.3	76.9	70.4	56.4	125.4	64.3
Farmowners Multiple Peril	29.2	3.9	25.4	21.8	71.3	53.8	23.3	26.2	17.2	52.2	32.4
Commercial Multiple Peril	23.9	20.2	22.3	31.2	89.5	87.6	70.4	58.2	42.8	93.5	54.0
Fire	10.8	12.3	17.6	26.6	73.8	74.4	47.1	49.1	41.6	77.9	43.1
Allied Lines	9.1	12.4	9.5	27.4	172.9	89.4	37.2	47.9	19.2	186.4	61.1
Inland Marine	35.9	44.0	52.6	39.8	60.5	51.7	49.8	67.7	44.6	68.4	51.5
Medical Professional Liability	47.1	47.7	47.6	52.9	64.3	61.2	73.7	54.6	61.9	44.5	55.5
Other Liability*	52.5	57.6	62.2	62.7	63.1	61.2	70.7	73.1	67.2	66.1	63.6
Products Liability	84.9	51.6	53.1	74.0	82.9	63.2	72.0	76.3	47.0	70.8	67.6
Workers Compensation	50.8	55.6	57.8	49.1	55.7	53.3	49.2	50.3	47.7	45.0	51.4
Mortgage Guaranty	167.2	133.3	52.5	27.1	25.6	(0.5)	6.7	55.6	4.3	(33.8)	43.8
Financial Guaranty*	1.7	1.3	1.1	(0.3)	13.1	5.4	0.9	12.8	(44.7)	(37.1)	(4.6)
Accident and Health	91.2	97.5	105.7	119.9	100.0	92.9	81.6	86.2	89.7	73.3	93.8
Warranty	62.3	62.4	56.5	48.4	51.4	53.6	59.6	56.2	58.0	65.8	57.4
All Other*	27.4	34.4	38.6	52.5	58.1	48.7	48.1	53.4	32.4	48.9	44.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	14.4	14.4
Total All Lines	42.6	46.5	50.0	55.1	80.1	73.4	66.7	64.6	60.3	94.7	63.4

\*See technical notes

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

**2022 Profitability Report  
Florida  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	1.3	(8.3)	(9.5)	(8.1)	(6.6)	(4.2)	(11.8)	(6.1)	(9.9)	(14.0)	(7.7)
Private Passenger Auto Physical	1.4	(0.4)	(2.3)	(2.0)	(2.1)	8.0	10.4	8.6	(5.8)	(43.4)	(2.8)
Private Passenger Auto Total	1.3	(6.3)	(7.6)	(6.4)	(5.3)	(0.7)	(5.3)	(1.9)	(8.7)	(22.5)	(6.3)
Commercial Auto Liability	(20.0)	(17.7)	(22.7)	(24.7)	(23.4)	(17.5)	(22.4)	(26.3)	(18.9)	(20.5)	(21.4)
Commercial Auto Physical	6.5	4.4	0.2	0.1	(0.0)	3.9	13.8	17.6	12.3	(9.3)	4.9
Commercial Auto Total	(15.6)	(14.1)	(19.0)	(20.8)	(19.8)	(14.5)	(17.3)	(19.8)	(14.7)	(19.0)	(17.5)
Homeowners Multiple Peril	42.4	41.2	35.1	23.4	(36.0)	(48.9)	(20.1)	(12.1)	4.7	(72.6)	(4.3)
Farmowners Multiple Peril	27.5	56.2	33.6	40.2	(12.9)	4.9	35.5	36.6	43.1	3.9	26.9
Commercial Multiple Peril	33.2	40.3	36.0	26.5	(38.7)	(37.6)	(20.4)	(5.8)	13.5	(41.5)	0.5
Fire	60.6	54.7	50.1	40.2	(10.8)	(10.4)	17.8	17.2	25.2	(12.7)	23.2
Allied Lines	68.3	64.3	66.9	45.7	(110.3)	(28.4)	33.3	22.0	53.9	(121.5)	9.4
Inland Marine	32.8	24.0	15.3	30.7	9.0	17.0	18.2	(0.6)	22.2	(1.9)	16.7
Medical Professional Liability	11.6	3.7	(4.3)	(10.4)	(19.5)	(17.9)	(26.4)	(6.0)	(13.9)	15.3	(6.8)
Other Liability*	2.1	0.6	(2.4)	(0.8)	(1.9)	1.5	(8.7)	(10.8)	(2.6)	(1.6)	(2.5)
Products Liability	(71.5)	(50.3)	(30.8)	(59.1)	(69.7)	(40.6)	(44.9)	(44.4)	(5.4)	(33.4)	(45.0)
Workers Compensation	9.2	3.5	1.3	11.4	1.7	3.8	9.1	5.2	9.5	11.8	6.6
Mortgage Guaranty	(98.4)	(65.8)	19.2	45.6	46.4	76.8	68.6	20.0	71.3	113.9	29.8
Financial Guaranty*	34.4	27.2	32.9	14.1	2.7	6.2	(13.9)	(3.3)	35.0	11.6	14.7
Accident and Health	(31.9)	(28.5)	(36.0)	(50.0)	(29.5)	(19.9)	(15.1)	(19.4)	(19.7)	(3.1)	(25.3)
Warranty	17.6	15.3	20.9	31.4	28.7	27.2	9.6	21.7	29.4	18.3	22.0
All Other*	27.7	21.2	16.9	1.3	(4.2)	6.6	7.5	3.7	25.4	6.8	11.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	56.6	56.6
Total All Lines	21.1	16.8	13.1	8.2	(18.7)	(12.0)	(4.5)	(3.2)	3.8	(32.3)	(0.8)

\*See technical notes

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

**2022 Profitability Report  
Florida  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	4.1	(1.9)	(3.0)	(2.4)	(1.3)	0.2	(5.8)	(1.8)	(4.7)	(7.8)	(2.4)
Private Passenger Auto Physical	1.8	1.1	(0.5)	(0.6)	(0.5)	7.4	9.2	7.5	(3.6)	(33.3)	(1.2)
Private Passenger Auto Total	3.6	(1.2)	(2.4)	(1.9)	(1.1)	2.3	(1.3)	0.9	(4.4)	(15.2)	(2.1)
Commercial Auto Liability	(7.8)	(7.2)	(10.6)	(11.9)	(10.3)	(9.1)	(12.5)	(15.7)	(9.9)	(11.1)	(10.6)
Commercial Auto Physical	5.3	3.8	1.3	1.0	1.1	4.6	11.9	14.8	10.9	(6.3)	4.8
Commercial Auto Total	(5.6)	(5.4)	(8.7)	(9.9)	(8.6)	(7.1)	(9.1)	(11.2)	(7.1)	(10.5)	(8.3)
Homeowners Multiple Peril	29.6	28.1	24.6	16.7	(21.2)	(35.5)	(12.6)	(6.7)	6.7	(53.9)	(2.4)
Farmowners Multiple Peril	20.6	38.6	23.7	27.8	(6.1)	6.6	30.8	31.5	36.7	6.1	21.6
Commercial Multiple Peril	24.6	29.0	26.1	19.8	(21.2)	(24.2)	(10.5)	(0.3)	15.2	(28.0)	3.0
Fire	40.5	36.2	36.9	26.9	(4.8)	(4.6)	17.5	15.9	22.4	(6.8)	18.0
Allied Lines	45.5	42.0	44.2	30.5	(66.1)	(16.6)	30.9	20.1	45.1	(92.0)	8.4
Inland Marine	21.6	15.4	10.1	20.2	6.6	14.6	15.7	0.8	18.9	0.1	12.4
Medical Professional Liability	16.2	9.2	3.9	(1.6)	(5.2)	(4.2)	(12.5)	3.8	(2.8)	20.8	2.8
Other Liability*	10.3	6.6	2.7	2.0	4.6	6.9	(1.3)	(3.5)	3.0	4.0	3.5
Products Liability	(31.9)	(20.1)	(8.4)	(27.5)	(30.3)	(15.0)	(22.5)	(24.0)	7.0	(15.5)	(18.8)
Workers Compensation	12.6	9.9	8.9	14.2	7.9	10.0	14.1	10.7	16.7	17.4	12.2
Mortgage Guaranty	(12.5)	(12.1)	22.2	30.7	28.2	56.3	53.6	12.4	47.5	80.3	30.7
Financial Guaranty*	17.6	24.1	23.0	14.1	42.0	18.2	(12.9)	7.2	34.9	89.7	25.8
Accident and Health	(12.8)	(7.7)	(11.8)	(22.7)	(14.1)	(3.7)	(3.5)	(1.3)	(5.6)	(3.3)	(8.6)
Warranty	19.1	18.2	21.3	28.3	27.3	29.8	15.7	25.3	32.1	23.8	24.1
All Other*	20.7	15.6	11.9	2.0	0.7	8.9	9.6	6.6	23.8	9.5	10.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	46.3	46.3
Total All Lines	17.2	13.9	11.5	7.7	(8.6)	(5.5)	0.4	0.8	6.6	(21.8)	2.2

\*See technical notes

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**2022 Profitability Report  
Florida  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	7.1	1.5	0.5	0.7	2.0	3.2	(2.1)	1.3	(1.0)	(3.8)	0.9
Private Passenger Auto Physical	5.7	4.4	2.4	2.0	2.4	13.3	15.7	12.3	(1.7)	(39.1)	1.7
Private Passenger Auto Total	6.8	2.0	0.8	1.0	2.1	5.4	1.8	3.7	(1.2)	(11.6)	1.1
Commercial Auto Liability	(1.7)	(1.4)	(3.7)	(4.7)	(3.3)	(3.7)	(5.7)	(6.6)	(3.3)	(4.2)	(3.8)
Commercial Auto Physical	9.1	7.1	4.5	3.9	4.1	8.3	16.6	18.4	14.0	(3.8)	8.2
Commercial Auto Total	(0.5)	(0.5)	(2.8)	(3.8)	(2.5)	(2.6)	(3.6)	(4.4)	(1.8)	(4.2)	(2.7)
Homeowners Multiple Peril	31.7	29.5	26.5	18.6	(15.1)	(28.8)	(7.6)	(2.6)	8.1	(38.8)	2.2
Farmowners Multiple Peril	21.0	38.1	25.3	28.0	(1.9)	8.8	30.3	28.5	32.1	7.9	21.8
Commercial Multiple Peril	22.5	25.1	23.3	17.9	(10.8)	(12.5)	(3.7)	2.6	12.1	(15.1)	6.1
Fire	44.7	39.0	39.7	28.6	(1.0)	(1.0)	17.9	16.2	21.6	(2.7)	20.3
Allied Lines	54.5	48.3	51.0	34.5	(46.5)	(8.9)	27.9	20.3	43.1	(68.6)	15.6
Inland Marine	30.6	22.5	15.6	27.8	10.8	22.2	23.2	3.7	22.9	3.0	18.2
Medical Professional Liability	11.2	7.4	4.9	2.1	0.7	0.8	(3.3)	4.8	1.4	12.8	4.3
Other Liability*	8.1	6.5	4.6	4.0	5.7	7.6	2.3	0.6	4.6	5.5	4.9
Products Liability	(7.5)	(3.8)	0.1	(6.9)	(7.0)	(2.6)	(5.4)	(5.9)	5.3	(3.3)	(3.7)
Workers Compensation	9.1	7.8	7.3	9.7	7.0	8.7	10.8	7.9	10.5	11.5	9.0
Mortgage Guaranty	1.4	0.9	9.4	15.5	17.6	43.2	47.9	12.6	38.2	72.7	25.9
Financial Guaranty*	6.4	7.2	9.1	7.3	15.3	6.6	1.5	4.5	6.8	11.3	7.6
Accident and Health	(0.0)	1.5	0.9	(1.4)	(0.1)	2.0	2.3	2.6	1.4	1.4	1.1
Warranty	11.4	10.0	10.3	13.3	13.2	15.4	9.8	12.3	14.3	11.3	12.1
All Other*	19.5	14.9	12.3	4.4	3.6	10.7	11.3	8.0	20.4	10.7	11.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	55.2	55.2
Total All Lines	16.9	13.9	12.1	8.9	(3.4)	(1.5)	3.5	3.4	7.7	(13.7)	4.8

\*See technical notes

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**2022 Profitability Report  
Georgia  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	77.8	77.6	81.8	85.3	76.5	69.2	71.7	62.8	72.3	88.7	76.4
Private Passenger Auto Physical	62.3	58.1	61.7	65.2	61.3	58.5	57.8	53.2	69.0	79.8	62.7
Private Passenger Auto Total	71.5	69.9	74.0	77.7	71.1	65.5	66.8	59.5	71.1	85.6	71.3
Commercial Auto Liability	62.9	69.2	82.9	80.0	84.8	88.4	86.7	82.3	74.2	84.1	79.5
Commercial Auto Physical	71.1	61.2	65.0	67.0	67.6	62.4	48.8	50.9	59.2	65.4	61.9
Commercial Auto Total	64.7	67.5	79.1	77.3	81.1	82.7	78.3	75.9	71.4	80.8	75.9
Homeowners Multiple Peril	67.4	61.4	55.8	61.1	75.1	74.5	55.8	72.2	62.0	76.7	66.2
Farmowners Multiple Peril	57.9	47.2	44.9	55.1	98.1	171.0	62.4	58.0	46.9	54.5	69.6
Commercial Multiple Peril	57.0	56.1	45.0	49.0	63.1	65.3	56.6	51.0	56.8	66.6	56.6
Fire	37.1	68.5	40.2	51.2	59.4	72.3	73.8	64.3	51.2	51.9	57.0
Allied Lines	53.8	54.8	48.4	78.9	110.4	100.3	60.0	108.8	58.7	51.3	72.5
Inland Marine	44.3	47.8	44.4	53.7	46.8	44.8	47.6	57.3	50.4	51.0	48.8
Medical Professional Liability	34.5	38.7	41.6	70.8	86.1	83.8	90.2	93.1	71.6	72.2	68.3
Other Liability*	44.8	57.0	65.4	74.5	52.4	59.6	87.0	68.2	60.4	73.7	64.3
Products Liability	46.1	62.3	30.6	29.8	36.0	90.4	49.8	50.9	78.7	78.7	55.3
Workers Compensation	56.6	56.5	57.9	57.9	52.5	47.0	44.8	45.2	43.5	42.0	50.4
Mortgage Guaranty	61.4	32.9	21.2	17.4	7.3	1.6	1.4	42.5	6.1	(29.5)	16.2
Financial Guaranty*	25.6	7.3	1.0	(7.4)	40.5	(12.6)	17.8	(92.7)	(6.2)	0.0	(2.7)
Accident and Health	69.4	65.6	73.7	90.7	76.4	76.2	83.9	83.6	66.5	84.4	77.0
Warranty	60.5	54.8	63.3	57.8	37.3	216.4	61.2	59.0	68.3	63.3	74.2
All Other*	34.6	27.7	33.9	46.5	46.7	51.2	41.8	35.1	36.9	39.9	39.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	7.6	7.6
Total All Lines	61.8	61.8	62.6	68.3	67.8	66.5	63.9	63.0	63.2	73.5	65.2

\*See technical notes

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**2022 Profitability Report  
Georgia  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(19.1)	(18.2)	(22.9)	(25.7)	(14.5)	(6.0)	(8.8)	(2.5)	(8.6)	(23.7)	(15.0)
Private Passenger Auto Physical	(0.7)	5.3	1.5	(0.8)	5.5	8.7	9.8	11.4	(2.2)	(11.3)	2.7
Private Passenger Auto Total	(11.6)	(8.9)	(13.4)	(16.3)	(7.4)	(0.9)	(2.3)	2.4	(6.3)	(19.4)	(8.4)
Commercial Auto Liability	(6.9)	(13.3)	(30.0)	(24.4)	(29.0)	(31.9)	(29.1)	(25.2)	(11.9)	(20.5)	(22.2)
Commercial Auto Physical	(14.5)	(0.4)	(5.7)	(5.7)	(5.9)	1.3	17.0	13.1	6.1	0.5	0.6
Commercial Auto Total	(8.6)	(10.5)	(24.9)	(20.4)	(24.0)	(24.6)	(18.9)	(17.4)	(8.6)	(16.8)	(17.5)
Homeowners Multiple Peril	(8.5)	(0.3)	5.8	0.8	(13.7)	(12.0)	7.9	(10.2)	2.2	(12.4)	(4.0)
Farmowners Multiple Peril	7.5	20.2	22.2	10.9	(33.0)	(115.4)	3.9	8.8	20.8	14.1	(4.0)
Commercial Multiple Peril	(6.2)	(2.9)	10.2	4.0	(8.9)	(12.7)	(3.8)	3.7	(0.7)	(11.3)	(2.9)
Fire	27.8	(6.2)	23.2	12.0	4.1	(7.9)	(9.6)	2.8	17.8	17.1	8.1
Allied Lines	23.9	22.2	26.9	(6.5)	(38.8)	(33.3)	14.1	(36.6)	17.1	27.8	1.7
Inland Marine	20.8	16.0	19.1	12.1	18.5	19.8	15.9	6.4	11.8	11.7	15.2
Medical Professional Liability	16.2	14.8	0.1	(39.2)	(39.7)	(44.0)	(56.3)	(50.4)	(31.8)	(13.4)	(24.4)
Other Liability*	14.0	1.1	(7.3)	(14.5)	4.9	(0.8)	(29.6)	(8.8)	1.6	(11.3)	(5.1)
Products Liability	(14.6)	(78.7)	(1.7)	(7.3)	5.0	(56.1)	(12.3)	1.0	(46.6)	(35.1)	(24.6)
Workers Compensation	(0.4)	1.8	(0.2)	(1.4)	4.3	11.7	20.8	15.5	18.4	19.5	9.0
Mortgage Guaranty	11.2	38.3	51.1	54.0	64.5	72.8	73.3	31.7	67.5	107.8	57.2
Financial Guaranty*	6.1	27.0	35.7	33.1	(26.4)	(4.7)	(27.0)	96.6	9.9	(20.1)	13.0
Accident and Health	(5.6)	3.8	(2.9)	(19.1)	(3.4)	(15.8)	(14.5)	(15.1)	3.8	(15.0)	(8.4)
Warranty	28.9	26.5	14.7	18.8	44.0	(149.4)	0.7	(1.1)	(3.6)	(3.8)	(2.4)
All Other*	24.5	34.7	25.3	9.9	9.7	5.2	17.8	25.8	23.0	19.2	19.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	66.9	66.9
Total All Lines	(2.5)	(1.6)	(2.6)	(8.2)	(6.5)	(4.8)	(1.2)	(1.8)	0.2	(9.0)	(3.8)

\*See technical notes

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

**2022 Profitability Report  
Georgia  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(9.5)	(8.8)	(12.1)	(14.0)	(6.6)	(1.5)	(3.8)	0.7	(3.9)	(15.7)	(7.5)
Private Passenger Auto Physical	0.4	4.8	1.9	0.2	4.3	7.9	8.7	9.7	(0.8)	(8.0)	2.9
Private Passenger Auto Total	(5.4)	(3.4)	(6.7)	(8.7)	(2.7)	1.8	0.6	3.9	(2.8)	(13.0)	(3.7)
Commercial Auto Liability	0.5	(4.6)	(15.5)	(11.6)	(13.9)	(20.1)	(17.5)	(15.1)	(4.8)	(11.4)	(11.4)
Commercial Auto Physical	(8.4)	0.7	(2.5)	(2.7)	(2.7)	2.4	14.3	11.2	5.9	1.2	1.9
Commercial Auto Total	(1.4)	(3.4)	(12.8)	(9.7)	(11.6)	(15.1)	(10.5)	(9.8)	(2.8)	(9.2)	(8.6)
Homeowners Multiple Peril	(3.8)	0.9	5.4	1.9	(7.3)	(7.4)	8.3	(6.2)	3.8	(7.7)	(1.2)
Farmowners Multiple Peril	6.6	14.8	16.0	8.3	(19.9)	(89.2)	5.2	8.7	18.3	13.2	(1.8)
Commercial Multiple Peril	(0.7)	1.3	9.6	5.3	(2.6)	(6.4)	1.2	6.1	2.9	(5.3)	1.2
Fire	19.2	(2.9)	19.9	8.6	4.5	(3.4)	(4.7)	4.4	16.6	16.3	7.9
Allied Lines	16.7	14.8	18.5	(3.0)	(20.6)	(22.2)	14.5	(26.7)	16.0	24.2	3.2
Inland Marine	13.8	10.3	12.6	8.1	12.6	16.5	13.6	6.0	10.4	10.6	11.5
Medical Professional Liability	21.7	18.7	8.8	(17.9)	(15.8)	(24.1)	(33.6)	(28.2)	(12.9)	2.1	(8.1)
Other Liability*	18.9	9.2	2.5	(3.5)	12.7	8.6	(14.2)	1.0	8.3	(1.5)	4.2
Products Liability	7.1	(35.4)	13.5	8.7	20.1	(25.8)	6.0	13.4	(24.1)	(14.6)	(3.1)
Workers Compensation	5.1	8.1	6.9	5.3	9.6	16.1	23.0	17.7	22.5	22.3	13.7
Mortgage Guaranty	29.6	33.5	31.0	30.5	36.3	50.7	55.7	20.3	43.4	74.5	40.6
Financial Guaranty*	5.1	25.2	27.8	32.5	25.6	12.8	(16.5)	87.8	10.4	65.9	27.7
Accident and Health	(1.3)	2.6	(2.3)	(13.0)	(5.5)	(8.3)	(8.1)	(5.2)	6.3	(15.9)	(5.1)
Warranty	23.5	22.0	14.3	17.1	35.5	(98.7)	7.5	5.0	3.9	3.1	3.3
All Other*	20.2	25.5	18.0	8.3	10.4	8.8	18.6	24.6	22.3	19.9	17.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	54.5	54.5
Total All Lines	1.9	2.2	1.4	(2.7)	(0.9)	(0.1)	2.7	1.7	3.5	(3.7)	0.6

\*See technical notes

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**2022 Profitability Report  
Georgia  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(5.4)	(4.7)	(7.7)	(9.5)	(2.7)	1.5	(0.5)	3.5	(0.5)	(10.9)	(3.7)
Private Passenger Auto Physical	4.0	9.1	5.6	3.1	8.3	14.1	15.1	15.3	1.8	(7.5)	6.9
Private Passenger Auto Total	(2.3)	(0.3)	(3.6)	(5.8)	0.4	5.0	3.8	6.7	0.1	(10.0)	(0.6)
Commercial Auto Liability	3.7	0.2	(6.9)	(4.5)	(5.5)	(11.1)	(8.7)	(6.4)	(0.2)	(4.7)	(4.4)
Commercial Auto Physical	(5.6)	3.9	0.5	0.0	0.3	5.9	19.6	14.7	8.9	4.3	5.2
Commercial Auto Total	2.4	0.7	(5.9)	(3.9)	(4.7)	(8.6)	(4.7)	(3.7)	0.9	(3.6)	(3.1)
Homeowners Multiple Peril	(0.4)	4.0	8.3	4.6	(3.7)	(4.7)	11.5	(3.1)	6.3	(4.3)	1.9
Farmowners Multiple Peril	10.0	17.7	19.1	11.0	(15.6)	(86.9)	8.2	11.0	19.6	15.3	0.9
Commercial Multiple Peril	2.9	4.1	10.2	6.8	1.2	(2.0)	4.1	7.2	4.8	(0.8)	3.8
Fire	22.6	0.6	20.8	10.7	6.9	(0.1)	(1.0)	6.6	16.5	17.5	10.1
Allied Lines	22.6	19.0	23.0	(0.1)	(15.1)	(17.5)	17.1	(23.1)	17.7	28.2	7.2
Inland Marine	21.0	15.8	18.7	12.9	18.1	25.9	21.5	10.2	14.6	15.3	17.4
Medical Professional Liability	12.1	10.4	6.6	(4.2)	(3.0)	(8.9)	(11.3)	(8.3)	(1.5)	3.6	(0.4)
Other Liability*	11.5	7.0	4.2	1.4	8.2	7.1	(3.6)	3.3	6.8	2.2	4.8
Products Liability	5.6	(7.2)	7.2	5.5	9.0	(5.9)	5.0	7.2	(4.9)	(2.2)	1.9
Workers Compensation	5.9	7.1	6.6	5.5	7.8	12.2	15.9	11.9	14.4	15.1	10.2
Mortgage Guaranty	16.9	20.7	22.8	23.9	29.7	50.3	60.2	22.4	40.7	78.3	36.6
Financial Guaranty*	4.2	7.5	8.6	7.4	8.5	5.4	1.1	15.7	6.2	10.8	7.5
Accident and Health	2.7	4.3	2.0	(2.7)	0.5	(0.4)	(0.5)	0.6	6.0	(9.4)	0.3
Warranty	17.3	15.4	9.8	11.7	18.9	(14.3)	6.9	5.5	4.9	4.9	8.1
All Other*	16.8	20.0	16.0	8.7	10.2	9.7	17.4	21.0	18.6	17.9	15.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.5	61.5
Total All Lines	4.9	4.8	4.1	0.8	2.4	2.9	5.4	4.2	5.5	0.0	3.5

\*See technical notes

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**2022 Profitability Report  
Hawaii  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	51.6	53.4	62.3	61.7	61.5	55.3	61.8	49.0	52.4	65.5	57.4
Private Passenger Auto Physical	55.9	56.0	57.6	61.4	58.3	61.5	61.7	45.9	61.7	68.8	58.9
Private Passenger Auto Total	53.2	54.4	60.4	61.6	60.1	57.9	61.7	47.6	56.6	67.0	58.1
Commercial Auto Liability	44.6	37.9	51.5	42.9	44.2	45.2	48.3	44.5	38.5	37.5	43.5
Commercial Auto Physical	54.4	52.9	55.8	59.2	54.5	51.2	56.9	40.5	51.9	59.9	53.7
Commercial Auto Total	46.5	40.9	52.4	46.2	46.4	46.5	50.2	43.6	41.6	42.7	45.7
Homeowners Multiple Peril	27.6	26.8	31.9	26.7	32.8	47.0	40.7	36.4	41.7	38.7	35.0
Farmowners Multiple Peril	12.5	30.3	6.6	(30.0)	(1,803.3)	(49,473.1)	(30,848.1)	65,773.2	-460,967.9	NR	(53,033.3)
Commercial Multiple Peril	15.9	29.1	28.1	28.7	32.3	35.2	48.1	32.0	36.7	31.4	31.7
Fire	19.4	9.6	18.3	10.6	93.1	50.3	18.6	23.6	23.8	23.6	29.1
Allied Lines	4.7	9.3	12.6	12.0	17.7	61.1	14.6	13.8	15.8	15.1	17.7
Inland Marine	28.0	35.3	43.7	45.6	39.3	43.0	52.1	43.8	33.7	34.2	39.9
Medical Professional Liability	(5.0)	85.1	54.6	78.3	43.6	28.4	31.1	39.5	68.5	80.8	50.5
Other Liability*	44.3	51.0	46.8	55.3	105.7	10.4	43.1	66.0	63.2	58.8	54.5
Products Liability	426.1	(34.6)	91.1	(95.4)	24.7	(8.9)	54.6	72.2	122.9	17.7	67.1
Workers Compensation	67.9	67.8	53.8	39.0	55.6	58.4	53.8	70.8	63.3	47.6	57.8
Mortgage Guaranty	15.0	(6.4)	20.6	(17.1)	(6.6)	(18.8)	9.9	65.7	3.5	(44.3)	2.1
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0	(0.0)
Accident and Health	77.0	71.8	134.7	102.5	115.4	120.6	130.5	236.1	117.2	58.8	116.5
Warranty	77.8	44.4	43.9	58.7	40.6	66.2	67.8	68.6	47.4	59.0	57.4
All Other*	23.4	18.7	0.4	30.8	53.2	28.6	20.8	35.4	28.9	17.2	25.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	2.7	2.7
Total All Lines	40.5	41.5	43.4	42.6	55.0	45.5	47.1	46.0	47.5	45.8	45.5

\*See technical notes

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**2022 Profitability Report  
Hawaii  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	15.1	14.1	3.3	5.7	6.8	14.6	6.0	17.4	17.5	5.5	10.6
Private Passenger Auto Physical	11.6	12.8	10.9	7.6	11.7	8.6	8.3	22.4	9.6	4.1	10.8
Private Passenger Auto Total	13.7	13.6	6.3	6.5	8.9	12.1	7.0	19.6	13.9	4.8	10.6
Commercial Auto Liability	15.7	22.6	6.1	19.6	18.6	18.5	15.3	20.5	29.6	29.2	19.6
Commercial Auto Physical	7.6	10.3	5.5	2.2	8.2	12.7	6.4	24.6	13.3	5.0	9.6
Commercial Auto Total	14.1	20.1	6.0	16.1	16.4	17.2	13.4	21.5	25.8	23.6	17.4
Homeowners Multiple Peril	37.9	39.8	33.1	40.3	33.8	17.9	24.1	29.0	23.7	28.8	30.8
Farmowners Multiple Peril	26.5	9.9	70.1	100.4	2,259.9	57,428.9	52,368.3	(70,428.1)	491,982.2	NR	59,313.1
Commercial Multiple Peril	45.9	28.2	30.5	32.6	23.6	24.9	5.9	27.5	18.9	28.3	26.6
Fire	46.6	59.3	50.1	57.1	(30.3)	16.1	49.9	44.9	44.2	44.0	38.2
Allied Lines	72.0	64.8	59.2	58.1	52.7	0.7	55.2	56.1	53.8	56.6	52.9
Inland Marine	42.2	32.5	22.7	24.5	29.9	24.8	14.6	27.5	33.0	31.3	28.3
Medical Professional Liability	56.5	(47.5)	(20.9)	(49.5)	0.7	14.5	16.8	8.6	(26.7)	(32.8)	(8.0)
Other Liability*	11.0	3.8	8.7	0.3	(55.4)	51.9	13.1	(11.7)	(6.9)	0.4	1.5
Products Liability	(601.2)	145.0	(51.0)	204.8	28.6	44.9	14.0	(27.1)	(120.4)	51.1	(31.1)
Workers Compensation	(10.8)	(10.7)	7.4	24.5	3.8	0.2	4.7	(16.9)	(7.0)	11.6	0.7
Mortgage Guaranty	57.4	78.6	50.9	89.4	79.3	96.6	64.0	8.2	71.1	123.1	71.9
Financial Guaranty*	37.2	36.0	36.7	25.1	17.0	15.8	(8.7)	5.5	2.8	(19.5)	14.8
Accident and Health	(17.4)	(1.3)	(66.7)	(32.1)	(43.1)	(50.7)	(62.0)	(173.0)	(44.2)	16.7	(47.4)
Warranty	9.8	44.2	43.6	29.1	50.9	22.9	13.6	14.1	44.5	29.5	30.2
All Other*	32.4	42.1	57.2	24.8	(0.8)	28.6	36.2	20.9	28.1	40.3	31.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	74.5	74.5
Total All Lines	22.3	22.3	19.5	21.8	7.8	18.9	16.4	17.0	16.3	20.0	18.2

\*See technical notes

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**2022 Profitability Report  
Hawaii  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	13.1	12.4	5.0	6.4	7.3	14.9	8.0	16.6	16.7	7.4	10.8
Private Passenger Auto Physical	8.5	9.7	8.0	5.6	8.4	7.8	7.6	18.5	8.5	4.1	8.7
Private Passenger Auto Total	11.3	11.3	6.2	6.1	7.8	11.9	7.9	17.4	13.0	5.8	9.9
Commercial Auto Liability	15.1	18.4	7.5	16.4	16.2	19.0	17.0	20.8	28.0	27.6	18.6
Commercial Auto Physical	6.3	8.0	5.1	2.7	6.7	11.8	6.2	20.5	11.7	5.0	8.4
Commercial Auto Total	13.3	16.3	7.0	13.5	14.2	17.5	14.7	20.7	24.3	22.3	16.4
Homeowners Multiple Peril	26.2	26.8	23.0	27.4	23.4	16.0	21.1	24.6	20.8	24.7	23.4
Farmowners Multiple Peril	20.8	10.2	49.9	71.7	1,632.9	48,574.5	46,377.9	(53,445.5)	403,393.6	NR	49,631.8
Commercial Multiple Peril	32.9	20.8	22.4	23.5	18.0	22.7	8.3	24.5	17.9	25.3	21.6
Fire	31.4	39.4	36.9	37.8	(17.3)	16.0	41.5	36.8	36.6	36.9	29.6
Allied Lines	48.2	42.5	39.4	38.6	37.9	3.5	46.4	46.2	44.4	46.4	39.3
Inland Marine	27.9	21.2	15.1	16.3	20.2	20.7	13.1	23.2	27.6	26.2	21.2
Medical Professional Liability	44.6	(25.1)	(6.6)	(25.5)	7.9	22.0	22.3	16.1	(11.7)	(15.7)	2.8
Other Liability*	16.0	10.9	12.8	5.8	(26.3)	51.0	19.8	(0.3)	3.6	8.9	10.2
Products Liability	(346.0)	124.9	(6.9)	154.0	35.6	56.0	25.3	(9.8)	(82.4)	52.6	0.3
Workers Compensation	0.4	1.9	13.6	22.9	10.0	8.3	11.6	(5.9)	4.9	17.8	8.6
Mortgage Guaranty	64.1	64.4	35.8	58.1	49.6	73.1	50.7	3.8	48.4	88.6	53.7
Financial Guaranty*	14.6	25.4	22.1	20.8	49.5	22.5	(9.9)	11.8	5.7	61.9	22.4
Accident and Health	2.9	28.9	(16.1)	11.7	(1.5)	(9.5)	(10.0)	(86.0)	(6.6)	23.1	(6.3)
Warranty	13.1	45.8	42.3	29.2	43.8	27.3	21.1	21.2	44.7	32.4	32.1
All Other*	23.9	29.3	38.0	17.2	3.2	26.7	32.4	20.3	26.2	36.6	25.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	60.3	60.3
Total All Lines	18.5	18.2	16.2	17.1	9.1	19.2	17.1	17.1	16.9	19.8	16.9

\*See technical notes

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

**2022 Profitability Report  
Hawaii  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	15.1	14.0	7.5	8.5	9.3	17.6	10.7	17.2	17.1	9.4	12.6
Private Passenger Auto Physical	14.2	15.0	13.3	10.0	13.4	14.0	13.5	26.4	13.4	8.2	14.1
Private Passenger Auto Total	14.8	14.3	9.4	9.0	10.7	16.4	11.7	20.4	15.7	9.0	13.1
Commercial Auto Liability	13.4	15.4	8.2	13.9	13.8	17.4	15.3	16.1	20.5	22.1	15.6
Commercial Auto Physical	9.7	10.9	8.1	5.5	9.4	15.8	9.8	23.5	14.5	8.1	11.5
Commercial Auto Total	12.9	14.7	8.2	12.7	13.1	17.2	14.4	17.3	19.6	19.7	15.0
Homeowners Multiple Peril	30.1	29.5	25.9	29.7	25.4	20.0	24.7	26.7	21.7	27.2	26.1
Farmowners Multiple Peril	20.3	10.9	38.8	40.0	58.6	102.1	64.3	(132.8)	150.0	NR	39.1
Commercial Multiple Peril	28.8	19.6	20.5	21.1	16.7	22.3	9.8	21.2	16.0	23.0	19.9
Fire	34.5	39.5	37.9	38.1	(10.4)	16.9	43.7	37.7	36.3	38.7	31.3
Allied Lines	54.4	46.5	43.5	42.2	40.5	6.7	49.5	47.8	46.1	52.8	43.0
Inland Marine	37.4	28.5	21.1	22.4	26.8	31.1	19.5	28.2	31.7	32.5	27.9
Medical Professional Liability	25.9	(9.6)	0.1	(7.8)	6.7	14.0	14.1	10.5	(2.0)	(3.8)	4.8
Other Liability*	10.7	7.8	8.6	5.3	(7.6)	26.3	12.5	2.7	4.3	7.1	7.8
Products Liability	(43.0)	24.2	1.8	35.7	13.5	19.8	11.8	(0.5)	(23.1)	21.5	6.2
Workers Compensation	3.6	3.9	9.0	13.5	7.6	7.2	8.9	0.3	4.8	11.2	7.0
Mortgage Guaranty	25.7	26.6	17.8	27.5	26.8	45.8	39.1	5.5	33.4	68.2	31.6
Financial Guaranty*	8.1	11.7	16.2	12.8	33.7	16.1	(2.5)	10.3	6.2	37.7	15.0
Accident and Health	3.9	5.7	1.5	3.8	2.9	1.9	2.3	(3.0)	2.0	7.9	2.9
Warranty	10.0	14.3	13.9	12.6	18.5	14.5	11.2	10.1	18.9	15.5	13.9
All Other*	20.6	23.6	31.5	15.7	5.2	24.2	29.7	18.5	21.5	29.4	22.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	70.0	70.0
Total All Lines	16.5	15.6	14.5	14.9	9.3	17.9	16.2	15.0	14.4	17.7	15.2

\*See technical notes

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



**2022 Profitability Report  
Idaho  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	61.0	58.9	63.9	67.3	64.7	58.8	59.1	54.6	57.1	66.1	61.1
Private Passenger Auto Physical	61.0	62.0	64.7	66.4	65.4	66.5	57.9	54.1	62.8	72.9	63.4
Private Passenger Auto Total	61.0	60.2	64.2	66.9	65.0	62.1	58.5	54.3	59.7	69.2	62.1
Commercial Auto Liability	53.0	53.0	65.8	44.3	64.4	63.8	65.7	58.0	59.6	58.1	58.6
Commercial Auto Physical	62.2	68.1	63.8	59.8	63.6	60.0	53.7	48.8	54.7	58.2	59.3
Commercial Auto Total	55.8	57.7	65.1	49.4	64.1	62.5	61.5	54.9	58.0	58.2	58.7
Homeowners Multiple Peril	53.0	65.6	60.8	52.4	74.9	98.3	58.3	62.5	72.2	69.2	66.7
Farmowners Multiple Peril	59.6	51.9	67.5	50.4	101.7	60.4	53.4	70.4	74.5	59.4	64.9
Commercial Multiple Peril	42.0	34.8	43.5	41.1	93.7	66.8	44.4	73.7	42.6	53.4	53.6
Fire	38.2	8.5	33.2	51.6	122.7	33.8	91.8	49.7	133.6	71.2	63.4
Allied Lines	48.9	87.8	84.5	40.9	125.1	54.9	50.7	70.1	112.2	99.2	77.4
Inland Marine	56.8	40.1	34.2	63.2	48.5	41.8	50.3	53.2	42.7	35.3	46.6
Medical Professional Liability	29.3	34.5	19.0	48.3	46.0	51.9	35.9	46.4	73.1	43.3	42.8
Other Liability*	37.5	13.8	31.8	35.2	36.0	34.8	41.1	45.8	54.1	45.0	37.5
Products Liability	36.6	21.3	50.6	63.4	37.5	45.9	50.2	45.6	24.6	24.7	40.0
Workers Compensation	64.1	74.4	72.5	64.8	63.2	60.9	73.0	63.7	67.6	52.5	65.7
Mortgage Guaranty	91.4	36.3	18.8	6.7	2.3	(0.9)	(0.2)	19.9	(2.8)	(14.1)	15.7
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	64.6	76.1	101.8	96.5	81.8	87.6	81.1	78.9	86.9	68.4	82.4
Warranty	73.9	48.7	47.2	42.5	29.7	41.6	45.7	37.8	47.1	64.0	47.8
All Other*	17.3	39.1	11.8	29.0	37.2	70.3	52.4	29.6	15.1	40.1	34.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	4.3	4.3
Total All Lines	54.2	55.9	58.1	55.7	67.3	62.9	56.9	57.3	62.2	60.9	59.2

\*See technical notes

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

**2022 Profitability Report  
Idaho  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	2.3	5.3	0.2	(2.8)	2.3	8.8	8.4	10.2	10.9	3.0	4.9
Private Passenger Auto Physical	3.6	3.6	0.8	0.3	2.9	1.3	11.3	12.5	6.0	(2.9)	3.9
Private Passenger Auto Total	2.8	4.6	0.5	(1.5)	2.5	5.6	9.7	11.2	8.7	0.3	4.4
Commercial Auto Liability	8.3	6.8	(2.9)	20.1	(0.8)	(1.4)	(3.5)	6.9	7.1	9.9	5.0
Commercial Auto Physical	(1.2)	(4.7)	(0.9)	6.1	1.6	5.9	13.3	18.5	14.0	10.6	6.3
Commercial Auto Total	5.4	3.3	(2.2)	15.5	(0.0)	1.1	2.4	10.9	9.4	10.1	5.6
Homeowners Multiple Peril	10.6	(2.7)	2.4	12.8	(11.0)	(36.2)	8.0	3.4	(6.9)	(2.0)	(2.2)
Farmowners Multiple Peril	5.2	12.0	(3.0)	17.3	(37.3)	5.1	13.3	(4.7)	(13.5)	1.5	(0.4)
Commercial Multiple Peril	18.8	24.3	17.6	16.6	(37.3)	(7.8)	14.5	(17.3)	18.5	6.2	5.4
Fire	30.6	63.3	35.8	16.6	(60.4)	37.4	(25.0)	14.6	(64.0)	(1.1)	4.8
Allied Lines	33.4	(9.8)	(8.6)	35.6	(53.0)	16.2	24.3	6.0	(36.7)	(20.0)	(1.2)
Inland Marine	11.9	29.7	36.1	7.8	22.9	28.1	18.9	16.3	23.4	31.9	22.7
Medical Professional Liability	11.0	2.1	26.2	(4.8)	(5.4)	(9.7)	6.2	0.7	(35.5)	8.1	(0.1)
Other Liability*	13.8	54.0	36.6	26.1	18.6	28.6	25.9	18.8	11.3	20.1	25.4
Products Liability	(23.6)	22.1	(6.3)	(33.7)	6.4	(11.1)	(6.9)	(1.9)	21.8	31.9	(0.1)
Workers Compensation	(0.7)	(12.2)	(8.7)	(0.2)	(2.9)	3.2	(13.4)	(2.8)	(7.3)	11.9	(3.3)
Mortgage Guaranty	(18.3)	36.6	55.7	67.1	72.1	77.5	77.1	57.4	79.6	93.7	59.9
Financial Guaranty*	41.8	24.3	3.7	30.0	(79.6)	20.6	0.8	(104.1)	(25.6)	(120.4)	(20.9)
Accident and Health	0.4	(4.2)	(30.7)	(35.3)	(8.5)	(20.5)	(11.2)	(7.6)	(13.4)	8.1	(12.3)
Warranty	15.9	42.2	37.7	34.5	44.4	43.0	34.9	47.3	44.5	26.0	37.0
All Other*	43.5	19.9	50.3	29.5	19.7	(16.0)	5.1	32.6	47.6	17.0	24.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	75.4	75.4
Total All Lines	8.9	8.1	6.6	8.8	(3.8)	1.9	8.6	7.4	3.6	6.3	5.6

\*See technical notes

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

**2022 Profitability Report  
Idaho  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	4.7	6.7	3.0	0.9	4.4	10.2	9.8	10.7	11.4	5.3	6.7
Private Passenger Auto Physical	3.4	3.8	1.6	1.0	2.7	2.1	10.1	10.7	5.7	(1.3)	4.0
Private Passenger Auto Total	4.2	5.5	2.4	0.9	3.7	6.8	9.9	10.7	8.8	2.2	5.5
Commercial Auto Liability	10.1	8.5	2.2	17.1	4.0	3.7	2.6	9.9	10.2	12.5	8.1
Commercial Auto Physical	0.3	(2.0)	0.6	5.0	2.0	6.0	11.4	15.4	12.1	9.1	6.0
Commercial Auto Total	7.2	5.2	1.7	13.0	3.3	4.5	5.7	11.8	10.8	11.4	7.5
Homeowners Multiple Peril	8.9	(0.5)	3.5	9.9	(5.4)	(26.4)	8.6	4.5	(3.3)	0.5	0.0
Farmowners Multiple Peril	5.7	10.0	0.1	12.8	(22.6)	6.0	12.6	(1.9)	(8.6)	3.5	1.8
Commercial Multiple Peril	15.8	19.0	14.7	13.7	(20.7)	(2.3)	15.5	(10.2)	18.8	9.1	7.3
Fire	21.5	42.1	27.7	11.7	(36.5)	32.7	(17.5)	13.0	(47.5)	3.6	5.1
Allied Lines	22.4	(6.2)	(4.7)	23.9	(30.5)	16.0	21.8	6.5	(26.9)	(13.6)	0.9
Inland Marine	8.3	19.4	23.5	5.1	15.3	23.0	16.0	13.9	19.6	26.3	17.1
Medical Professional Liability	15.3	8.2	24.0	2.1	4.1	2.3	13.1	9.5	(18.1)	17.0	7.7
Other Liability*	17.0	42.5	29.2	20.9	19.7	30.5	27.6	20.9	15.1	21.8	24.5
Products Liability	(2.1)	24.4	4.8	(12.9)	16.8	5.9	5.3	7.9	25.2	32.6	10.8
Workers Compensation	3.5	(2.3)	0.6	5.3	4.0	8.8	(4.3)	3.3	2.6	16.3	3.8
Mortgage Guaranty	8.9	30.3	31.8	37.0	39.1	52.6	57.2	39.4	51.5	62.1	41.0
Financial Guaranty*	30.4	26.1	0.6	29.7	(25.7)	26.0	7.6	(88.8)	(15.7)	(48.3)	(5.8)
Accident and Health	4.2	0.4	(17.9)	(22.3)	(7.2)	(9.3)	(2.5)	3.8	(4.5)	3.3	(5.2)
Warranty	15.4	36.5	32.5	29.2	35.7	41.2	36.8	47.4	45.1	30.2	35.0
All Other*	30.1	14.3	33.4	20.0	15.7	(9.0)	8.3	29.7	41.3	17.7	20.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.1	61.1
Total All Lines	9.1	8.5	7.3	8.3	0.7	5.0	10.2	8.8	6.3	8.3	7.2

\*See technical notes

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

**2022 Profitability Report  
Idaho  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	7.6	8.9	5.7	3.6	6.7	13.0	12.4	12.3	12.6	7.6	9.0
Private Passenger Auto Physical	7.6	7.7	5.0	4.1	6.3	5.8	16.3	15.8	9.6	1.3	8.0
Private Passenger Auto Total	7.6	8.5	5.5	3.8	6.6	10.5	13.8	13.6	11.5	5.2	8.6
Commercial Auto Liability	10.2	8.6	4.5	13.9	5.6	5.7	4.9	9.2	9.3	11.3	8.3
Commercial Auto Physical	3.7	1.0	3.7	8.0	5.1	10.1	16.1	19.3	15.5	13.1	9.6
Commercial Auto Total	8.8	6.9	4.3	12.5	5.5	6.7	7.6	11.6	10.7	11.7	8.6
Homeowners Multiple Peril	11.8	2.7	6.3	12.0	(1.8)	(23.7)	11.6	7.1	(0.2)	3.4	2.9
Farmowners Multiple Peril	8.7	12.2	3.2	14.8	(17.5)	9.1	15.7	1.1	(4.6)	6.2	4.9
Commercial Multiple Peril	14.8	16.6	13.6	12.6	(11.0)	1.2	15.0	(4.2)	14.7	9.1	8.2
Fire	23.6	41.7	29.1	13.4	(24.5)	32.4	(14.0)	15.1	(33.7)	5.4	8.9
Allied Lines	32.5	(4.2)	(2.5)	30.3	(28.0)	20.5	27.1	9.6	(23.9)	(11.2)	5.0
Inland Marine	13.4	26.4	33.4	9.4	22.3	35.4	24.4	19.4	25.0	34.9	24.4
Medical Professional Liability	11.0	6.9	14.0	3.8	4.9	4.2	10.1	7.5	(4.3)	9.9	6.8
Other Liability*	11.6	22.7	17.6	13.1	12.3	18.9	18.4	14.0	10.7	15.7	15.5
Products Liability	2.6	12.9	5.1	(2.4)	9.4	5.5	5.4	6.0	14.1	19.5	7.8
Workers Compensation	5.3	1.8	3.4	5.8	5.2	8.4	0.6	4.6	4.1	11.9	5.1
Mortgage Guaranty	7.9	22.5	29.8	38.7	45.0	72.9	81.4	51.7	61.7	82.4	49.4
Financial Guaranty*	6.6	6.1	4.2	7.0	2.2	20.5	3.7	(6.8)	2.1	2.6	4.8
Accident and Health	5.0	3.2	(3.3)	(5.4)	0.3	(0.2)	2.3	4.0	1.2	4.9	1.2
Warranty	12.2	17.0	14.5	15.0	18.5	22.7	17.9	18.4	17.9	13.7	16.8
All Other*	29.8	14.7	30.2	19.4	15.6	(4.7)	9.7	25.7	33.8	17.0	19.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	70.2	70.2
Total All Lines	10.4	9.5	8.7	9.2	3.6	7.3	11.7	9.7	7.5	9.5	8.7

\*See technical notes

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

**2022 Profitability Report  
Illinois  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	62.5	63.4	66.0	69.1	66.5	63.5	63.4	52.1	63.5	77.9	64.8
Private Passenger Auto Physical	62.1	64.3	62.0	62.9	62.2	61.7	64.8	56.5	70.9	81.5	64.9
Private Passenger Auto Total	62.3	63.8	64.2	66.4	64.6	62.7	64.1	54.1	66.9	79.6	64.9
Commercial Auto Liability	65.4	56.1	61.3	60.2	67.6	66.4	66.1	59.4	58.7	62.4	62.3
Commercial Auto Physical	61.5	62.0	55.4	61.8	60.2	56.9	55.7	46.8	54.6	64.5	57.9
Commercial Auto Total	64.5	57.5	59.9	60.5	65.8	64.2	63.6	56.3	57.6	62.9	61.3
Homeowners Multiple Peril	70.5	73.5	60.4	56.6	81.5	66.7	82.0	82.4	62.4	66.3	70.2
Farmowners Multiple Peril	60.8	53.5	53.4	48.5	69.1	49.2	57.2	63.8	67.6	54.4	57.7
Commercial Multiple Peril	49.5	53.7	41.9	46.8	54.5	57.5	58.8	83.2	54.6	60.1	56.1
Fire	23.3	49.6	39.0	79.6	39.5	46.5	65.8	56.1	64.2	63.3	52.7
Allied Lines	136.7	60.5	54.3	36.1	41.7	36.4	84.8	56.2	44.5	31.8	58.3
Inland Marine	51.8	48.5	46.2	64.4	49.9	48.5	48.3	76.6	43.3	51.5	52.9
Medical Professional Liability	20.0	30.5	43.9	53.6	55.4	59.2	64.6	62.1	52.3	41.1	48.3
Other Liability*	47.6	38.2	56.1	48.7	46.4	58.2	74.7	65.7	58.8	66.1	56.0
Products Liability	31.1	57.9	98.2	31.2	53.9	48.8	23.8	66.3	48.5	57.3	51.7
Workers Compensation	60.5	61.3	53.1	54.1	44.0	43.9	45.0	51.3	49.0	40.6	50.3
Mortgage Guaranty	110.6	65.5	46.0	24.2	20.4	15.1	17.8	44.3	19.9	(21.9)	34.2
Financial Guaranty*	(40.0)	77.9	(179.8)	(0.5)	52.1	(103.7)	(136.6)	(67.1)	(10.9)	(1,213.7)	(162.2)
Accident and Health	84.5	85.7	98.4	69.2	74.7	70.3	79.8	87.2	64.1	70.8	78.5
Warranty	95.9	107.5	51.9	52.1	59.5	68.6	63.8	53.1	58.2	59.5	67.0
All Other*	20.1	25.6	35.6	34.9	7.9	18.7	30.8	38.2	27.6	26.4	26.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	8.8	8.8
Total All Lines	62.4	58.3	56.3	56.1	57.6	56.7	64.8	62.9	57.8	61.4	59.4

\*See technical notes

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

**2022 Profitability Report**  
**Illinois**  
**Underwriting Profit**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(1.5)	(1.5)	(4.4)	(6.1)	(2.3)	0.5	0.5	9.2	1.8	(11.1)	(1.5)
Private Passenger Auto Physical	2.1	1.0	3.4	4.5	6.3	6.4	3.2	8.3	(3.2)	(11.8)	2.0
Private Passenger Auto Total	0.0	(0.4)	(1.0)	(1.4)	1.4	3.1	1.7	8.8	(0.5)	(11.4)	0.0
Commercial Auto Liability	(7.8)	2.2	(2.5)	(0.3)	(7.5)	(4.0)	(3.8)	(0.0)	6.3	5.1	(1.3)
Commercial Auto Physical	(1.4)	1.2	7.5	2.6	5.0	8.6	10.6	20.4	12.0	2.8	6.9
Commercial Auto Total	(6.3)	2.0	(0.2)	0.4	(4.5)	(1.1)	(0.4)	4.9	7.7	4.5	0.7
Homeowners Multiple Peril	(9.5)	(10.9)	3.2	8.2	(18.7)	(1.5)	(19.5)	(18.5)	3.9	1.3	(6.2)
Farmowners Multiple Peril	2.0	12.4	10.4	18.0	(5.5)	17.0	8.6	1.4	(3.4)	12.8	7.4
Commercial Multiple Peril	4.5	1.8	13.8	9.1	1.2	(0.6)	(3.5)	(30.6)	3.6	(0.4)	(0.1)
Fire	46.9	17.8	28.8	(14.6)	30.0	23.1	4.1	17.8	9.9	10.2	17.4
Allied Lines	(59.1)	18.7	22.3	40.4	34.9	36.0	(11.3)	19.7	34.2	50.6	18.6
Inland Marine	14.9	19.7	21.6	3.9	20.1	20.2	20.3	(9.8)	23.3	14.9	14.9
Medical Professional Liability	27.4	13.2	(2.8)	(15.7)	(9.7)	(20.7)	(30.7)	(19.5)	(10.0)	11.0	(5.8)
Other Liability*	13.7	27.8	7.2	18.0	17.3	6.1	(11.9)	(3.2)	7.9	2.8	8.6
Products Liability	(4.1)	(74.2)	(87.1)	(21.1)	(32.1)	(2.2)	(4.4)	(30.0)	1.5	(15.6)	(26.9)
Workers Compensation	4.0	3.8	13.4	10.6	21.7	22.3	19.7	11.5	14.5	23.0	14.4
Mortgage Guaranty	(38.2)	6.5	26.6	49.1	52.0	58.7	57.1	32.5	53.3	101.2	39.9
Financial Guaranty*	75.2	(44.1)	189.1	15.9	(47.1)	68.8	98.6	55.9	(1.0)	1,177.3	158.9
Accident and Health	(20.0)	(13.5)	(27.1)	4.7	(0.4)	2.3	(7.8)	(17.1)	7.4	(0.0)	(7.2)
Warranty	(8.4)	(19.1)	(47.7)	38.1	22.0	18.3	17.7	29.1	29.0	21.1	10.0
All Other*	40.9	42.9	17.1	24.1	57.9	45.0	29.9	24.1	31.8	35.6	34.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	66.0	66.0
Total All Lines	0.3	5.5	5.9	8.1	6.8	8.0	(1.2)	(0.1)	8.1	6.3	4.8

\*See technical notes

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**2022 Profitability Report**  
**Illinois**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	2.9	2.9	0.5	(0.9)	1.7	4.2	4.2	10.5	4.7	(5.4)	2.5
Private Passenger Auto Physical	2.3	2.0	3.1	3.6	4.8	6.1	3.6	7.2	(1.7)	(8.5)	2.3
Private Passenger Auto Total	2.6	2.5	1.6	1.1	3.1	5.0	3.9	9.0	1.8	(6.8)	2.4
Commercial Auto Liability	0.9	6.3	2.8	4.3	0.4	2.1	2.5	5.2	10.0	9.3	4.4
Commercial Auto Physical	0.1	1.7	5.9	2.6	4.2	8.1	9.2	16.8	10.4	2.9	6.2
Commercial Auto Total	0.7	5.2	3.5	3.9	1.3	3.5	4.1	8.0	10.1	7.6	4.8
Homeowners Multiple Peril	(4.1)	(5.6)	4.0	6.9	(10.4)	1.0	(13.0)	(12.5)	5.4	3.3	(2.5)
Farmowners Multiple Peril	3.1	9.8	8.4	13.0	(2.2)	15.0	8.5	2.7	(1.0)	12.0	6.9
Commercial Multiple Peril	7.1	5.0	12.7	9.3	4.7	3.8	2.0	(20.2)	7.0	3.8	3.5
Fire	31.9	12.7	23.5	(8.3)	21.6	20.9	5.9	16.0	10.3	10.9	14.6
Allied Lines	(35.8)	12.4	15.2	26.7	25.9	30.8	(6.8)	17.0	28.5	41.3	15.5
Inland Marine	10.2	13.0	14.3	2.8	13.7	16.9	17.2	(6.4)	19.9	13.2	11.5
Medical Professional Liability	31.3	19.8	9.6	(0.3)	6.3	(2.0)	(10.8)	(2.0)	7.1	23.2	8.2
Other Liability*	21.2	27.6	12.2	17.9	21.2	13.7	0.8	6.4	14.9	10.7	14.6
Products Liability	27.1	(20.9)	(30.7)	11.1	8.2	27.1	22.0	(4.7)	18.9	4.8	6.3
Workers Compensation	9.1	10.8	17.2	14.7	23.1	27.0	24.8	17.5	22.4	27.9	19.4
Mortgage Guaranty	5.4	18.0	18.3	28.9	29.4	40.4	43.5	21.6	32.9	70.0	30.8
Financial Guaranty*	64.5	(1.7)	140.8	25.8	28.9	67.5	48.1	28.4	(30.9)	982.9	135.4
Accident and Health	(6.0)	(2.5)	(12.2)	3.4	(1.3)	7.4	(2.4)	(5.5)	10.0	(3.1)	(1.2)
Warranty	(2.7)	(8.9)	(30.7)	31.3	21.4	20.7	23.9	31.2	30.6	24.1	14.1
All Other*	31.8	32.0	14.2	19.2	42.8	40.1	27.5	22.8	29.0	32.4	29.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	53.7	53.7
Total All Lines	5.4	8.3	8.1	8.8	9.0	11.1	3.9	4.2	10.9	9.3	7.9

\*See technical notes

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

**2022 Profitability Report  
Illinois  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	5.8	5.4	3.5	2.1	4.5	6.9	6.8	11.4	6.6	(1.5)	5.1
Private Passenger Auto Physical	6.3	5.6	7.1	7.4	9.0	11.5	8.0	12.1	0.7	(8.0)	6.0
Private Passenger Auto Total	5.9	5.5	4.7	3.9	6.0	8.4	7.2	11.6	4.5	(3.9)	5.4
Commercial Auto Liability	3.9	6.9	4.8	5.5	3.3	4.4	4.8	5.9	8.9	8.8	5.7
Commercial Auto Physical	3.4	4.9	9.6	5.6	7.5	12.8	14.1	21.3	14.2	6.2	10.0
Commercial Auto Total	3.8	6.6	5.5	5.5	3.9	5.7	6.2	8.2	9.7	8.4	6.4
Homeowners Multiple Peril	(0.4)	(2.0)	6.8	9.2	(6.3)	4.0	(9.5)	(8.5)	7.6	6.0	0.7
Farmowners Multiple Peril	6.6	12.9	11.6	16.0	0.8	19.4	12.3	5.5	1.8	14.8	10.2
Commercial Multiple Peril	8.2	6.4	11.7	9.1	6.1	5.8	4.5	(10.4)	7.2	5.5	5.4
Fire	34.7	14.6	24.3	(4.3)	20.9	23.5	8.6	17.1	11.4	12.8	16.4
Allied Lines	(31.2)	17.5	21.4	35.4	34.9	44.1	(5.6)	22.8	37.0	56.7	23.3
Inland Marine	15.8	18.4	20.4	6.3	19.6	26.1	25.7	(4.5)	24.0	18.2	17.0
Medical Professional Liability	14.6	10.0	6.3	2.7	5.1	2.3	(0.9)	2.1	4.7	10.4	5.7
Other Liability*	11.1	14.0	8.1	10.0	11.2	9.6	3.4	5.4	8.9	7.7	8.9
Products Liability	8.6	(0.8)	(2.9)	4.9	4.5	9.0	7.9	1.7	7.5	4.2	4.5
Workers Compensation	7.5	7.9	10.8	9.3	12.6	15.6	14.3	9.9	11.8	14.9	11.4
Mortgage Guaranty	5.0	9.6	11.9	19.7	21.9	37.0	43.7	21.8	28.8	65.4	26.5
Financial Guaranty*	10.7	3.0	21.6	7.2	6.2	15.1	15.2	17.6	(9.6)	92.9	18.0
Accident and Health	1.5	2.3	(0.3)	4.0	2.5	6.0	2.0	0.7	7.2	0.9	2.7
Warranty	1.2	(3.4)	(10.1)	17.1	12.5	14.2	12.2	14.8	15.2	13.1	8.7
All Other*	22.5	22.1	11.9	14.1	29.2	35.2	26.5	21.2	24.7	29.9	23.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.3	61.3
Total All Lines	6.8	8.2	8.3	8.5	8.7	11.1	5.8	5.5	9.8	9.4	8.2

\*See technical notes

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



**2022 Profitability Report  
Indiana  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	61.4	61.9	66.7	68.6	62.8	59.0	59.3	49.6	59.4	69.0	61.8
Private Passenger Auto Physical	65.4	65.7	64.3	64.3	60.7	60.2	63.0	53.9	74.1	81.7	65.3
Private Passenger Auto Total	63.1	63.5	65.7	66.8	61.9	59.5	60.9	51.5	65.9	74.8	63.3
Commercial Auto Liability	60.8	62.4	68.7	73.6	60.6	69.9	67.4	58.1	57.3	63.5	64.2
Commercial Auto Physical	64.9	66.0	65.5	56.5	58.9	60.8	60.9	52.5	62.1	66.7	61.5
Commercial Auto Total	61.9	63.4	67.8	68.5	60.1	67.2	65.5	56.4	58.7	64.5	63.4
Homeowners Multiple Peril	60.5	53.3	44.7	53.7	57.5	47.5	57.9	61.0	64.5	64.2	56.5
Farmowners Multiple Peril	63.5	51.2	36.0	48.4	68.7	41.5	55.5	47.3	50.0	61.2	52.3
Commercial Multiple Peril	56.6	57.2	42.2	49.8	48.0	47.1	63.7	52.5	51.5	54.9	52.4
Fire	28.7	34.4	22.0	27.3	32.8	40.4	37.3	38.8	34.6	82.5	37.9
Allied Lines	101.1	47.1	82.2	45.4	43.6	39.0	91.6	38.4	26.7	27.3	54.2
Inland Marine	39.8	44.9	32.5	67.0	52.6	36.3	44.5	92.5	55.9	32.7	49.9
Medical Professional Liability	5.1	22.6	30.9	31.8	10.7	38.6	42.2	29.9	37.3	40.0	28.9
Other Liability*	37.9	43.4	60.3	59.1	74.4	40.7	45.1	51.9	54.0	57.5	52.4
Products Liability	29.5	118.2	52.0	13.4	31.9	61.1	44.0	38.0	38.9	33.0	46.0
Workers Compensation	62.3	58.8	54.3	54.7	43.8	50.6	44.4	50.5	47.9	48.8	51.6
Mortgage Guaranty	50.2	19.9	17.5	10.6	9.6	2.5	4.8	20.2	5.0	(7.6)	13.3
Financial Guaranty*	(0.0)	(0.0)	(0.0)	(0.0)	0.0	0.0	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	82.4	86.5	82.9	96.0	83.2	85.8	87.4	76.6	70.9	62.8	81.5
Warranty	59.5	76.2	55.9	54.4	68.4	65.4	77.6	65.5	59.8	49.3	63.2
All Other*	19.9	15.7	24.8	29.7	27.9	27.5	18.1	32.0	23.9	27.0	24.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	0.7	0.7
Total All Lines	59.0	55.1	55.2	57.8	56.2	51.3	57.4	53.3	56.0	59.7	56.1

\*See technical notes

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**2022 Profitability Report  
Indiana  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	0.9	1.5	(3.9)	(4.6)	2.9	7.3	7.0	14.3	7.6	0.2	3.3
Private Passenger Auto Physical	(0.8)	0.1	1.9	3.3	8.6	8.9	6.1	12.6	(5.9)	(11.5)	2.3
Private Passenger Auto Total	0.2	0.9	(1.4)	(1.2)	5.3	8.0	6.6	13.6	1.6	(5.1)	2.8
Commercial Auto Liability	(0.4)	(3.5)	(10.1)	(14.6)	2.5	(9.1)	(6.1)	5.2	7.9	2.8	(2.5)
Commercial Auto Physical	(3.8)	(3.8)	(3.5)	8.0	6.1	4.5	4.7	13.8	4.3	1.3	3.2
Commercial Auto Total	(1.3)	(3.6)	(8.2)	(7.8)	3.6	(5.0)	(2.9)	7.8	6.8	2.3	(0.8)
Homeowners Multiple Peril	2.1	12.1	21.3	12.0	8.5	20.2	8.2	4.6	1.6	3.5	9.4
Farmowners Multiple Peril	1.6	16.6	32.6	18.7	(2.4)	26.5	11.5	19.8	17.6	7.3	15.0
Commercial Multiple Peril	(1.7)	(0.3)	14.7	5.4	9.7	10.0	(7.9)	4.2	7.9	6.1	4.8
Fire	41.1	37.7	51.1	42.2	37.3	29.9	33.2	32.7	37.9	(12.2)	33.1
Allied Lines	(22.8)	32.1	(6.7)	29.9	32.9	32.8	(18.4)	39.2	52.7	55.1	22.7
Inland Marine	21.7	20.1	33.1	(4.1)	11.2	25.7	18.2	(30.8)	4.5	27.9	12.8
Medical Professional Liability	66.9	30.2	21.3	14.3	49.3	10.4	2.0	10.8	23.5	0.7	22.9
Other Liability*	23.4	15.8	(2.8)	(0.7)	(18.5)	18.7	16.0	6.7	10.8	6.0	7.5
Products Liability	11.3	(139.4)	(7.4)	45.6	(14.0)	(21.5)	4.2	(0.8)	9.9	30.0	(8.2)
Workers Compensation	3.9	8.5	13.9	12.1	24.1	15.6	22.8	14.1	18.0	16.0	14.9
Mortgage Guaranty	24.7	53.9	57.0	62.9	64.2	73.4	71.5	57.4	71.1	87.5	62.4
Financial Guaranty*	36.5	36.7	38.1	27.4	17.8	12.1	(1.2)	11.6	6.2	(18.7)	16.6
Accident and Health	(16.9)	(16.0)	(10.4)	(23.4)	(8.7)	(14.7)	(16.7)	(6.6)	(8.9)	(6.3)	(12.9)
Warranty	29.5	13.8	33.1	34.9	23.5	27.7	4.2	20.1	34.0	40.6	26.2
All Other*	43.8	48.6	38.4	29.9	32.9	33.2	44.1	31.2	38.1	34.4	37.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	76.5	76.5
Total All Lines	4.8	9.1	9.3	6.6	9.1	14.1	8.0	11.1	10.4	7.7	9.0

\*See technical notes

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

**2022 Profitability Report  
Indiana  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	4.1	4.5	0.6	(0.1)	4.9	9.2	8.9	14.1	9.0	3.1	5.8
Private Passenger Auto Physical	0.4	1.4	2.2	2.8	6.3	8.0	5.9	10.7	(3.8)	(8.2)	2.6
Private Passenger Auto Total	2.6	3.2	1.3	1.1	5.5	8.7	7.6	12.7	3.3	(2.0)	4.4
Commercial Auto Liability	5.1	2.3	(2.1)	(4.7)	7.2	(1.6)	1.0	9.1	11.1	7.2	3.5
Commercial Auto Physical	(1.5)	(1.6)	(1.1)	6.2	5.0	5.0	4.6	11.7	4.5	1.9	3.5
Commercial Auto Total	3.3	1.2	(1.8)	(1.4)	6.5	0.3	2.0	9.8	9.2	5.6	3.5
Homeowners Multiple Peril	3.4	9.1	15.5	9.2	7.1	18.0	8.6	5.5	3.4	4.9	8.5
Farmowners Multiple Peril	3.2	12.8	23.0	13.5	(0.0)	22.8	11.0	17.3	15.7	7.7	12.7
Commercial Multiple Peril	3.5	4.0	13.5	7.1	10.3	12.1	(1.4)	7.2	10.3	8.9	7.5
Fire	27.7	24.9	37.2	28.1	25.5	25.6	28.0	27.2	31.7	(7.2)	24.9
Allied Lines	(12.3)	21.1	(3.3)	20.6	24.9	28.6	(12.2)	32.3	42.9	44.8	18.7
Inland Marine	14.5	13.2	21.7	(2.5)	7.8	21.2	15.5	(23.1)	4.9	23.3	9.6
Medical Professional Liability	58.2	31.5	26.0	19.6	44.4	21.9	14.5	20.9	30.8	13.2	28.1
Other Liability*	24.9	18.2	5.1	5.3	(2.2)	24.9	22.4	13.5	16.4	12.5	14.1
Products Liability	22.9	(79.1)	5.7	39.0	3.5	(1.7)	14.9	9.6	18.8	33.0	6.7
Workers Compensation	5.7	11.1	15.1	13.4	22.3	19.3	24.8	16.9	22.6	19.7	17.1
Mortgage Guaranty	37.8	43.2	34.5	35.9	35.5	50.6	53.7	40.0	45.3	57.7	43.4
Financial Guaranty*	16.8	30.4	28.6	23.2	52.3	22.3	(1.0)	30.7	17.4	72.0	29.3
Accident and Health	(9.4)	(11.3)	(8.6)	(18.4)	(9.6)	(8.7)	(11.1)	0.3	(4.9)	(9.9)	(9.2)
Warranty	24.9	16.0	28.5	30.7	24.7	31.9	13.6	25.2	36.7	41.2	27.3
All Other*	31.3	33.3	25.8	20.8	24.8	29.8	38.3	27.9	33.5	31.2	29.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.8	61.8
Total All Lines	6.7	9.0	9.1	6.8	9.2	14.8	9.9	11.9	11.5	9.1	9.8

\*See technical notes

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

**2022 Profitability Report  
Indiana  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	6.9	6.9	3.6	2.7	7.1	11.8	11.3	15.0	10.4	5.7	8.1
Private Passenger Auto Physical	3.9	4.8	5.9	6.4	10.8	14.2	11.0	16.3	(1.8)	(7.5)	6.4
Private Passenger Auto Total	5.9	6.2	4.3	4.0	8.4	12.6	11.2	15.4	6.1	0.8	7.5
Commercial Auto Liability	6.6	4.5	1.8	0.1	7.2	1.9	3.8	8.3	9.6	7.6	5.1
Commercial Auto Physical	1.7	1.4	2.0	9.3	8.2	8.8	8.4	15.3	7.5	4.9	6.8
Commercial Auto Total	5.7	3.9	1.8	1.9	7.4	3.3	4.7	9.7	9.2	7.1	5.5
Homeowners Multiple Peril	6.6	11.6	17.9	11.6	9.6	21.7	11.7	8.0	5.9	7.5	11.2
Farmowners Multiple Peril	6.4	15.1	25.3	15.9	3.0	26.7	14.3	19.5	17.4	10.3	15.4
Commercial Multiple Peril	5.7	5.7	12.0	7.6	9.7	12.0	2.1	7.6	9.5	9.1	8.1
Fire	32.9	30.1	43.2	29.7	27.3	31.5	33.2	30.0	32.4	(4.0)	28.6
Allied Lines	(8.8)	28.1	(0.6)	25.0	31.6	38.9	(11.8)	41.7	57.0	62.8	26.4
Inland Marine	21.5	18.9	29.8	(0.3)	12.9	32.8	24.1	(24.0)	8.1	31.0	15.5
Medical Professional Liability	23.1	13.7	11.6	9.4	17.9	11.9	8.7	10.8	12.9	7.6	12.8
Other Liability*	14.2	11.3	5.3	5.1	2.1	14.2	13.4	8.8	10.3	9.2	9.4
Products Liability	10.7	(25.8)	5.3	18.4	4.4	2.2	9.2	6.5	9.5	17.4	5.8
Workers Compensation	6.7	9.3	11.4	10.0	14.1	13.8	16.5	11.2	13.9	13.5	12.0
Mortgage Guaranty	21.3	26.6	25.9	29.1	31.6	55.3	63.3	46.1	49.0	68.7	41.7
Financial Guaranty*	7.1	8.6	8.7	11.0	16.5	8.2	3.0	5.4	4.5	7.8	8.1
Accident and Health	(1.8)	(2.9)	(1.8)	(8.3)	(1.8)	(1.7)	(2.5)	2.9	0.3	(5.0)	(2.3)
Warranty	16.5	10.3	14.4	14.8	12.1	15.3	8.1	11.8	15.5	18.6	13.7
All Other*	27.6	29.1	23.5	18.6	21.6	29.8	37.0	26.6	29.2	28.5	27.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	73.6	73.6
Total All Lines	8.5	9.9	10.0	8.0	9.8	15.4	11.3	11.9	11.5	10.3	10.7

\*See technical notes

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

**2022 Profitability Report**  
**Iowa**  
**Losses Incurred**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	59.6	59.9	63.1	66.3	58.5	57.2	58.8	49.7	58.8	68.0	60.0
Private Passenger Auto Physical	63.4	69.7	58.8	58.7	70.7	65.4	62.8	74.3	67.5	82.3	67.4
Private Passenger Auto Total	61.5	64.8	61.0	62.4	64.7	61.4	60.9	62.6	63.4	75.8	63.8
Commercial Auto Liability	45.6	49.5	51.7	58.5	59.7	60.0	69.4	61.6	60.9	65.5	58.2
Commercial Auto Physical	65.7	73.2	58.6	55.2	76.2	66.7	66.1	79.6	56.7	63.9	66.2
Commercial Auto Total	52.9	58.6	54.4	57.2	66.5	62.8	68.0	68.5	59.3	64.9	61.3
Homeowners Multiple Peril	47.7	79.6	34.8	38.9	84.9	66.9	55.5	259.0	96.3	88.1	85.2
Farmowners Multiple Peril	53.3	97.5	44.4	41.6	90.9	57.2	51.0	168.5	94.4	79.4	77.8
Commercial Multiple Peril	42.5	67.4	34.0	42.8	72.3	127.0	51.0	293.6	89.3	78.9	89.9
Fire	53.2	182.0	46.5	38.7	60.9	59.5	35.4	95.6	50.8	106.9	73.0
Allied Lines	152.1	189.3	56.0	28.0	39.3	108.9	45.5	160.4	37.2	29.3	84.6
Inland Marine	40.5	54.9	37.6	40.9	39.4	40.6	57.2	57.3	40.8	36.7	44.6
Medical Professional Liability	4.9	15.7	42.3	64.8	32.7	110.1	91.3	87.4	46.8	80.5	57.7
Other Liability*	39.8	49.7	53.8	60.9	17.3	50.8	47.5	53.6	52.7	40.2	46.6
Products Liability	30.0	0.1	69.9	19.4	14.0	20.0	42.5	40.5	51.8	39.7	32.8
Workers Compensation	65.5	61.1	57.0	57.7	58.8	49.0	55.4	56.8	65.5	50.1	57.7
Mortgage Guaranty	94.5	33.8	22.0	16.9	14.0	(2.0)	8.9	(8.2)	8.5	(8.6)	18.0
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0
Accident and Health	77.9	84.2	80.5	86.8	79.5	74.8	70.0	55.1	46.6	49.9	70.5
Warranty	44.2	45.8	39.4	46.6	44.3	55.1	55.8	48.3	58.0	59.4	49.7
All Other*	20.1	16.0	34.6	30.6	21.6	32.5	18.7	27.8	37.7	23.1	26.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	5.6	5.6
Total All Lines	72.9	86.3	51.6	49.9	57.1	68.5	54.3	116.8	61.7	59.2	67.8

\*See technical notes

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

**2022 Profitability Report  
Iowa  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	3.3	4.1	0.4	(2.5)	8.3	9.6	7.3	14.2	8.0	0.8	5.4
Private Passenger Auto Physical	0.3	(5.9)	6.5	7.9	(4.0)	1.9	5.2	(11.1)	0.5	(13.1)	(1.2)
Private Passenger Auto Total	1.8	(0.9)	3.5	2.8	2.1	5.7	6.2	1.0	4.0	(6.8)	2.0
Commercial Auto Liability	17.1	12.8	10.0	0.9	(0.8)	1.4	(8.2)	3.6	4.2	2.9	4.4
Commercial Auto Physical	(4.9)	(10.9)	4.6	9.9	(12.6)	(2.1)	(1.2)	(16.8)	10.9	4.1	(1.9)
Commercial Auto Total	9.1	3.7	7.9	4.5	(5.6)	(0.1)	(5.2)	(4.3)	6.7	3.4	2.0
Homeowners Multiple Peril	16.9	(18.3)	32.6	28.7	(21.8)	(1.2)	11.1	(217.1)	(33.5)	(22.8)	(22.5)
Farmowners Multiple Peril	12.3	(33.5)	23.7	27.3	(25.1)	9.7	16.8	(111.6)	(28.2)	(11.5)	(12.0)
Commercial Multiple Peril	17.3	(8.8)	28.2	17.1	(13.7)	(75.2)	9.5	(258.5)	(30.0)	(19.1)	(33.3)
Fire	12.6	(128.5)	19.5	25.3	5.4	6.9	33.0	(30.3)	21.7	(36.5)	(7.1)
Allied Lines	(73.5)	(115.5)	23.1	49.6	38.7	(40.9)	30.9	(89.0)	43.0	53.9	(8.0)
Inland Marine	26.0	12.7	32.5	31.2	33.0	28.7	10.4	11.8	27.5	32.8	24.7
Medical Professional Liability	54.8	45.1	12.7	(16.3)	18.8	(69.9)	(56.8)	(37.0)	0.1	(30.5)	(7.9)
Other Liability*	19.4	11.3	9.7	2.4	49.1	11.7	12.5	11.5	12.9	28.7	16.9
Products Liability	14.2	71.1	(47.1)	33.6	(19.2)	25.5	14.3	25.0	3.5	20.2	14.1
Workers Compensation	(1.8)	4.3	7.8	6.1	3.4	14.3	5.7	3.3	(5.6)	12.1	5.0
Mortgage Guaranty	(21.4)	39.4	52.3	56.6	59.6	78.6	66.9	87.1	67.1	88.5	57.5
Financial Guaranty*	41.6	40.2	41.2	29.6	21.2	20.1	0.4	14.7	4.0	(17.6)	19.6
Accident and Health	(11.4)	(14.2)	(10.1)	(14.9)	(5.2)	(4.9)	(2.4)	12.0	26.4	20.9	(0.4)
Warranty	43.4	38.3	47.7	42.4	46.8	38.1	28.8	38.3	33.9	29.0	38.7
All Other*	38.0	44.4	19.3	25.3	37.3	25.0	41.1	32.1	21.3	35.4	31.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	69.3	69.3
Total All Lines	(6.9)	(21.5)	15.1	16.3	8.9	(3.9)	11.6	(56.9)	5.9	10.9	(2.0)

\*See technical notes

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**2022 Profitability Report**  
**Iowa**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	5.1	5.8	3.0	1.0	8.1	10.7	8.8	13.8	9.1	3.4	6.9
Private Passenger Auto Physical	1.1	(2.5)	5.2	5.8	(1.9)	2.5	5.1	(8.0)	1.3	(9.5)	(0.1)
Private Passenger Auto Total	3.2	1.6	4.1	3.5	3.1	6.6	6.9	2.4	4.9	(3.6)	3.3
Commercial Auto Liability	15.9	12.3	10.3	4.6	4.3	6.2	(0.9)	7.4	8.2	7.4	7.6
Commercial Auto Physical	(2.4)	(6.4)	3.9	7.2	(7.4)	(0.5)	(0.3)	(12.6)	9.6	3.9	(0.5)
Commercial Auto Total	9.3	5.1	7.8	5.6	(0.5)	3.4	(0.6)	(0.3)	8.7	6.0	4.5
Homeowners Multiple Peril	12.6	(10.8)	22.8	19.9	(12.6)	1.1	10.8	(169.0)	(23.4)	(15.4)	(16.4)
Farmowners Multiple Peril	9.6	(20.1)	17.1	19.0	(15.0)	9.2	15.0	(86.4)	(19.7)	(6.5)	(7.8)
Commercial Multiple Peril	14.0	(3.2)	20.9	13.3	(6.2)	(55.7)	11.8	(199.7)	(18.5)	(11.1)	(23.4)
Fire	9.6	(81.2)	18.6	17.2	5.3	8.1	28.4	(22.0)	19.5	(26.1)	(2.3)
Allied Lines	(46.3)	(73.8)	16.0	32.2	28.0	(29.5)	27.0	(68.4)	35.6	43.8	(3.5)
Inland Marine	17.4	8.6	21.7	20.8	22.5	24.0	9.7	10.7	23.0	27.2	18.6
Medical Professional Liability	45.2	36.3	14.8	(4.8)	20.5	(43.8)	(34.6)	(18.2)	11.5	(11.8)	1.5
Other Liability*	20.3	14.3	12.1	5.9	39.7	16.8	17.7	15.8	16.8	29.0	18.8
Products Liability	20.4	55.4	(21.4)	30.6	(1.0)	34.1	22.0	29.5	12.1	25.3	20.7
Workers Compensation	3.5	9.5	12.2	10.5	9.5	19.6	12.9	10.2	5.7	18.5	11.2
Mortgage Guaranty	5.4	33.3	31.6	32.1	33.6	55.7	51.0	63.8	42.0	58.2	40.7
Financial Guaranty*	19.4	27.8	26.8	23.7	52.4	25.9	(2.8)	19.3	14.8	72.8	28.0
Accident and Health	(3.4)	(6.3)	(4.3)	(9.2)	(4.0)	2.7	2.1	17.4	25.3	13.3	3.4
Warranty	32.4	30.9	38.1	36.2	41.3	40.5	33.7	38.9	35.7	31.2	35.9
All Other*	26.6	30.0	13.1	17.4	27.0	23.0	35.8	28.4	20.0	31.7	25.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	56.2	56.2
Total All Lines	(1.5)	(10.9)	12.6	12.9	9.1	0.6	12.8	(41.7)	8.2	11.6	1.4

\*See technical notes

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**2022 Profitability Report  
Iowa  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	8.1	8.3	5.8	3.7	10.1	13.7	11.7	15.1	10.7	6.0	9.3
Private Passenger Auto Physical	4.8	0.1	9.6	10.1	0.8	6.5	10.0	(7.2)	4.4	(9.2)	3.0
Private Passenger Auto Total	6.8	4.8	7.4	6.4	6.2	10.6	11.0	5.3	7.9	(1.0)	6.5
Commercial Auto Liability	14.2	11.2	9.9	5.8	5.7	7.4	2.5	7.6	7.9	7.7	8.0
Commercial Auto Physical	0.6	(4.0)	7.5	10.9	(5.1)	2.4	2.8	(11.0)	13.0	7.4	2.5
Commercial Auto Total	10.7	7.1	9.2	7.2	2.7	5.9	2.6	2.6	9.2	7.6	6.5
Homeowners Multiple Peril	15.9	(7.2)	25.1	22.3	(8.9)	4.1	14.0	(141.5)	(15.5)	(10.8)	(10.2)
Farmowners Multiple Peril	13.3	(16.7)	19.9	21.8	(11.4)	13.0	19.1	(78.9)	(13.7)	(2.8)	(3.6)
Commercial Multiple Peril	14.6	0.6	19.4	13.4	(1.6)	(41.0)	12.0	(118.8)	(7.8)	(4.9)	(11.4)
Fire	12.7	(59.4)	17.4	19.2	7.7	10.9	30.7	(16.4)	19.4	(20.7)	2.1
Allied Lines	(51.6)	(70.9)	22.4	50.2	41.7	(34.6)	35.8	(73.3)	45.9	63.8	2.9
Inland Marine	23.2	12.2	26.1	25.8	26.8	31.8	14.5	14.6	27.6	35.3	23.8
Medical Professional Liability	24.1	20.0	10.1	0.6	12.0	(18.0)	(12.8)	(4.8)	6.7	(1.5)	3.6
Other Liability*	13.5	10.0	8.9	5.7	21.7	12.3	12.6	10.9	11.4	19.5	12.6
Products Liability	11.8	26.6	(5.9)	15.5	2.6	18.4	12.6	14.5	7.7	14.0	11.8
Workers Compensation	5.1	7.9	9.2	7.9	7.5	12.9	9.3	7.2	5.2	11.4	8.4
Mortgage Guaranty	6.4	22.0	23.7	25.4	26.1	51.9	51.5	66.7	47.5	74.0	39.5
Financial Guaranty*	8.4	13.6	13.4	15.1	34.9	19.1	1.3	14.0	4.4	8.1	13.2
Accident and Health	1.9	0.9	1.6	(0.6)	1.6	4.0	4.0	9.3	13.5	11.7	4.8
Warranty	23.6	18.3	17.9	16.1	16.6	18.3	15.1	17.5	15.9	15.5	17.5
All Other*	26.2	28.1	13.9	16.9	25.2	24.3	35.1	27.9	19.1	30.5	24.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	65.9	65.9
Total All Lines	2.1	(5.3)	13.0	13.0	10.1	3.5	13.8	(28.8)	9.0	12.8	4.3

\*See technical notes

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



**2022 Profitability Report  
Kansas  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	60.7	62.9	64.1	68.2	64.6	64.1	62.3	55.4	64.3	76.4	64.3
Private Passenger Auto Physical	66.7	58.6	58.4	65.2	62.4	56.4	62.6	50.5	62.6	68.7	61.2
Private Passenger Auto Total	63.6	60.8	61.3	66.7	63.5	60.4	62.5	53.0	63.5	72.5	62.8
Commercial Auto Liability	56.2	54.8	61.7	61.5	59.3	58.4	59.4	64.9	55.5	65.4	59.7
Commercial Auto Physical	70.4	64.5	61.8	64.1	64.6	62.2	55.4	43.4	52.6	58.6	59.8
Commercial Auto Total	61.7	58.7	61.7	62.5	61.5	59.9	57.8	56.7	54.4	62.9	59.8
Homeowners Multiple Peril	55.1	40.3	39.3	48.0	55.9	41.1	64.1	39.0	56.9	48.6	48.8
Farmowners Multiple Peril	51.2	61.2	51.7	58.0	54.9	46.8	65.6	45.6	81.0	50.8	56.7
Commercial Multiple Peril	60.5	35.1	52.4	43.3	48.3	48.4	53.2	39.5	52.1	68.2	50.1
Fire	69.9	75.5	32.8	40.1	42.5	143.2	125.9	(0.2)	41.4	68.9	64.0
Allied Lines	108.0	92.7	47.6	33.1	49.9	59.2	51.4	33.0	45.2	137.1	65.7
Inland Marine	52.5	42.3	41.1	50.9	59.8	41.1	49.2	47.2	41.5	42.7	46.9
Medical Professional Liability	30.8	83.7	15.3	29.2	18.7	50.3	42.9	82.3	54.6	49.6	45.7
Other Liability*	54.8	38.0	37.3	40.1	49.2	41.7	42.9	61.2	56.2	56.1	47.8
Products Liability	58.1	28.6	85.9	62.5	53.9	67.3	53.1	55.4	67.2	40.4	57.2
Workers Compensation	49.1	46.7	47.6	46.7	47.6	51.5	55.6	52.6	59.2	42.0	49.9
Mortgage Guaranty	36.3	22.2	15.3	10.1	8.1	5.1	7.9	24.5	5.3	(15.6)	11.9
Financial Guaranty*	0.6	0.4	0.5	2.1	0.0	(0.0)	0.0	0.0	0.0	0.0	0.4
Accident and Health	83.0	85.8	88.4	93.8	93.1	125.3	52.0	82.5	72.9	76.3	85.3
Warranty	36.7	52.4	41.8	42.2	43.9	45.6	44.7	44.1	38.4	42.7	43.3
All Other*	35.7	31.4	29.4	19.6	29.6	38.0	64.1	42.7	30.8	39.0	36.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	3.1	3.1
Total All Lines	66.0	56.1	49.3	50.5	54.8	53.7	58.3	46.5	55.4	72.5	56.3

\*See technical notes

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

**2022 Profitability Report**  
**Kansas**  
**Underwriting Profit**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	2.7	1.3	0.1	(3.7)	1.5	3.0	4.8	8.2	2.5	(8.3)	1.2
Private Passenger Auto Physical	(3.0)	7.5	7.7	1.6	6.1	13.2	6.3	16.1	6.7	2.2	6.4
Private Passenger Auto Total	(0.1)	4.4	3.8	(1.1)	3.7	7.9	5.5	12.1	4.6	(3.1)	3.8
Commercial Auto Liability	4.8	6.9	(0.3)	(0.9)	5.6	4.7	4.2	(0.5)	12.1	1.3	3.8
Commercial Auto Physical	(10.1)	(0.8)	1.1	1.0	1.1	3.9	12.1	25.5	16.5	11.1	6.1
Commercial Auto Total	(0.9)	3.9	0.2	(0.1)	3.8	4.4	7.3	9.4	13.7	4.9	4.7
Homeowners Multiple Peril	8.0	26.1	27.3	17.9	10.0	27.4	1.0	29.8	10.1	20.7	17.8
Farmowners Multiple Peril	13.7	4.3	14.9	8.2	12.3	19.5	0.5	21.8	(16.6)	17.0	9.6
Commercial Multiple Peril	(4.7)	26.0	4.4	16.8	13.7	11.0	6.8	23.3	6.3	(8.4)	9.5
Fire	(5.1)	(11.7)	34.2	25.5	23.4	(81.9)	(64.9)	71.6	28.3	(0.8)	1.9
Allied Lines	(27.1)	(13.6)	31.4	44.5	27.7	13.3	25.2	45.5	35.5	(56.9)	12.6
Inland Marine	14.5	26.5	28.0	19.4	9.6	26.9	17.8	22.0	26.0	25.2	21.6
Medical Professional Liability	15.1	(51.5)	32.2	20.9	29.0	(14.7)	(4.4)	(51.1)	(16.7)	2.6	(3.9)
Other Liability*	2.6	24.2	25.0	23.9	10.6	20.8	20.7	(1.1)	5.0	9.5	14.1
Products Liability	(14.5)	(47.6)	(64.3)	(44.3)	(18.0)	(32.8)	(5.3)	(13.5)	(23.5)	14.5	(24.9)
Workers Compensation	15.8	17.2	18.5	18.6	15.2	11.0	5.3	8.9	1.5	19.7	13.2
Mortgage Guaranty	39.5	51.7	59.5	63.8	65.7	70.5	68.0	53.1	70.8	95.6	63.8
Financial Guaranty*	38.6	37.9	38.8	25.4	18.8	16.7	(0.6)	13.1	6.8	(17.3)	17.8
Accident and Health	(16.3)	(12.9)	(15.7)	(20.2)	(18.3)	(54.9)	21.9	(10.6)	1.9	(5.8)	(13.1)
Warranty	35.9	20.5	28.3	28.9	28.4	25.4	19.2	21.5	30.9	25.7	26.5
All Other*	21.9	27.0	28.0	40.0	27.3	17.7	(8.8)	14.0	11.8	20.2	19.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	73.0	73.0
Total All Lines	(0.4)	9.8	17.0	16.0	12.0	12.9	8.1	20.2	12.0	(3.0)	10.4

\*See technical notes

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**2022 Profitability Report  
Kansas  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	4.4	3.6	2.5	(0.1)	3.5	5.3	6.6	8.9	4.5	(3.9)	3.5
Private Passenger Auto Physical	(1.1)	6.2	5.9	1.7	4.7	11.4	5.9	13.4	6.2	2.5	5.7
Private Passenger Auto Total	1.7	4.9	4.2	0.8	4.1	8.2	6.3	11.1	5.3	(0.7)	4.6
Commercial Auto Liability	7.7	8.3	3.4	3.3	8.2	8.5	8.3	3.8	13.9	5.7	7.1
Commercial Auto Physical	(5.7)	0.2	1.7	1.5	1.6	4.3	10.3	20.8	14.0	9.4	5.8
Commercial Auto Total	2.5	5.1	2.7	2.6	5.5	6.8	9.1	10.3	14.0	7.1	6.6
Homeowners Multiple Peril	6.8	17.9	19.2	12.8	8.0	23.4	2.7	25.2	10.0	18.3	14.4
Farmowners Multiple Peril	10.5	4.4	11.3	6.6	9.3	16.9	2.1	18.7	(11.1)	15.6	8.4
Commercial Multiple Peril	(0.4)	19.3	5.2	13.1	11.4	11.5	8.6	20.8	7.7	(3.7)	9.4
Fire	(1.9)	(6.4)	26.8	17.2	16.7	(61.6)	(47.0)	59.5	24.9	2.1	3.0
Allied Lines	(16.4)	(8.3)	21.4	29.5	21.4	13.0	21.9	37.1	29.4	(43.3)	10.6
Inland Marine	10.0	17.3	18.4	12.9	6.9	22.3	15.3	18.5	21.8	21.2	16.4
Medical Professional Liability	18.6	(25.3)	29.3	19.8	27.2	(0.8)	6.3	(29.6)	(1.6)	12.5	5.6
Other Liability*	9.8	23.1	22.4	20.2	15.5	25.0	24.6	6.4	11.1	14.5	17.2
Products Liability	5.3	(17.3)	(28.4)	(15.3)	6.4	(5.8)	11.2	1.8	(6.2)	24.2	(2.4)
Workers Compensation	15.6	18.3	19.9	19.7	18.8	18.5	14.1	16.0	12.5	25.9	17.9
Mortgage Guaranty	43.5	39.3	34.6	35.4	35.6	47.8	50.6	36.4	45.0	63.9	43.2
Financial Guaranty*	22.3	30.3	28.4	22.2	56.2	27.0	(2.2)	22.4	14.1	69.2	29.0
Accident and Health	(4.6)	(3.3)	(4.7)	(8.3)	(9.6)	(32.1)	26.3	2.5	8.4	(5.6)	(3.1)
Warranty	28.3	18.9	23.5	24.4	25.1	26.3	22.0	22.9	30.4	26.4	24.8
All Other*	16.6	19.3	19.3	27.3	21.0	17.9	(2.5)	15.1	12.7	20.1	16.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	58.7	58.7
Total All Lines	2.6	9.0	13.7	12.6	10.9	13.5	9.7	18.8	12.5	0.6	10.4

\*See technical notes

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

**2022 Profitability Report  
Kansas  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	7.7	6.5	5.5	2.8	6.2	8.5	9.7	11.1	6.9	(0.7)	6.4
Private Passenger Auto Physical	2.0	10.8	10.6	5.0	8.8	18.9	11.2	19.7	10.4	6.2	10.4
Private Passenger Auto Total	5.3	8.3	7.6	3.7	7.3	12.7	10.3	14.6	8.4	2.2	8.0
Commercial Auto Liability	8.7	8.7	5.4	5.0	8.3	9.2	9.1	5.3	12.0	6.8	7.8
Commercial Auto Physical	(3.1)	3.3	5.0	4.5	4.7	8.3	15.3	26.1	18.0	13.7	9.6
Commercial Auto Total	5.4	7.2	5.3	4.8	7.3	9.0	10.8	10.9	13.5	8.6	8.3
Homeowners Multiple Peril	10.2	20.7	22.1	15.5	10.6	28.2	5.9	27.5	12.1	20.8	17.4
Farmowners Multiple Peril	14.1	7.5	14.3	9.3	12.0	21.4	5.3	21.5	(7.3)	17.4	11.5
Commercial Multiple Peril	3.1	18.5	7.3	13.3	11.9	13.1	10.5	19.5	8.8	(0.0)	10.6
Fire	1.5	(2.6)	28.0	19.4	18.3	(52.8)	(32.9)	48.5	23.5	4.8	5.6
Allied Lines	(15.9)	(5.8)	26.7	37.3	27.6	19.3	31.3	48.3	38.7	(49.4)	15.8
Inland Marine	15.3	23.5	25.1	18.4	11.2	33.0	23.0	24.5	26.9	27.9	22.9
Medical Professional Liability	12.5	(7.8)	15.4	11.7	15.0	2.6	6.1	(10.1)	2.2	8.1	5.6
Other Liability*	8.1	13.9	13.6	12.3	9.8	15.5	15.7	5.9	8.1	10.7	11.4
Products Liability	5.2	(2.5)	(6.2)	(1.9)	4.8	1.1	6.8	3.4	0.7	11.3	2.3
Workers Compensation	11.1	12.0	12.5	11.6	10.8	11.4	9.2	9.0	7.7	13.6	10.9
Mortgage Guaranty	31.2	30.0	30.1	32.4	34.8	55.7	62.5	43.9	49.9	79.3	45.0
Financial Guaranty*	6.9	9.3	9.5	10.1	11.3	8.5	2.4	7.3	4.9	10.5	8.1
Accident and Health	1.5	1.9	1.6	0.5	0.2	(6.1)	10.9	3.5	5.7	(0.0)	2.0
Warranty	17.9	12.2	13.1	13.8	14.0	15.8	13.4	13.0	16.1	14.9	14.4
All Other*	16.8	18.1	17.8	23.5	18.9	18.2	1.2	14.3	12.8	19.4	16.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	79.6	79.6
Total All Lines	5.5	10.3	14.0	12.9	11.6	15.0	11.5	17.9	12.7	3.4	11.5

\*See technical notes

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**2022 Profitability Report  
Kentucky  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	63.1	64.7	69.5	74.6	70.7	63.5	65.4	58.8	63.5	73.9	66.8
Private Passenger Auto Physical	61.0	64.1	68.6	68.4	60.2	59.2	59.4	56.6	75.8	85.7	65.9
Private Passenger Auto Total	62.4	64.5	69.2	72.4	67.0	62.0	63.2	58.0	67.9	78.3	66.5
Commercial Auto Liability	55.8	68.7	73.1	70.6	73.7	62.7	65.3	59.8	56.3	63.0	64.9
Commercial Auto Physical	57.2	65.1	65.9	64.5	58.5	59.7	52.5	45.4	60.8	74.3	60.4
Commercial Auto Total	56.2	67.8	71.3	69.0	69.7	61.9	62.0	56.1	57.5	65.9	63.7
Homeowners Multiple Peril	37.9	46.5	50.2	48.8	52.1	49.4	50.0	52.3	85.1	67.3	54.0
Farmowners Multiple Peril	40.2	42.7	52.6	53.8	61.6	50.5	53.8	55.8	97.0	60.9	56.9
Commercial Multiple Peril	39.3	50.4	64.4	42.9	49.2	55.1	47.8	40.6	90.6	90.0	57.0
Fire	30.2	51.5	136.8	33.4	40.1	63.3	130.6	34.0	42.6	54.1	61.7
Allied Lines	37.7	57.0	79.7	69.9	61.7	62.0	87.3	54.6	133.8	48.2	69.2
Inland Marine	42.3	49.6	53.7	60.7	49.5	44.3	45.7	54.6	48.8	54.3	50.3
Medical Professional Liability	38.9	49.0	45.8	46.8	43.2	70.9	76.8	36.0	41.0	52.1	50.1
Other Liability*	46.6	40.4	45.9	57.7	62.1	52.3	39.3	56.0	43.3	49.3	49.3
Products Liability	18.7	17.0	30.3	2.2	14.5	46.5	51.1	25.7	(1.1)	32.4	23.7
Workers Compensation	64.7	76.0	75.2	65.6	74.6	60.8	62.2	51.2	51.2	47.8	62.9
Mortgage Guaranty	50.4	22.9	23.1	12.8	11.7	1.6	6.4	23.1	3.4	(9.3)	14.6
Financial Guaranty*	(0.5)	(2.9)	(8.3)	9.0	(72.2)	0.0	(0.0)	0.0	0.0	0.0	(7.5)
Accident and Health	68.1	78.1	75.6	43.4	43.7	82.4	77.0	69.9	57.5	73.5	66.9
Warranty	41.4	38.5	43.6	45.9	43.9	47.2	49.1	44.4	47.1	51.4	45.2
All Other*	29.6	25.0	33.7	32.4	17.5	47.2	33.4	22.0	27.7	30.4	29.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(35.2)	(35.2)
Total All Lines	51.0	56.5	63.5	60.6	59.5	57.4	58.5	52.6	68.6	65.9	59.4

\*See technical notes

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**2022 Profitability Report  
Kentucky  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(1.0)	(1.6)	(6.8)	(11.9)	(5.6)	2.7	0.2	4.0	2.9	(6.2)	(2.3)
Private Passenger Auto Physical	3.5	1.1	(4.1)	(2.3)	8.3	9.2	9.4	8.6	(8.8)	(16.7)	0.8
Private Passenger Auto Total	0.5	(0.7)	(5.9)	(8.6)	(0.8)	5.0	3.4	5.6	(1.3)	(10.1)	(1.3)
Commercial Auto Liability	0.0	(12.6)	(16.3)	(14.7)	(14.8)	(2.6)	(5.8)	2.0	8.0	1.0	(5.6)
Commercial Auto Physical	2.2	(6.1)	(6.9)	(4.0)	4.6	3.0	11.3	19.7	3.8	(9.3)	1.8
Commercial Auto Total	0.5	(10.9)	(13.9)	(11.9)	(9.7)	(1.1)	(1.4)	6.6	6.9	(1.6)	(3.7)
Homeowners Multiple Peril	27.2	18.3	13.7	15.9	13.6	16.6	15.3	13.0	(23.4)	(1.7)	10.8
Farmowners Multiple Peril	27.0	25.1	12.8	12.2	4.6	15.4	11.8	9.8	(34.3)	5.2	9.0
Commercial Multiple Peril	16.2	5.4	(11.0)	12.7	9.3	0.7	8.7	18.2	(41.3)	(40.1)	(2.1)
Fire	38.6	15.7	(74.8)	35.6	29.8	6.3	(67.4)	36.9	32.0	16.6	6.9
Allied Lines	44.2	21.7	(3.6)	5.5	15.1	8.2	(13.5)	21.3	(60.4)	33.8	7.2
Inland Marine	17.5	13.9	10.8	4.1	17.0	21.8	20.7	10.6	15.4	9.5	14.1
Medical Professional Liability	10.9	(8.1)	16.3	(14.7)	(8.0)	(36.4)	(48.4)	26.1	3.9	(3.3)	(6.2)
Other Liability*	6.4	19.5	7.7	(5.8)	(7.6)	6.1	21.9	2.7	21.5	13.3	8.6
Products Liability	21.8	24.9	6.6	35.4	68.6	(6.1)	(15.1)	38.2	69.9	28.0	27.2
Workers Compensation	(2.4)	(12.5)	(11.4)	4.7	(12.9)	2.5	1.3	9.0	14.7	14.9	0.8
Mortgage Guaranty	24.4	50.2	50.6	60.8	61.1	74.3	69.4	53.8	72.4	88.8	60.6
Financial Guaranty*	38.7	23.4	48.2	2.9	91.2	12.9	(4.1)	7.9	6.1	(19.0)	20.8
Accident and Health	(5.8)	(11.8)	(8.2)	25.7	27.7	(15.0)	(8.9)	(0.8)	15.0	(4.2)	1.4
Warranty	45.4	49.8	43.0	41.9	45.1	39.4	30.8	36.9	39.9	29.2	40.2
All Other*	28.8	29.9	19.5	21.1	37.3	5.8	21.1	34.5	27.5	22.9	24.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	124.1	124.1
Total All Lines	11.2	6.2	(1.6)	1.8	4.4	6.6	5.6	10.9	(4.5)	(0.4)	4.0

\*See technical notes

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**2022 Profitability Report  
Kentucky  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	2.4	2.1	(1.6)	(5.1)	(0.8)	5.4	3.3	5.8	5.1	(2.0)	1.5
Private Passenger Auto Physical	3.1	2.0	(1.8)	(0.9)	6.1	8.2	8.3	7.5	(6.1)	(12.4)	1.4
Private Passenger Auto Total	2.7	2.0	(1.7)	(3.6)	1.6	6.4	5.1	6.4	1.1	(5.9)	1.4
Commercial Auto Liability	5.3	(3.9)	(6.4)	(5.2)	(4.4)	3.3	0.8	6.4	11.1	5.8	1.3
Commercial Auto Physical	2.5	(2.9)	(3.2)	(1.5)	4.2	3.9	9.9	16.5	4.1	(6.4)	2.7
Commercial Auto Total	4.6	(3.7)	(5.6)	(4.3)	(2.2)	3.4	3.2	9.0	9.4	2.7	1.7
Homeowners Multiple Peril	19.5	13.0	10.5	11.6	10.3	15.0	14.0	11.9	(16.2)	1.0	9.1
Farmowners Multiple Peril	19.4	17.9	9.9	9.2	4.3	13.6	11.0	9.2	(25.0)	6.6	7.6
Commercial Multiple Peril	13.8	6.3	(4.2)	10.9	8.9	3.7	10.5	17.0	(29.1)	(27.6)	1.0
Fire	26.6	11.2	(43.8)	24.1	21.3	7.8	(49.3)	32.2	28.1	16.2	7.4
Allied Lines	30.7	14.4	(1.4)	4.6	13.7	9.4	(8.1)	18.7	(44.6)	30.1	6.7
Inland Marine	12.0	9.2	7.5	3.1	11.7	18.3	17.6	9.5	13.5	9.2	11.2
Medical Professional Liability	21.6	7.7	23.9	1.4	8.1	(14.0)	(23.9)	34.1	16.7	10.4	8.6
Other Liability*	14.9	21.9	12.9	2.3	5.4	15.4	27.7	11.1	25.6	17.6	15.5
Products Liability	27.4	28.9	15.3	33.1	57.6	10.6	0.5	41.6	65.5	31.2	31.2
Workers Compensation	15.7	9.6	10.7	19.8	10.0	18.5	18.7	24.6	31.7	30.2	19.0
Mortgage Guaranty	36.8	40.1	30.3	34.7	34.2	51.9	52.6	37.5	46.5	58.8	42.3
Financial Guaranty*	19.3	26.7	40.2	9.2	101.6	33.6	1.6	32.0	27.6	77.3	36.9
Accident and Health	0.8	(3.7)	(1.6)	18.6	16.0	(6.4)	(3.6)	6.1	14.7	(7.4)	3.4
Warranty	35.8	40.0	35.4	35.3	38.4	39.6	33.1	36.3	39.2	30.0	36.3
All Other*	21.1	21.0	13.5	14.9	27.2	8.2	20.4	30.8	25.4	22.6	20.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	100.0	100.0
Total All Lines	11.7	8.0	2.8	4.5	6.9	9.5	8.7	12.4	0.6	3.7	6.9

\*See technical notes

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

**2022 Profitability Report  
Kentucky  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	5.6	5.0	1.6	(1.7)	2.3	8.3	6.3	8.0	7.2	1.1	4.4
Private Passenger Auto Physical	7.5	5.6	0.8	1.7	10.6	14.7	14.6	12.4	(4.7)	(12.9)	5.0
Private Passenger Auto Total	6.1	5.1	1.4	(0.8)	4.6	10.1	8.6	9.2	3.9	(3.0)	4.5
Commercial Auto Liability	6.8	0.6	(0.9)	(0.4)	0.4	5.3	3.7	6.8	9.7	6.7	3.9
Commercial Auto Physical	6.1	0.1	(0.2)	1.3	7.2	7.5	14.2	20.1	7.1	(4.0)	5.9
Commercial Auto Total	6.7	0.6	(0.8)	(0.1)	1.6	5.6	5.6	9.0	9.2	4.9	4.2
Homeowners Multiple Peril	22.2	15.6	13.3	14.1	12.8	18.9	17.7	14.5	(11.5)	3.9	12.1
Farmowners Multiple Peril	22.5	20.8	13.0	11.9	7.2	17.9	14.8	12.0	(19.2)	8.7	11.0
Commercial Multiple Peril	13.7	7.9	(0.1)	10.9	9.6	6.1	11.6	15.8	(17.2)	(16.1)	4.2
Fire	29.1	13.5	(36.7)	24.8	21.1	10.4	(36.3)	27.3	25.3	17.0	9.6
Allied Lines	35.6	19.5	1.5	7.7	17.3	13.9	(6.1)	22.6	(36.1)	29.6	10.6
Inland Marine	17.0	13.6	11.7	6.5	17.1	27.1	25.9	14.0	17.5	13.2	16.4
Medical Professional Liability	10.7	5.6	10.4	3.3	5.6	(2.4)	(5.4)	14.9	7.8	6.5	5.7
Other Liability*	9.4	12.0	8.4	3.8	5.2	9.7	15.2	7.5	13.7	12.3	9.7
Products Liability	13.4	12.9	8.8	15.3	24.5	7.3	3.3	17.4	27.4	16.8	14.7
Workers Compensation	7.5	5.6	5.9	7.9	5.5	8.7	8.5	8.8	10.3	10.9	8.0
Mortgage Guaranty	21.8	26.2	22.9	26.6	26.9	49.0	54.6	40.3	48.5	69.0	38.6
Financial Guaranty*	7.8	6.9	9.1	5.4	25.8	5.7	3.4	5.0	4.2	6.4	8.0
Accident and Health	3.7	1.9	2.7	9.2	9.5	0.4	1.5	5.5	10.7	(2.8)	4.2
Warranty	20.9	20.0	16.2	16.3	17.6	20.0	17.0	18.4	18.6	16.3	18.1
All Other*	20.1	19.2	13.5	14.3	24.3	10.1	20.1	27.4	21.7	20.0	19.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	104.3	104.3
Total All Lines	11.6	8.7	5.1	6.0	7.8	10.5	9.8	11.6	3.2	5.6	8.0

\*See technical notes

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



**2022 Profitability Report  
Louisiana  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	71.7	73.1	76.7	82.0	75.5	70.5	63.2	54.0	63.6	74.6	70.5
Private Passenger Auto Physical	72.2	59.6	64.0	110.3	61.1	55.6	59.1	67.5	97.9	75.6	72.3
Private Passenger Auto Total	71.9	68.1	72.0	92.4	70.3	65.2	61.7	58.8	75.9	75.0	71.1
Commercial Auto Liability	84.3	88.7	91.7	86.8	88.0	100.9	96.7	85.7	79.8	82.4	88.5
Commercial Auto Physical	63.0	50.3	49.9	97.1	59.6	55.7	49.0	63.2	75.9	51.3	61.5
Commercial Auto Total	80.7	82.1	84.6	88.5	83.6	93.8	89.2	82.2	79.2	77.6	84.1
Homeowners Multiple Peril*	36.7	28.2	29.2	38.6	33.5	35.0	43.7	249.5	410.8	40.0	94.5
Farmowners Multiple Peril	52.3	44.1	31.0	37.6	48.3	37.6	53.5	250.1	205.6	19.6	78.0
Commercial Multiple Peril	29.7	45.3	31.2	68.0	27.5	41.2	47.5	236.0	344.1	63.7	93.4
Fire*	55.3	18.1	42.2	44.0	27.0	30.9	34.3	259.7	349.2	123.8	98.4
Allied Lines*	23.6	11.5	20.2	353.9	32.5	26.9	56.1	267.3	400.1	27.0	121.9
Inland Marine	37.8	37.3	42.3	68.1	46.6	42.1	47.2	79.9	80.1	40.8	52.2
Medical Professional Liability	22.1	12.1	11.0	14.5	17.3	14.7	13.8	5.8	30.6	26.2	16.8
Other Liability*	57.7	58.2	61.0	60.5	55.0	60.7	56.7	55.8	62.1	53.7	58.1
Products Liability	(48.5)	(57.8)	33.1	(46.2)	(56.5)	35.7	139.4	6.5	53.8	92.4	15.2
Workers Compensation	60.0	52.2	51.8	48.7	45.7	47.4	48.6	50.5	35.3	36.3	47.6
Mortgage Guaranty	27.7	19.5	14.7	39.3	12.7	3.9	13.2	41.1	28.3	(34.6)	16.6
Financial Guaranty*	(3.4)	(2.5)	1.1	16.1	29.9	(26.5)	(77.2)	0.0	0.0	0.0	(6.3)
Accident and Health	87.0	71.0	66.5	71.6	61.9	71.2	72.8	64.8	58.4	63.4	68.9
Warranty	76.7	27.3	60.5	74.5	76.5	83.4	84.8	86.1	92.5	88.1	75.0
All Other*	31.9	42.2	28.3	49.4	47.3	50.7	44.9	60.0	63.5	58.8	47.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(16.9)	(16.9)
Total All Lines	53.6	49.7	52.3	86.7	53.5	54.1	56.2	118.1	168.0	59.8	75.2

\*See technical notes

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

**2022 Profitability Report  
Louisiana  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(12.8)	(13.6)	(16.8)	(21.3)	(13.4)	(7.7)	0.7	7.6	1.8	(7.0)	(8.2)
Private Passenger Auto Physical	(9.9)	5.7	1.3	(49.4)	7.4	13.5	9.7	(4.1)	(33.5)	(6.0)	(6.5)
Private Passenger Auto Total	(11.7)	(6.4)	(9.9)	(31.6)	(5.9)	(0.2)	3.8	3.5	(10.9)	(6.6)	(7.6)
Commercial Auto Liability	(33.7)	(40.6)	(43.1)	(37.2)	(38.7)	(51.5)	(46.5)	(32.5)	(22.7)	(23.4)	(37.0)
Commercial Auto Physical	(5.8)	11.8	10.8	(40.7)	2.4	8.6	15.9	0.2	(13.5)	15.6	0.6
Commercial Auto Total	(29.0)	(31.5)	(34.0)	(37.7)	(32.2)	(42.1)	(36.6)	(27.4)	(21.3)	(17.5)	(30.9)
Homeowners Multiple Peril*	26.6	36.9	36.3	26.1	32.2	30.5	19.5	(211.6)	(393.1)	24.5	(37.2)
Farmowners Multiple Peril	6.2	16.4	33.5	25.5	12.9	24.3	6.1	(207.6)	(157.4)	45.6	(19.4)
Commercial Multiple Peril	25.6	11.4	26.4	(14.9)	30.5	15.1	6.1	(201.4)	(320.8)	(10.2)	(43.2)
Fire*	10.2	50.0	23.8	21.2	40.1	37.1	33.9	(208.9)	(302.1)	(60.5)	(35.5)
Allied Lines*	52.2	63.6	53.8	(304.1)	39.4	40.1	13.1	(210.7)	(352.5)	47.1	(55.8)
Inland Marine	24.4	26.8	21.6	(2.1)	17.4	21.5	15.3	(17.6)	(18.8)	22.9	11.1
Medical Professional Liability	35.5	41.6	31.4	25.2	17.7	36.6	29.9	44.6	18.4	28.9	31.0
Other Liability*	(10.3)	(6.6)	(9.1)	(5.2)	(0.5)	(10.3)	(3.9)	0.4	(5.8)	6.9	(4.4)
Products Liability	102.6	155.2	(14.5)	97.4	136.4	17.7	(185.5)	10.2	(7.8)	(45.3)	26.7
Workers Compensation	(8.9)	(1.4)	(5.0)	(3.4)	(0.9)	3.1	(19.7)	(6.3)	12.1	9.3	(2.1)
Mortgage Guaranty	46.0	52.0	58.2	31.5	58.8	69.6	59.8	32.2	42.0	112.5	56.3
Financial Guaranty*	23.8	44.2	24.1	42.2	(24.1)	4.0	62.9	9.0	(2.0)	(12.2)	17.2
Accident and Health	(21.9)	(0.2)	4.4	(0.2)	10.8	(0.4)	(2.9)	5.1	12.4	8.1	1.5
Warranty	8.5	59.0	22.7	9.5	11.2	1.7	(7.8)	(7.1)	(6.2)	(3.4)	8.8
All Other*	23.6	13.2	29.5	2.1	4.2	(1.7)	5.7	(8.8)	(11.1)	(5.9)	5.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	103.3	103.3
Total All Lines	5.7	11.0	7.8	(28.6)	7.7	7.1	3.3	(64.4)	(117.3)	3.9	(16.4)

\*See technical notes

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**2022 Profitability Report  
Louisiana  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(5.2)	(5.6)	(7.9)	(11.0)	(5.7)	(2.6)	4.0	9.0	4.4	(2.5)	(2.3)
Private Passenger Auto Physical	(5.5)	5.0	1.8	(31.4)	5.5	11.6	8.6	(2.5)	(25.6)	(3.9)	(3.6)
Private Passenger Auto Total	(5.3)	(1.6)	(4.2)	(18.6)	(1.7)	2.4	5.6	4.9	(6.3)	(3.0)	(2.8)
Commercial Auto Liability	(15.8)	(21.4)	(23.1)	(19.0)	(19.2)	(34.5)	(30.1)	(19.8)	(12.0)	(12.5)	(20.7)
Commercial Auto Physical	(2.0)	8.9	8.2	(25.4)	2.8	8.3	13.4	1.0	(9.4)	13.4	1.9
Commercial Auto Total	(13.5)	(16.1)	(17.8)	(20.0)	(15.8)	(27.8)	(23.2)	(16.5)	(11.6)	(8.6)	(17.1)
Homeowners Multiple Peril*	19.0	24.9	25.1	18.1	22.3	25.8	17.2	(164.7)	(305.0)	24.9	(29.2)
Farmowners Multiple Peril	6.0	12.5	23.6	18.0	9.9	20.8	6.7	(161.4)	(120.4)	40.2	(14.4)
Commercial Multiple Peril	20.2	10.6	20.4	(6.5)	23.4	15.7	9.1	(154.5)	(245.3)	(0.5)	(30.7)
Fire*	8.4	33.5	19.8	14.5	27.4	31.3	28.6	(161.4)	(231.1)	(41.1)	(27.0)
Allied Lines*	35.6	41.6	35.7	(196.1)	30.1	34.4	12.6	(162.7)	(271.2)	43.8	(39.6)
Inland Marine	16.5	17.7	14.5	(0.7)	12.3	18.1	13.3	(12.7)	(13.2)	19.7	8.6
Medical Professional Liability	34.2	36.2	29.3	24.3	21.7	41.4	33.7	45.3	24.2	32.7	32.3
Other Liability*	3.9	4.6	1.8	3.0	9.8	1.8	6.8	9.0	4.3	13.6	5.9
Products Liability	96.4	125.7	12.6	84.4	109.7	33.9	(130.3)	22.3	8.2	(21.7)	34.1
Workers Compensation	1.7	7.8	6.2	6.4	9.0	11.9	(6.4)	3.2	20.1	16.5	7.6
Mortgage Guaranty	49.4	40.9	34.8	15.7	32.8	48.4	45.2	21.0	23.8	78.9	39.1
Financial Guaranty*	6.8	39.2	16.7	38.0	25.4	23.0	51.9	29.1	4.2	76.8	31.1
Accident and Health	(12.8)	(0.4)	2.5	(1.9)	3.6	2.9	(0.3)	9.3	11.8	1.9	1.7
Warranty	12.6	41.3	19.9	11.9	13.6	6.8	(0.2)	(0.6)	0.8	2.0	10.8
All Other*	20.0	12.4	22.3	4.5	7.8	4.0	9.9	(1.6)	(3.1)	1.5	7.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	83.5	83.5
Total All Lines	7.5	10.6	8.4	(15.7)	8.8	9.5	6.5	(47.1)	(87.6)	7.9	(9.1)

\*See technical notes

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

**2022 Profitability Report  
Louisiana  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(1.4)	(1.8)	(3.8)	(6.8)	(1.8)	0.5	6.8	10.5	6.5	0.8	1.0
Private Passenger Auto Physical	(3.8)	9.4	5.4	(37.4)	9.9	19.6	15.1	(0.4)	(29.0)	(2.1)	(1.3)
Private Passenger Auto Total	(2.1)	1.5	(1.1)	(15.5)	1.5	5.7	9.0	7.6	(3.2)	(0.1)	0.3
Commercial Auto Liability	(6.0)	(9.4)	(10.5)	(8.0)	(7.6)	(18.6)	(15.3)	(8.1)	(3.8)	(4.5)	(9.2)
Commercial Auto Physical	1.5	11.9	11.9	(23.6)	5.9	12.9	19.1	3.9	(6.8)	17.3	5.4
Commercial Auto Total	(5.2)	(7.1)	(8.2)	(9.5)	(6.4)	(15.8)	(12.2)	(7.1)	(4.1)	(2.5)	(7.8)
Homeowners Multiple Peril*	22.2	27.6	28.0	20.8	24.6	31.2	21.3	(136.8)	(171.8)	18.2	(11.5)
Farmowners Multiple Peril	9.2	15.1	25.8	20.1	12.2	24.9	10.0	(131.0)	(78.8)	31.4	(6.1)
Commercial Multiple Peril	18.2	10.7	17.8	(1.7)	18.9	15.3	9.9	(90.9)	(103.6)	2.7	(10.3)
Fire*	11.2	34.3	22.6	16.5	28.4	36.9	33.7	(111.1)	(105.8)	(20.3)	(5.4)
Allied Lines*	40.5	47.8	42.5	(176.8)	29.6	41.2	17.3	(119.2)	(133.6)	28.6	(18.2)
Inland Marine	22.4	22.5	19.1	2.1	16.5	26.6	20.2	(11.6)	(10.8)	24.4	13.1
Medical Professional Liability	17.6	17.6	14.9	12.3	11.3	21.3	18.7	23.3	12.2	17.3	16.6
Other Liability*	5.0	5.1	3.9	4.1	6.9	3.8	6.2	6.7	4.6	9.6	5.6
Products Liability	22.2	28.6	5.9	20.9	29.9	13.8	(37.7)	9.5	5.2	(4.1)	9.4
Workers Compensation	4.1	6.5	5.7	5.5	6.6	8.5	0.3	4.1	11.1	10.4	6.3
Mortgage Guaranty	31.5	28.0	27.6	14.1	26.8	47.2	47.9	21.9	21.7	73.5	34.0
Financial Guaranty*	5.5	8.8	7.8	11.1	9.9	6.1	9.9	5.2	3.9	9.3	7.7
Accident and Health	(3.9)	2.8	4.2	1.9	4.7	4.5	3.0	7.7	10.0	4.5	4.0
Warranty	9.0	33.9	12.3	8.6	9.8	7.0	2.8	2.3	3.1	4.0	9.3
All Other*	16.2	10.6	16.6	5.6	7.8	5.9	10.1	1.8	0.9	3.9	7.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	91.1	91.1
Total All Lines	9.0	10.9	9.3	(8.7)	9.4	11.0	8.4	(30.9)	(51.4)	8.2	(2.5)

\*See technical notes

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

**2022 Profitability Report  
Maine  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	61.3	70.3	60.2	63.4	64.4	59.5	63.1	54.2	60.7	64.9	62.2
Private Passenger Auto Physical	56.1	57.9	60.5	55.2	57.2	57.5	58.8	54.3	62.2	76.7	59.7
Private Passenger Auto Total	59.1	64.7	60.3	59.7	61.1	58.5	61.1	54.3	61.4	70.8	61.1
Commercial Auto Liability	59.1	54.9	58.8	47.8	59.0	49.9	59.0	44.9	50.0	49.7	53.3
Commercial Auto Physical	51.9	64.6	52.5	53.1	57.5	54.3	51.5	56.8	47.5	55.3	54.5
Commercial Auto Total	57.1	57.7	57.0	49.4	58.5	51.3	56.5	48.9	49.2	51.5	53.7
Homeowners Multiple Peril	43.8	46.8	46.0	33.1	48.2	38.1	36.8	37.1	32.9	45.8	40.9
Farmowners Multiple Peril	57.0	44.4	34.7	30.3	76.9	77.5	75.6	20.5	36.5	21.3	47.5
Commercial Multiple Peril	34.2	44.7	36.1	31.9	35.5	34.6	43.2	41.2	34.1	42.8	37.8
Fire	29.7	51.1	32.0	62.7	3.0	66.2	47.9	17.7	23.9	41.8	37.6
Allied Lines	129.7	37.8	29.6	30.9	43.3	31.7	6.3	33.8	27.8	32.3	40.3
Inland Marine	47.0	50.7	37.8	48.9	38.1	38.1	44.3	102.7	66.3	60.4	53.4
Medical Professional Liability	13.6	21.8	43.1	56.8	82.6	74.6	30.2	51.5	45.2	51.4	47.1
Other Liability*	25.6	51.0	33.3	31.5	24.3	29.5	57.7	32.7	45.9	46.2	37.8
Products Liability	(30.0)	(11.8)	66.8	(0.8)	(38.6)	65.4	(2.2)	9.0	11.1	18.2	8.7
Workers Compensation	67.9	57.8	59.3	64.5	63.7	56.4	64.6	63.4	64.0	37.5	59.9
Mortgage Guaranty	71.8	74.2	53.9	11.0	9.6	16.4	3.5	32.9	(3.7)	(9.7)	26.0
Financial Guaranty*	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accident and Health	131.4	107.1	80.7	160.9	112.4	127.9	43.7	69.5	91.1	87.7	101.2
Warranty	49.8	54.9	54.4	51.6	50.6	60.1	61.1	54.6	47.5	62.5	54.7
All Other*	25.5	30.3	44.4	22.8	35.6	33.6	31.3	428.2	34.2	31.8	71.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	2.2	2.2
Total All Lines	50.7	53.4	49.6	47.0	50.4	47.8	50.0	61.3	48.0	51.9	51.0

\*See technical notes

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

**2022 Profitability Report  
Maine  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	2.1	(8.3)	4.6	1.7	1.9	7.8	3.1	10.5	6.7	4.6	3.5
Private Passenger Auto Physical	7.6	6.9	4.3	11.8	10.7	10.3	9.3	11.2	6.0	(7.3)	7.1
Private Passenger Auto Total	4.5	(1.5)	4.4	6.3	6.0	9.0	6.1	10.8	6.4	(1.3)	5.1
Commercial Auto Liability	0.1	5.5	2.4	15.1	5.0	13.6	2.7	21.7	16.3	16.8	9.9
Commercial Auto Physical	7.2	(4.3)	8.9	11.5	5.2	8.4	12.4	6.1	18.9	11.0	8.5
Commercial Auto Total	2.1	2.7	4.3	14.0	5.0	12.0	5.9	16.5	17.2	14.9	9.5
Homeowners Multiple Peril	16.4	15.1	16.0	30.7	14.5	26.3	26.7	27.0	32.4	19.0	22.4
Farmowners Multiple Peril	1.3	17.2	26.4	31.5	(19.9)	(20.9)	(19.4)	42.4	27.1	42.9	12.9
Commercial Multiple Peril	21.9	10.2	19.9	25.6	21.3	21.4	9.9	14.8	23.7	15.2	18.4
Fire	35.5	13.1	33.5	0.2	64.6	(1.1)	17.8	53.1	48.4	29.3	29.4
Allied Lines	(55.1)	38.6	45.9	43.9	31.7	37.5	69.7	42.3	48.7	46.5	35.0
Inland Marine	16.1	14.1	30.8	19.4	30.6	28.2	21.8	(37.3)	(1.7)	4.7	12.7
Medical Professional Liability	47.6	37.3	15.2	(3.2)	(21.9)	(17.0)	35.3	1.9	10.1	13.2	11.8
Other Liability*	39.1	8.0	27.8	32.1	42.2	36.1	3.9	32.8	19.6	19.0	26.1
Products Liability	118.1	87.8	(18.1)	60.6	121.0	(10.7)	70.2	56.1	50.4	47.9	58.3
Workers Compensation	(11.4)	0.8	(0.4)	(0.3)	(7.6)	0.4	(9.7)	(9.5)	(8.5)	24.0	(2.2)
Mortgage Guaranty	2.0	(2.8)	18.2	62.5	64.2	57.3	72.8	43.6	80.7	89.4	48.8
Financial Guaranty*	38.9	38.0	37.7	26.8	18.3	17.3	(3.1)	7.9	6.1	(19.2)	16.8
Accident and Health	(73.0)	(39.7)	(16.8)	(94.9)	(43.6)	(63.5)	24.7	2.3	(21.8)	(14.0)	(34.0)
Warranty	37.9	38.6	32.0	37.2	39.3	30.1	22.0	30.7	45.0	27.3	34.0
All Other*	33.2	26.8	9.5	34.6	21.4	23.4	27.0	(393.8)	23.3	27.5	(16.7)
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	75.4	75.4
Total All Lines	10.8	8.0	12.7	16.9	13.4	15.9	13.0	0.9	16.5	13.9	12.2

\*See technical notes

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**2022 Profitability Report  
Maine  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	4.9	(1.6)	6.4	4.1	4.5	9.9	6.2	11.5	8.6	6.9	6.1
Private Passenger Auto Physical	6.0	5.9	3.8	8.4	7.8	9.2	8.4	9.7	5.7	(4.8)	6.0
Private Passenger Auto Total	5.4	1.8	5.2	6.0	6.0	9.6	7.2	10.6	7.2	1.1	6.0
Commercial Auto Liability	4.9	7.6	5.3	13.7	8.0	15.5	7.2	21.4	17.5	18.0	11.9
Commercial Auto Physical	5.5	(2.0)	6.8	8.3	4.2	7.9	10.6	5.4	15.9	9.3	7.2
Commercial Auto Total	5.1	4.8	5.8	12.1	6.8	13.1	8.3	16.1	16.9	15.1	10.4
Homeowners Multiple Peril	12.6	11.1	12.3	21.4	11.1	22.9	23.2	23.1	27.5	17.0	18.2
Farmowners Multiple Peril	2.9	13.3	19.0	21.7	(11.3)	(14.3)	(12.9)	35.3	22.9	35.4	11.2
Commercial Multiple Peril	16.7	9.0	15.4	18.8	16.4	19.8	11.2	14.4	21.7	15.0	15.8
Fire	24.1	9.3	26.3	1.2	44.0	1.3	16.2	43.3	39.7	25.2	23.1
Allied Lines	(34.2)	25.6	30.7	29.5	24.6	32.9	57.6	34.9	40.2	38.5	28.0
Inland Marine	10.9	9.3	20.2	13.0	20.7	23.3	18.4	(28.1)	0.1	5.2	9.3
Medical Professional Liability	40.8	32.0	16.8	3.4	(5.7)	(2.1)	37.7	11.5	18.2	21.1	17.4
Other Liability*	33.8	12.7	24.5	25.7	35.5	36.4	10.7	32.8	22.3	21.1	25.6
Products Liability	91.2	67.3	(2.7)	47.7	89.7	5.1	65.7	52.5	46.9	44.2	50.8
Workers Compensation	2.6	11.5	10.7	9.1	4.9	10.1	1.9	0.6	3.7	28.1	8.3
Mortgage Guaranty	24.2	8.3	11.4	37.3	37.5	39.3	55.9	29.9	53.7	59.9	35.7
Financial Guaranty*	17.7	29.2	24.9	23.0	52.9	25.8	(5.3)	16.3	13.3	71.2	26.9
Accident and Health	(31.6)	(9.3)	4.8	(48.9)	(21.7)	(35.1)	28.1	16.7	(6.6)	(9.3)	(11.3)
Warranty	30.5	32.8	27.1	31.4	33.8	31.9	26.2	32.2	43.2	30.7	32.0
All Other*	23.7	18.8	6.9	23.5	17.0	22.1	25.1	(307.5)	22.0	25.9	(12.2)
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	60.9	60.9
Total All Lines	11.0	8.9	11.8	13.9	12.3	16.4	14.1	4.0	16.6	14.4	12.3

\*See technical notes

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

**2022 Profitability Report  
Maine  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	7.6	1.8	8.2	6.2	6.7	12.0	8.5	12.1	9.7	8.7	8.1
Private Passenger Auto Physical	10.7	10.1	7.7	13.0	12.3	15.4	14.1	14.6	9.7	(3.0)	10.5
Private Passenger Auto Total	8.7	4.8	8.1	8.7	8.7	13.3	10.6	13.0	9.7	4.0	9.0
Commercial Auto Liability	6.7	8.0	6.6	11.8	8.0	14.3	8.2	16.9	13.9	15.0	11.0
Commercial Auto Physical	9.5	1.0	10.5	11.8	7.5	12.4	15.4	8.8	20.0	13.4	11.0
Commercial Auto Total	7.2	6.7	7.4	11.8	7.9	13.9	9.8	15.1	15.3	14.7	11.0
Homeowners Multiple Peril	15.4	13.3	14.3	22.8	13.1	26.3	26.2	24.6	28.2	19.3	20.3
Farmowners Multiple Peril	6.2	15.2	21.0	23.8	(7.0)	(10.5)	(8.7)	35.3	24.8	38.7	13.9
Commercial Multiple Peril	17.0	10.2	15.2	17.7	15.6	20.1	12.5	13.7	18.9	14.8	15.6
Fire	27.6	11.9	27.6	3.9	39.8	4.4	19.2	44.5	42.1	28.1	24.9
Allied Lines	(32.6)	29.3	36.5	32.9	26.8	36.9	64.5	40.3	44.9	44.9	32.4
Inland Marine	16.4	13.8	27.7	17.9	26.7	34.2	26.8	(27.4)	2.9	8.7	14.8
Medical Professional Liability	21.4	16.9	10.6	4.4	0.6	2.0	20.6	7.9	9.2	11.4	10.5
Other Liability*	19.2	8.9	14.1	14.5	19.1	22.3	8.9	19.3	14.0	15.2	15.5
Products Liability	34.2	29.4	2.0	23.1	41.1	5.3	32.0	25.9	25.4	27.7	24.6
Workers Compensation	4.3	7.3	7.1	6.4	4.9	7.5	3.9	3.1	4.3	15.6	6.4
Mortgage Guaranty	14.1	7.0	9.2	25.1	26.2	35.1	54.1	30.6	50.4	63.9	31.6
Financial Guaranty*	7.7	9.9	11.3	10.1	16.2	10.4	0.4	7.2	4.9	7.9	8.6
Accident and Health	(1.7)	1.7	4.0	(4.8)	(1.2)	(3.8)	11.0	6.4	1.3	(0.6)	1.2
Warranty	19.0	17.3	14.3	16.0	16.8	17.4	14.2	15.8	20.9	14.5	16.6
All Other*	22.7	18.0	8.6	21.2	16.1	22.3	24.0	(242.4)	19.2	23.4	(6.7)
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	73.2	73.2
Total All Lines	11.2	9.3	11.4	12.8	11.7	16.2	14.3	5.8	14.9	14.2	12.2

\*See technical notes

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



**2022 Profitability Report  
Maryland  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	60.2	68.1	74.8	76.1	73.8	67.9	67.9	52.4	63.3	79.2	68.4
Private Passenger Auto Physical	60.9	63.9	66.3	68.9	63.4	64.2	63.6	51.7	69.5	84.1	65.7
Private Passenger Auto Total	60.5	66.4	71.4	73.1	69.6	66.4	66.1	52.1	65.8	81.3	67.3
Commercial Auto Liability	51.6	62.7	57.1	63.3	61.1	60.6	60.9	55.6	52.6	58.3	58.4
Commercial Auto Physical	57.4	62.3	67.4	65.9	64.5	63.8	62.0	53.1	57.1	72.9	62.7
Commercial Auto Total	52.8	62.6	59.3	63.9	61.8	61.3	61.2	55.0	53.6	61.6	59.3
Homeowners Multiple Peril	41.1	58.3	54.8	50.4	52.5	90.8	62.7	64.7	64.4	79.0	61.9
Farmowners Multiple Peril	37.7	49.0	36.7	45.5	27.2	48.6	38.0	50.7	34.9	62.9	43.1
Commercial Multiple Peril	54.1	48.9	62.4	57.9	41.7	64.4	53.5	43.6	44.4	62.9	53.4
Fire	24.8	26.8	38.2	38.5	38.4	43.9	61.6	59.0	27.3	33.3	39.2
Allied Lines	51.1	28.0	41.5	61.8	55.7	103.1	37.4	39.1	42.8	48.2	50.9
Inland Marine	63.8	87.3	71.4	31.7	67.0	55.3	51.7	63.3	42.9	45.0	57.9
Medical Professional Liability	144.1	41.5	29.5	57.3	31.5	46.7	71.9	52.7	50.7	42.0	56.8
Other Liability*	63.9	46.2	57.4	45.8	59.6	47.6	57.8	50.6	26.7	57.4	51.3
Products Liability	65.5	(0.9)	102.3	(14.2)	(14.2)	91.2	19.1	(12.9)	53.8	45.1	33.5
Workers Compensation*	71.9	69.2	60.5	59.1	55.1	46.6	47.1	47.8	46.0	34.2	53.7
Mortgage Guaranty	74.0	104.9	67.7	51.4	26.9	12.4	18.0	54.9	9.5	(25.2)	39.4
Financial Guaranty*	(542.5)	(2,341.8)	(92.7)	(225.0)	179.1	(231.6)	(812.5)	(453.4)	(181.1)	358.5	(434.3)
Accident and Health	99.2	129.8	146.2	127.8	97.0	101.0	76.3	92.7	86.0	98.3	105.4
Warranty	58.3	46.1	46.4	58.3	59.9	60.1	70.8	67.4	70.1	71.0	60.8
All Other*	22.5	32.8	24.1	36.7	43.4	37.4	63.3	43.2	22.0	19.4	34.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	30.8	30.8
Total All Lines	57.6	57.6	61.6	60.1	59.7	64.3	60.4	53.1	53.7	65.8	59.4

\*See technical notes

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**2022 Profitability Report  
Maryland  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	4.5	(3.4)	(11.1)	(10.4)	(6.9)	(0.1)	(0.6)	12.9	5.4	(10.0)	(2.0)
Private Passenger Auto Physical	5.9	3.6	0.7	(0.4)	6.7	5.8	6.6	15.9	0.5	(13.1)	3.2
Private Passenger Auto Total	5.1	(0.6)	(6.3)	(6.3)	(1.5)	2.3	2.3	14.1	3.4	(11.2)	0.1
Commercial Auto Liability	8.8	(2.1)	5.1	(1.0)	3.0	3.5	3.4	11.0	15.6	10.6	5.8
Commercial Auto Physical	4.0	(0.2)	(5.7)	(3.0)	(0.7)	0.6	3.3	12.0	7.7	(8.7)	0.9
Commercial Auto Total	7.8	(1.7)	2.7	(1.4)	2.2	2.8	3.4	11.2	13.8	6.3	4.7
Homeowners Multiple Peril	23.7	5.6	9.4	14.8	13.2	(28.8)	1.6	(0.3)	0.6	(14.1)	2.6
Farmowners Multiple Peril	27.4	15.1	29.1	18.8	37.9	13.9	25.8	13.8	30.2	2.6	21.5
Commercial Multiple Peril	(0.9)	6.1	(9.6)	(5.9)	15.0	(8.9)	(11.7)	15.9	14.3	(3.9)	1.0
Fire	45.8	43.3	30.8	30.4	29.8	26.1	7.4	12.1	46.4	40.1	31.2
Allied Lines	27.7	51.1	34.6	12.5	19.3	(36.6)	38.7	37.4	34.2	30.9	25.0
Inland Marine	2.5	(22.9)	(5.5)	38.4	0.3	12.1	15.4	3.8	24.2	20.9	8.9
Medical Professional Liability	(111.8)	0.5	10.3	(22.8)	14.2	0.7	(37.0)	(8.1)	(14.0)	11.3	(15.7)
Other Liability*	(9.9)	16.6	2.1	18.4	2.4	13.9	6.9	12.3	40.4	5.8	10.9
Products Liability	(30.3)	76.8	(64.1)	77.5	64.6	(90.9)	48.6	102.4	(2.2)	6.8	18.9
Workers Compensation*	(12.3)	(6.6)	1.3	1.8	5.0	13.8	12.4	10.0	12.8	22.9	6.1
Mortgage Guaranty	(0.3)	(35.5)	3.4	20.8	45.1	62.1	56.4	21.0	65.8	104.7	34.3
Financial Guaranty*	375.7	2,084.3	96.6	132.0	(163.5)	154.5	816.6	446.6	173.6	(401.0)	371.5
Accident and Health	(38.0)	(60.4)	(78.4)	(57.4)	(23.4)	(28.6)	(2.7)	(21.0)	(11.4)	(25.7)	(34.7)
Warranty	28.1	43.0	40.7	29.4	28.8	29.6	6.6	12.3	21.9	15.8	25.6
All Other*	35.6	25.5	34.6	20.9	12.5	19.3	(7.8)	15.2	39.0	42.2	23.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	38.9	38.9
Total All Lines	4.0	5.6	0.8	3.6	5.0	(0.1)	3.7	11.3	12.4	0.5	4.7

\*See technical notes

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**2022 Profitability Report  
Maryland  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	6.4	1.1	(4.2)	(3.9)	(1.5)	3.4	2.9	13.0	7.2	(4.9)	1.9
Private Passenger Auto Physical	4.8	3.7	1.4	0.4	5.1	5.6	6.3	13.3	1.3	(9.4)	3.2
Private Passenger Auto Total	5.8	2.2	(1.9)	(2.2)	1.2	4.3	4.2	13.1	4.8	(6.8)	2.5
Commercial Auto Liability	10.5	2.5	7.1	3.3	6.6	7.6	7.9	13.1	16.7	12.9	8.8
Commercial Auto Physical	3.7	0.9	(2.5)	(0.9)	0.6	1.9	3.5	10.4	7.2	(6.1)	1.9
Commercial Auto Total	9.1	2.2	5.0	2.4	5.3	6.3	6.9	12.5	14.6	8.7	7.3
Homeowners Multiple Peril	17.4	4.9	7.9	11.1	10.2	(20.7)	3.5	1.6	2.5	(8.9)	3.0
Farmowners Multiple Peril	19.3	11.2	20.3	13.2	25.6	12.2	21.7	12.2	25.3	3.7	16.5
Commercial Multiple Peril	3.3	7.6	(2.7)	(0.5)	13.4	(3.2)	(4.9)	15.8	14.7	0.5	4.4
Fire	31.5	29.3	24.7	20.8	21.2	23.2	8.4	11.5	38.9	34.2	24.4
Allied Lines	20.4	33.9	23.7	9.5	17.0	(24.9)	34.3	32.2	29.4	26.7	20.2
Inland Marine	2.1	(14.4)	(2.8)	25.4	1.0	10.7	13.3	4.1	20.2	17.6	7.7
Medical Professional Liability	(61.7)	9.6	14.0	(10.3)	15.3	8.9	(21.9)	1.6	(2.9)	16.9	(3.1)
Other Liability*	3.6	19.7	8.8	17.6	11.0	20.5	15.0	17.7	39.7	12.1	16.6
Products Liability	8.4	72.4	(22.5)	69.0	62.6	(47.9)	57.5	95.8	11.9	19.5	32.7
Workers Compensation*	4.3	9.0	14.3	13.1	16.4	24.4	23.3	20.0	24.8	31.3	18.1
Mortgage Guaranty	26.9	(9.6)	4.3	12.3	26.7	44.7	44.1	13.0	43.2	73.4	27.9
Financial Guaranty*	314.4	1,482.8	112.2	162.2	(34.3)	146.9	577.0	276.9	53.8	(339.3)	275.3
Accident and Health	(2.8)	(13.8)	(22.1)	(14.0)	3.3	(2.9)	16.0	7.3	7.8	(15.7)	(3.7)
Warranty	25.0	36.0	33.8	27.0	27.9	31.9	13.7	17.2	25.2	20.5	25.8
All Other*	25.6	18.1	23.1	14.5	11.1	18.8	(2.4)	15.8	34.4	37.1	19.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	32.8	32.8
Total All Lines	7.5	8.1	4.7	5.8	7.4	4.3	7.3	12.6	13.6	4.1	7.5

\*See technical notes

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

**2022 Profitability Report  
Maryland  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	8.9	4.1	(0.5)	(0.6)	1.8	6.2	5.8	14.2	9.0	(1.4)	4.7
Private Passenger Auto Physical	9.5	7.7	4.9	3.3	9.3	10.8	11.6	19.7	4.4	(9.3)	7.2
Private Passenger Auto Total	9.1	5.2	1.2	0.7	4.1	7.7	7.6	15.9	7.5	(4.0)	5.5
Commercial Auto Liability	10.5	4.8	7.8	5.0	7.2	8.5	8.6	11.2	13.6	11.7	8.9
Commercial Auto Physical	7.3	4.0	0.5	1.9	3.7	5.2	7.1	13.6	10.2	(3.6)	5.0
Commercial Auto Total	10.0	4.7	6.7	4.5	6.7	8.0	8.3	11.6	13.1	9.4	8.3
Homeowners Multiple Peril	19.8	7.7	10.5	13.3	12.5	(18.3)	6.6	4.3	5.1	(5.4)	5.6
Farmowners Multiple Peril	23.4	14.5	23.9	16.4	28.8	16.9	27.0	15.3	27.6	6.6	20.0
Commercial Multiple Peril	5.7	8.3	1.2	2.5	12.0	0.6	(0.5)	14.0	13.0	3.3	6.0
Fire	32.5	29.2	25.4	21.3	21.0	25.3	10.9	12.8	35.7	34.5	24.8
Allied Lines	22.7	37.3	27.2	11.8	18.3	(19.9)	34.0	31.4	30.1	29.9	22.3
Inland Marine	5.9	(12.9)	0.0	33.1	4.3	17.3	20.8	7.7	25.9	24.7	12.7
Medical Professional Liability	(22.1)	6.9	9.3	(2.5)	11.1	8.5	(9.5)	3.7	1.4	11.6	1.8
Other Liability*	4.9	11.2	6.8	10.3	7.5	12.5	10.0	10.8	20.7	9.0	10.4
Products Liability	5.1	19.0	(2.5)	19.2	18.7	(9.9)	19.0	30.5	6.4	9.1	11.5
Workers Compensation*	4.8	6.0	7.8	7.1	8.2	11.8	11.2	9.2	10.5	13.7	9.0
Mortgage Guaranty	12.5	(0.3)	4.9	8.5	16.4	31.5	35.9	12.7	33.2	60.9	21.6
Financial Guaranty*	24.4	62.3	13.3	12.0	(1.3)	36.5	(137.0)	(26.1)	(2.8)	37.9	1.9
Accident and Health	3.0	1.5	0.9	1.3	3.4	2.4	5.8	3.8	4.0	(1.7)	2.4
Warranty	15.3	18.0	15.9	13.4	13.5	16.9	9.0	10.0	13.2	11.5	13.7
All Other*	23.6	17.2	21.4	14.3	11.6	19.2	1.2	14.7	28.2	35.5	18.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	36.4	36.4
Total All Lines	8.3	8.4	6.2	6.7	8.0	6.3	8.6	11.8	12.3	6.0	8.3

\*See technical notes

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

**2022 Profitability Report  
Massachusetts  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	64.7	65.8	65.1	66.8	65.8	60.3	64.9	51.5	55.9	69.3	63.0
Private Passenger Auto Physical	59.1	59.7	66.8	59.4	58.2	60.3	58.8	46.3	63.6	76.1	60.8
Private Passenger Auto Total	62.4	63.2	65.8	63.6	62.4	60.3	62.2	49.2	59.4	72.4	62.1
Commercial Auto Liability	55.8	50.2	58.0	56.1	61.9	65.2	60.3	48.0	41.2	54.2	55.1
Commercial Auto Physical	63.9	65.0	73.1	64.9	61.2	69.6	58.6	43.6	51.5	63.7	61.5
Commercial Auto Total	57.7	53.8	61.7	58.4	61.7	66.3	59.8	46.8	43.9	56.8	56.7
Homeowners Multiple Peril	34.5	35.1	109.1	36.5	31.7	44.5	36.1	36.1	38.2	41.4	44.3
Farmowners Multiple Peril	43.1	31.8	53.6	152.7	144.7	30.9	37.1	7.6	(9.6)	10.2	50.2
Commercial Multiple Peril	37.2	36.1	58.4	40.4	38.4	44.3	39.4	37.0	37.8	41.5	41.0
Fire	26.8	41.0	53.9	45.4	47.8	48.0	30.7	42.4	36.1	52.3	42.4
Allied Lines	37.8	30.7	74.7	26.0	28.7	56.5	30.7	87.7	21.2	30.5	42.5
Inland Marine	38.0	43.8	58.3	49.7	44.6	46.4	49.9	53.2	46.9	55.4	48.6
Medical Professional Liability	32.2	27.4	41.0	37.6	56.0	13.7	59.0	58.6	48.2	51.0	42.5
Other Liability*	40.8	35.1	43.0	42.8	37.6	49.3	46.8	55.4	49.0	50.0	45.0
Products Liability	47.8	9.7	58.2	9.8	17.0	75.0	8.6	25.7	53.1	41.5	34.6
Workers Compensation	64.4	70.9	70.7	65.0	62.1	56.4	59.6	59.4	61.3	60.0	63.0
Mortgage Guaranty	42.8	23.3	23.8	3.0	8.0	3.3	(0.1)	35.4	(2.2)	(21.9)	11.5
Financial Guaranty*	49.0	1,290.9	4.2	308.8	(2,079.6)	267.6	(214.0)	(17.5)	178.9	84.6	(12.7)
Accident and Health	78.4	82.0	83.6	75.9	67.1	71.7	84.2	84.8	67.6	75.4	77.1
Warranty	17.7	57.3	51.4	58.0	49.8	52.2	57.6	48.2	58.1	60.8	51.1
All Other*	31.0	28.0	(8.1)	18.7	31.3	32.1	38.4	27.0	30.5	38.2	26.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	12.4	12.4
Total All Lines	49.1	50.7	65.7	50.7	47.4	52.4	50.5	47.9	48.4	54.7	51.7

\*See technical notes

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

**2022 Profitability Report  
Massachusetts  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(4.4)	(4.6)	(2.7)	(3.4)	(1.2)	5.3	(0.3)	11.3	10.0	(1.8)	0.8
Private Passenger Auto Physical	3.8	4.4	(3.4)	6.5	8.8	6.2	8.2	18.2	2.6	(8.3)	4.7
Private Passenger Auto Total	(1.0)	(0.8)	(3.0)	0.9	3.2	5.7	3.5	14.4	6.6	(4.7)	2.5
Commercial Auto Liability	4.4	11.4	4.1	6.2	1.1	(3.6)	3.4	16.7	23.9	10.8	7.8
Commercial Auto Physical	(5.0)	(3.9)	(13.4)	(2.6)	1.2	(7.6)	5.8	20.0	14.2	2.8	1.1
Commercial Auto Total	2.1	7.7	(0.2)	4.0	1.1	(4.6)	4.0	17.6	21.4	8.7	6.2
Homeowners Multiple Peril	25.8	26.6	(57.7)	25.5	31.4	17.5	26.1	26.4	24.2	22.3	16.8
Farmowners Multiple Peril	14.6	27.0	2.1	(105.1)	(97.4)	29.0	21.1	54.5	74.6	55.3	7.6
Commercial Multiple Peril	17.4	20.5	(6.9)	15.0	16.0	12.5	15.0	18.3	18.6	13.7	14.0
Fire	39.9	24.1	9.6	18.4	17.9	19.4	36.0	24.2	34.8	19.4	24.4
Allied Lines	37.2	44.1	(5.8)	46.4	44.1	10.0	42.1	(17.8)	52.3	46.3	29.9
Inland Marine	30.2	22.5	8.0	19.2	24.1	19.7	17.1	15.7	17.9	8.9	18.3
Medical Professional Liability	19.8	27.1	19.6	14.9	(6.0)	37.4	(1.0)	(5.2)	0.1	4.0	11.1
Other Liability*	16.6	26.4	15.1	18.4	22.8	11.0	11.5	5.8	15.4	14.2	15.7
Products Liability	(47.9)	22.5	(34.8)	37.3	24.1	(52.8)	43.9	36.7	(14.9)	6.9	2.1
Workers Compensation	(1.7)	(8.0)	(8.0)	(2.6)	(1.1)	6.0	2.6	1.0	(0.4)	0.4	(1.2)
Mortgage Guaranty	31.9	50.0	50.2	70.8	65.5	72.4	76.4	40.8	78.5	101.3	63.8
Financial Guaranty*	(37.6)	(1,224.5)	1.7	(322.0)	1,978.9	(370.1)	148.5	(216.5)	(426.2)	(223.9)	(69.2)
Accident and Health	(19.3)	(14.6)	(17.5)	(8.9)	2.3	(4.3)	(14.6)	(15.0)	6.2	(2.0)	(8.8)
Warranty	(8.7)	28.9	33.1	6.0	25.0	33.7	21.7	36.3	32.5	26.2	23.5
All Other*	29.2	30.1	71.3	42.2	29.3	23.2	17.8	33.0	28.0	20.2	32.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	62.3	62.3
Total All Lines	10.9	11.1	(6.3)	11.7	15.3	10.1	12.1	14.5	15.1	9.7	10.4

\*See technical notes

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

**2022 Profitability Report  
Massachusetts  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	0.6	0.6	1.6	0.9	2.5	7.9	3.4	12.1	11.1	2.0	4.3
Private Passenger Auto Physical	3.4	4.2	(1.2)	5.0	6.5	6.0	7.6	15.3	3.1	(5.5)	4.4
Private Passenger Auto Total	1.7	2.1	0.4	2.6	4.3	7.1	5.2	13.5	7.5	(1.4)	4.3
Commercial Auto Liability	7.4	11.1	6.3	7.9	5.4	2.2	8.3	18.1	23.6	13.4	10.4
Commercial Auto Physical	(2.4)	(1.7)	(7.6)	(0.8)	1.7	(4.7)	5.4	16.6	12.2	3.0	2.2
Commercial Auto Total	5.1	8.1	2.9	5.7	4.4	0.5	7.6	17.7	20.6	10.6	8.3
Homeowners Multiple Peril	18.7	18.5	(35.6)	18.2	22.1	15.8	22.8	22.7	21.2	19.6	14.4
Farmowners Multiple Peril	11.4	19.7	3.6	(65.4)	(59.4)	26.4	19.8	45.4	60.7	45.3	10.8
Commercial Multiple Peril	15.0	16.6	(1.2)	12.8	13.9	13.5	16.1	17.8	18.3	14.5	13.7
Fire	27.2	16.6	11.0	13.1	13.5	18.1	30.6	20.5	29.4	17.8	19.8
Allied Lines	26.1	29.5	(2.1)	31.7	32.9	11.1	36.0	(11.4)	44.5	39.5	23.8
Inland Marine	20.2	14.7	5.4	12.7	16.3	16.8	15.0	13.6	15.5	8.5	13.9
Medical Professional Liability	29.1	30.9	25.4	19.3	8.4	43.9	11.6	8.9	14.5	18.5	21.0
Other Liability*	20.8	25.8	16.8	17.6	24.0	17.8	18.2	12.3	19.5	18.3	19.1
Products Liability	(11.1)	31.9	(5.6)	40.1	33.1	(20.1)	49.6	41.3	0.7	17.7	17.7
Workers Compensation	6.9	4.4	4.8	6.9	8.7	14.2	11.8	9.5	11.4	10.9	9.0
Mortgage Guaranty	41.6	41.2	31.6	42.5	37.8	51.2	58.5	27.7	52.1	69.4	45.4
Financial Guaranty*	3.8	(722.8)	43.3	(144.2)	1,400.6	(256.5)	104.2	(188.8)	(357.7)	(115.5)	(23.4)
Accident and Health	(6.6)	(4.6)	(6.7)	(2.9)	2.9	3.9	(6.2)	(3.4)	11.6	(3.8)	(1.6)
Warranty	(6.1)	24.8	28.0	7.0	21.5	33.1	25.1	36.9	35.6	31.6	23.8
All Other*	23.3	22.7	48.1	28.9	22.4	22.3	18.2	30.0	26.1	20.6	26.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	50.7	50.7
Total All Lines	11.7	11.4	(0.1)	10.9	14.1	12.4	14.0	15.3	16.1	11.8	11.8

\*See technical notes

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

**2022 Profitability Report  
Massachusetts  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	3.9	3.6	4.3	3.5	5.0	10.0	6.1	12.4	11.5	4.5	6.5
Private Passenger Auto Physical	7.5	8.0	1.8	8.6	10.5	10.8	12.6	20.4	6.3	(3.5)	8.3
Private Passenger Auto Total	5.1	5.1	3.5	5.3	6.9	10.3	8.4	15.2	9.6	1.6	7.1
Commercial Auto Liability	8.5	10.5	7.3	8.0	6.4	4.6	8.6	13.8	17.6	11.7	9.7
Commercial Auto Physical	0.8	1.4	(4.9)	2.0	4.8	(2.4)	9.2	20.3	15.6	6.2	5.3
Commercial Auto Total	7.2	9.0	5.2	7.0	6.1	3.4	8.7	14.9	17.2	10.7	8.9
Homeowners Multiple Peril	21.1	20.3	(29.1)	19.3	23.2	19.3	25.7	24.0	22.0	21.5	16.7
Farmowners Multiple Peril	14.3	20.7	6.4	(45.4)	(36.0)	24.4	19.7	41.2	57.8	47.5	15.1
Commercial Multiple Peril	14.1	14.9	2.2	11.8	12.5	13.6	15.1	15.2	15.2	13.4	12.8
Fire	30.0	18.3	12.9	14.3	14.4	19.8	32.8	22.4	29.3	19.6	21.4
Allied Lines	28.8	31.1	1.3	31.5	32.8	14.2	39.7	(6.9)	38.5	38.5	25.0
Inland Marine	28.0	20.7	9.7	18.6	22.7	24.9	21.8	18.3	19.6	12.7	19.7
Medical Professional Liability	12.7	12.9	11.3	9.7	5.9	20.5	7.8	6.1	7.1	8.7	10.3
Other Liability*	12.2	14.0	10.4	10.3	13.0	11.5	11.7	8.5	12.0	12.6	11.6
Products Liability	0.4	11.7	1.6	13.6	12.6	(2.9)	19.7	16.5	3.0	9.2	8.5
Workers Compensation	6.2	4.9	5.0	5.7	6.5	9.6	8.3	6.6	7.1	7.4	6.7
Mortgage Guaranty	24.3	24.2	20.7	28.0	27.4	44.6	57.4	28.2	47.3	71.2	37.3
Financial Guaranty*	3.8	(40.0)	7.5	(7.0)	80.7	(22.9)	55.0	(72.2)	(73.7)	(9.9)	(7.9)
Accident and Health	1.4	1.8	1.3	2.1	4.0	4.4	0.9	1.6	6.7	0.8	2.5
Warranty	2.1	15.4	14.3	7.7	14.4	20.3	14.5	17.1	14.7	12.9	13.3
All Other*	18.7	17.9	37.0	24.4	19.8	21.5	17.7	26.0	21.8	18.7	22.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	60.1	60.1
Total All Lines	11.2	10.6	3.0	10.1	12.3	12.4	13.5	13.3	13.6	11.3	11.1

\*See technical notes

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



**2022 Profitability Report  
Michigan  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability*	141.9	95.8	89.7	103.5	94.3	96.2	55.5	59.0	68.1	88.6	89.3
Private Passenger Auto Physical	67.0	73.2	64.6	64.8	62.9	64.4	68.1	58.1	74.1	87.8	68.5
Private Passenger Auto Total*	115.2	88.0	80.8	89.2	82.7	84.6	60.0	58.7	70.5	88.2	81.8
Commercial Auto Liability*	76.5	73.4	66.6	85.9	80.9	63.3	53.8	54.2	54.8	54.1	66.3
Commercial Auto Physical	65.4	70.8	66.5	59.4	63.9	60.3	70.3	58.2	59.7	68.9	64.3
Commercial Auto Total*	73.0	72.6	66.6	77.4	75.3	62.3	58.6	55.4	56.3	58.8	65.6
Homeowners Multiple Peril	54.9	79.1	53.1	43.3	53.9	50.5	59.4	57.1	73.4	65.8	59.0
Farmowners Multiple Peril	58.1	75.3	68.1	42.9	56.3	51.0	57.3	72.0	90.3	59.9	63.1
Commercial Multiple Peril	51.8	75.9	43.3	44.1	48.1	55.6	51.8	46.3	62.9	61.4	54.1
Fire	34.0	64.2	29.9	29.9	82.1	110.0	75.3	76.9	66.6	116.9	68.6
Allied Lines	63.5	83.1	49.6	39.9	57.9	67.9	106.7	53.0	65.1	41.0	62.8
Inland Marine	49.6	54.7	37.7	80.4	47.9	44.0	43.2	55.4	68.8	40.9	52.3
Medical Professional Liability*	24.6	31.2	27.6	(26.1)	101.3	34.8	15.0	62.7	37.8	51.3	36.0
Other Liability*	30.4	28.2	43.8	58.6	27.5	43.8	57.6	50.6	46.8	67.5	45.5
Products Liability	47.1	26.7	41.1	49.0	0.7	(14.7)	49.3	58.5	33.8	18.9	31.0
Workers Compensation	45.4	37.7	43.7	35.4	42.0	33.6	30.6	36.2	45.3	37.1	38.7
Mortgage Guaranty	72.1	31.6	27.2	9.8	10.8	1.7	6.2	22.8	4.7	(9.2)	17.8
Financial Guaranty*	3,213.4	1,382.6	31.1	92.7	(626.2)	142.3	76.8	266.2	262.7	342.2	518.4
Accident and Health	71.7	76.9	82.7	87.3	77.2	69.6	70.0	69.0	70.7	71.3	74.6
Warranty	57.0	53.5	47.8	44.9	41.3	48.4	55.0	53.1	52.5	57.2	51.1
All Other*	32.9	39.7	24.6	34.2	39.2	38.2	39.7	35.3	25.4	23.9	33.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	3.5	3.5
Total All Lines	84.0	74.9	62.4	66.5	65.0	66.4	56.8	55.3	63.6	70.3	66.5

\*See technical notes

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

**2022 Profitability Report  
Michigan  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability*	(96.5)	(44.0)	(34.2)	(47.5)	(34.4)	(37.3)	7.5	0.7	(0.9)	(25.3)	(31.2)
Private Passenger Auto Physical	(2.8)	(8.2)	1.9	2.9	5.7	3.5	0.3	7.5	(6.3)	(18.9)	(1.4)
Private Passenger Auto Total*	(63.1)	(31.6)	(21.4)	(28.8)	(19.5)	(22.3)	4.9	3.2	(3.1)	(22.6)	(20.4)
Commercial Auto Liability*	(20.7)	(16.6)	(10.1)	(31.6)	(23.5)	(4.6)	7.4	7.9	6.7	8.5	(7.6)
Commercial Auto Physical	(5.4)	(8.8)	(5.1)	4.7	0.2	5.0	(6.7)	6.8	6.4	(2.1)	(0.5)
Commercial Auto Total*	(16.0)	(14.2)	(8.5)	(19.9)	(15.7)	(1.5)	3.3	7.6	6.6	5.2	(5.3)
Homeowners Multiple Peril	9.5	(16.5)	12.6	24.6	13.0	17.3	7.1	9.6	(7.7)	2.0	7.1
Farmowners Multiple Peril	4.9	(11.9)	(4.0)	23.7	8.7	13.4	7.4	(9.7)	(30.1)	4.8	0.7
Commercial Multiple Peril	3.4	(20.9)	12.9	13.0	10.7	1.3	8.6	12.8	(5.4)	(2.4)	3.4
Fire	33.6	2.3	39.7	39.2	(16.5)	(44.1)	(7.1)	(7.4)	4.6	(47.7)	(0.3)
Allied Lines	15.8	(6.2)	27.2	34.8	17.1	1.0	(35.8)	22.0	11.6	39.4	12.7
Inland Marine	19.1	15.1	33.1	(12.0)	22.6	24.9	26.4	14.2	(2.6)	27.5	16.8
Medical Professional Liability*	29.0	13.6	33.8	79.9	(64.6)	19.2	34.1	(19.0)	7.2	(2.6)	13.1
Other Liability*	30.7	35.5	16.0	1.7	37.6	19.3	1.9	12.7	17.7	(3.7)	16.9
Products Liability	19.8	(18.3)	(11.0)	(0.2)	57.9	82.7	29.3	(7.1)	26.5	40.9	22.1
Workers Compensation	20.3	30.4	22.0	30.6	20.9	29.6	33.1	28.6	15.9	29.5	26.1
Mortgage Guaranty	1.6	41.5	46.7	64.1	62.9	74.5	70.0	54.9	71.3	89.0	57.7
Financial Guaranty*	(3,333.6)	(1,358.5)	1.8	(41.2)	652.1	(125.1)	(80.8)	(252.9)	(256.1)	(358.9)	(515.3)
Accident and Health	(2.6)	(1.4)	(7.0)	(9.9)	1.8	6.5	7.3	8.0	11.5	7.1	2.1
Warranty	31.5	35.9	40.4	43.9	51.7	42.6	30.2	27.5	37.0	28.8	37.0
All Other*	24.3	17.5	35.7	24.6	21.1	24.1	22.0	29.0	38.0	38.8	27.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	74.7	74.7
Total All Lines	(25.3)	(14.4)	(0.2)	(3.5)	(0.5)	(2.3)	8.3	8.7	2.7	(4.0)	(3.0)

\*See technical notes

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**2022 Profitability Report  
Michigan  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability*	(36.0)	(3.7)	2.4	(7.6)	2.3	(5.1)	30.1	22.5	23.5	6.6	3.5
Private Passenger Auto Physical	(0.7)	(3.9)	2.3	2.6	4.5	3.8	1.3	6.7	(4.0)	(14.0)	(0.1)
Private Passenger Auto Total*	(23.4)	(3.8)	2.4	(3.8)	3.1	(1.8)	19.7	16.7	12.5	(2.1)	2.0
Commercial Auto Liability*	(3.6)	(2.6)	1.3	(12.5)	(6.0)	5.5	14.5	13.7	12.8	14.0	3.7
Commercial Auto Physical	(2.6)	(4.9)	(2.3)	3.9	1.1	5.4	(4.3)	6.0	6.1	(1.0)	0.7
Commercial Auto Total*	(3.3)	(3.3)	0.2	(7.2)	(3.7)	5.4	9.0	11.4	10.7	9.3	2.9
Homeowners Multiple Peril	8.2	(9.4)	10.1	17.5	10.1	15.7	7.7	9.5	(3.8)	3.8	6.9
Farmowners Multiple Peril	5.1	(5.7)	(0.7)	16.8	7.1	12.2	7.6	(6.0)	(21.7)	6.0	2.1
Commercial Multiple Peril	5.6	(10.3)	11.5	11.2	10.2	4.7	10.8	13.1	(0.9)	1.7	5.8
Fire	23.5	2.9	30.8	26.5	(8.6)	(31.3)	(1.7)	(3.0)	6.9	(33.3)	1.3
Allied Lines	11.6	(3.5)	19.0	23.8	15.1	4.3	(25.3)	19.3	11.4	33.4	10.9
Inland Marine	13.0	10.1	21.8	(7.5)	15.2	20.6	22.0	12.3	(0.7)	23.2	13.0
Medical Professional Liability*	29.2	17.3	30.2	57.5	(32.7)	26.6	36.3	(5.1)	15.6	8.3	18.3
Other Liability*	32.4	32.8	19.0	8.5	35.5	26.1	12.5	19.4	22.8	5.7	21.5
Products Liability	45.5	17.5	19.4	23.4	64.1	90.9	41.8	11.2	37.5	46.7	39.8
Workers Compensation	18.7	26.7	21.5	26.4	21.1	31.2	33.6	29.4	22.0	32.2	26.3
Mortgage Guaranty	22.3	34.2	27.4	35.4	34.8	51.4	52.4	37.8	45.4	59.0	40.0
Financial Guaranty*	(2,109.7)	(767.3)	64.1	56.5	694.8	54.9	226.2	95.1	97.8	179.9	(140.8)
Accident and Health	2.1	0.5	(3.8)	(7.1)	(1.7)	11.1	9.6	13.4	14.0	2.7	4.1
Warranty	28.2	31.8	34.5	37.1	43.4	43.2	34.5	30.4	38.1	31.6	35.3
All Other*	18.6	13.2	24.2	17.4	17.6	23.4	21.9	26.9	34.0	34.9	23.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.0	61.0
Total All Lines	(5.6)	0.8	9.8	6.7	9.8	8.5	17.0	16.0	11.4	6.2	8.1

\*See technical notes

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**2022 Profitability Report  
Michigan  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability*	(4.6)	2.3	3.6	1.2	3.5	1.8	10.2	7.7	7.4	4.2	3.7
Private Passenger Auto Physical	2.5	(1.5)	5.9	6.1	8.5	8.3	4.8	11.2	(2.1)	(14.6)	2.9
Private Passenger Auto Total*	(3.9)	2.0	3.8	1.7	4.0	2.4	9.7	8.0	6.4	2.3	3.6
Commercial Auto Liability*	1.7	1.9	3.7	(2.7)	0.5	5.7	10.6	9.4	8.9	10.3	5.0
Commercial Auto Physical	0.5	(2.2)	0.6	7.1	4.2	9.3	(1.8)	9.4	9.2	1.8	3.8
Commercial Auto Total*	1.6	1.3	3.2	(1.1)	1.1	6.3	8.7	9.4	8.9	8.8	4.8
Homeowners Multiple Peril	11.2	(5.5)	12.4	19.2	12.3	19.3	10.9	11.7	(0.7)	6.5	9.7
Farmowners Multiple Peril	8.4	(2.2)	2.4	18.9	9.8	15.9	11.0	(2.9)	(16.4)	8.4	5.3
Commercial Multiple Peril	7.5	(4.3)	11.5	11.1	10.2	6.7	11.5	12.4	2.2	4.2	7.3
Fire	25.2	5.6	30.0	26.2	(3.9)	(23.6)	1.8	0.5	7.9	(20.9)	4.9
Allied Lines	16.6	(0.6)	22.6	26.2	17.9	7.3	(22.7)	22.4	14.1	37.7	14.1
Inland Marine	19.1	14.9	29.6	(6.4)	22.1	31.8	32.8	17.6	2.0	29.8	19.3
Medical Professional Liability*	15.9	10.2	15.6	29.4	(10.1)	15.4	20.5	0.5	8.5	6.3	11.2
Other Liability*	15.2	16.0	10.5	6.0	16.1	14.2	8.4	10.8	12.4	5.6	11.5
Products Liability	11.5	6.2	6.8	7.4	15.8	25.8	14.9	5.7	12.6	17.6	12.4
Workers Compensation	12.5	16.2	13.8	15.8	12.8	19.3	20.3	16.2	12.6	17.8	15.7
Mortgage Guaranty	14.4	23.2	21.5	33.8	29.6	55.4	63.0	46.5	51.4	69.6	40.8
Financial Guaranty*	(128.3)	(29.0)	7.9	6.1	17.9	5.1	7.4	4.4	4.4	5.3	(9.9)
Accident and Health	4.0	3.1	1.4	(0.4)	2.1	7.2	7.2	8.4	8.5	4.5	4.6
Warranty	15.5	15.5	15.1	16.4	18.7	20.3	15.7	13.8	16.6	14.8	16.3
All Other*	17.5	13.1	21.6	16.0	15.5	21.9	19.6	23.2	27.5	30.9	20.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	65.8	65.8
Total All Lines	1.0	3.4	7.1	5.5	6.9	6.8	10.7	9.5	7.5	5.6	6.4

\*See technical notes

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**2022 Profitability Report  
Minnesota  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	58.9	58.9	59.3	62.3	62.2	58.3	60.1	50.2	57.7	69.5	59.7
Private Passenger Auto Physical	68.0	59.9	59.8	61.8	65.5	62.9	71.2	58.5	67.2	97.9	67.3
Private Passenger Auto Total	62.7	59.3	59.5	62.1	63.6	60.3	65.0	54.0	62.2	83.3	63.2
Commercial Auto Liability	51.7	57.4	48.2	55.0	57.9	55.9	59.5	53.0	56.1	62.5	55.7
Commercial Auto Physical	67.9	61.4	58.6	56.7	66.6	58.7	65.6	51.8	53.7	77.2	61.8
Commercial Auto Total	56.8	58.7	51.7	55.6	61.0	56.9	61.6	52.6	55.3	67.6	57.8
Homeowners Multiple Peril	61.6	41.5	48.1	44.1	89.4	58.4	82.9	82.9	74.1	158.4	74.1
Farmowners Multiple Peril	45.6	57.5	41.2	53.6	62.6	56.8	91.6	62.9	86.1	205.6	76.3
Commercial Multiple Peril	63.1	40.1	48.0	46.8	75.5	49.1	67.6	83.5	62.3	106.3	64.2
Fire	46.4	41.2	39.9	35.5	45.1	55.1	49.3	114.9	42.9	43.8	51.4
Allied Lines	113.3	150.8	65.0	41.0	39.3	54.1	114.3	70.5	67.7	81.6	79.8
Inland Marine	46.5	53.4	38.8	67.7	47.2	44.6	66.6	55.0	38.1	45.2	50.3
Medical Professional Liability	38.2	41.5	18.0	84.0	20.3	65.5	59.4	59.8	29.8	45.4	46.2
Other Liability*	34.0	40.6	49.6	45.8	46.4	56.5	59.6	45.5	52.4	57.6	48.8
Products Liability	34.6	2.0	38.0	8.4	22.4	37.5	30.0	33.6	37.4	14.6	25.9
Workers Compensation	60.1	60.1	58.3	53.1	52.1	44.9	53.1	56.0	37.7	36.4	51.2
Mortgage Guaranty	125.5	34.3	24.6	16.8	23.3	2.8	5.1	27.7	4.9	(23.0)	24.2
Financial Guaranty*	1,773.6	320.6	(179.5)	(110.6)	(7.9)	(256.5)	(477.0)	(298.9)	(727.8)	1,038.3	107.4
Accident and Health	92.8	91.4	105.9	87.5	100.8	81.6	90.5	113.7	101.5	57.1	92.3
Warranty	91.2	91.6	74.3	55.4	76.7	70.5	79.2	78.2	71.7	74.6	76.3
All Other*	18.3	12.7	24.6	35.7	14.1	28.2	30.9	27.0	29.8	30.3	25.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	12.7	12.7
Total All Lines	67.1	60.3	52.8	51.3	61.3	54.5	69.1	62.1	59.1	87.7	62.5

\*See technical notes

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**2022 Profitability Report  
Minnesota  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	2.1	3.8	3.7	1.2	3.1	7.9	5.6	13.1	9.1	(1.9)	4.8
Private Passenger Auto Physical	(5.0)	5.4	5.6	4.9	2.0	4.9	(4.3)	6.4	0.7	(30.7)	(1.0)
Private Passenger Auto Total	(0.8)	4.4	4.5	2.8	2.6	6.6	1.2	10.1	5.1	(15.8)	2.1
Commercial Auto Liability	8.9	3.9	11.1	(1.5)	5.0	7.6	4.2	13.3	10.3	5.0	6.8
Commercial Auto Physical	(8.6)	1.1	3.2	6.6	(3.4)	5.6	(0.9)	14.8	14.2	(10.5)	2.2
Commercial Auto Total	3.4	3.0	8.5	1.3	2.1	6.9	2.4	13.8	11.6	(0.4)	5.3
Homeowners Multiple Peril	0.6	25.0	16.8	22.0	(27.8)	7.7	(20.5)	(20.1)	(9.5)	(101.8)	(10.8)
Farmowners Multiple Peril	18.7	6.9	24.3	11.3	3.2	6.9	(28.7)	2.5	(23.2)	(149.1)	(12.7)
Commercial Multiple Peril	(6.0)	20.9	10.2	12.1	(17.4)	12.0	(9.6)	(26.2)	(1.5)	(50.8)	(5.6)
Fire	21.1	27.6	27.9	33.0	23.8	14.4	20.6	(48.9)	29.7	29.3	17.9
Allied Lines	(33.5)	(75.9)	12.1	33.8	37.3	16.1	(43.1)	4.6	9.4	(2.0)	(4.1)
Inland Marine	22.7	15.4	29.1	(1.4)	23.3	24.5	1.5	15.4	29.6	23.5	18.4
Medical Professional Liability	22.1	16.9	39.8	(39.1)	49.9	(15.4)	(15.6)	6.7	29.1	7.1	10.1
Other Liability*	26.8	22.1	11.7	17.9	13.3	10.4	4.0	18.8	15.3	9.7	15.0
Products Liability	(13.5)	57.7	12.5	32.4	28.5	17.2	22.6	14.9	14.2	55.3	24.2
Workers Compensation	3.4	4.4	5.7	10.9	10.8	19.2	7.9	5.7	28.2	31.0	12.7
Mortgage Guaranty	(53.9)	38.8	49.5	56.8	49.0	73.3	71.0	49.2	70.8	102.5	50.7
Financial Guaranty*	(1,614.1)	(245.3)	183.0	136.0	15.3	252.2	448.4	309.9	725.6	(1,080.6)	(87.0)
Accident and Health	(26.7)	(18.8)	(33.1)	(10.0)	(23.7)	(9.6)	(16.9)	(43.2)	(24.5)	19.5	(18.7)
Warranty	(4.8)	(2.6)	13.2	10.4	4.1	4.4	1.0	2.0	18.2	10.6	5.6
All Other*	40.0	47.7	34.8	23.5	48.8	31.4	30.1	36.2	31.8	31.4	35.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	67.2	67.2
Total All Lines	(3.2)	5.1	11.9	13.6	3.6	11.6	(4.5)	2.6	8.2	(21.6)	2.7

\*See technical notes

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**2022 Profitability Report  
Minnesota  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	4.7	5.8	5.3	3.5	4.9	9.5	7.6	13.1	10.1	1.4	6.6
Private Passenger Auto Physical	(2.3)	4.8	4.6	3.8	2.0	4.8	(2.4)	5.8	1.4	(23.4)	(0.1)
Private Passenger Auto Total	1.8	5.4	5.0	3.6	3.6	7.5	3.2	9.8	6.0	(10.6)	3.5
Commercial Auto Liability	11.0	6.9	11.2	3.0	8.1	11.4	8.8	15.2	13.0	9.1	9.8
Commercial Auto Physical	(4.8)	1.5	3.0	5.1	(1.4)	5.7	0.0	12.4	12.2	(7.6)	2.6
Commercial Auto Total	6.0	5.1	8.5	3.8	4.8	9.3	5.7	14.2	12.7	3.3	7.4
Homeowners Multiple Peril	2.2	17.4	12.5	15.6	(16.5)	8.1	(14.0)	(13.8)	(5.2)	(78.0)	(7.2)
Farmowners Multiple Peril	13.9	6.2	17.5	8.7	3.6	7.1	(20.7)	3.7	(16.3)	(114.9)	(9.1)
Commercial Multiple Peril	(0.5)	16.6	9.4	10.5	(8.0)	13.0	(3.7)	(17.4)	2.3	(36.5)	(1.4)
Fire	15.0	18.7	22.3	22.1	16.8	13.6	18.4	(36.5)	26.3	26.0	14.3
Allied Lines	(21.1)	(48.8)	8.6	22.0	27.0	14.6	(32.4)	4.6	8.5	(0.4)	(1.7)
Inland Marine	15.4	10.2	19.1	(0.6)	15.8	20.5	2.7	13.6	24.6	19.8	14.1
Medical Professional Liability	21.9	17.2	31.6	(20.5)	39.1	(3.2)	(4.7)	13.7	31.4	14.0	14.0
Other Liability*	26.6	22.0	13.8	16.4	17.1	16.9	12.0	22.5	18.9	14.6	18.1
Products Liability	8.5	52.1	21.1	32.5	32.6	28.5	28.9	21.4	20.8	52.8	29.9
Workers Compensation	11.1	13.2	13.9	15.9	17.4	26.1	17.2	14.4	34.4	34.9	19.8
Mortgage Guaranty	(12.0)	34.7	30.4	32.4	28.0	51.9	54.7	34.5	46.4	70.8	37.2
Financial Guaranty*	(991.5)	(2.7)	275.7	209.7	128.4	275.8	381.4	262.9	613.2	(680.6)	47.2
Accident and Health	(11.0)	(6.2)	(11.5)	(0.1)	(8.5)	12.6	9.8	(5.8)	7.8	19.2	0.6
Warranty	5.9	10.1	19.1	12.3	13.0	11.6	11.3	10.3	23.2	16.6	13.3
All Other*	28.8	32.8	23.4	16.3	35.0	28.4	27.5	32.2	29.0	29.2	28.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	55.0	55.0
Total All Lines	1.8	7.0	11.1	11.5	6.0	13.0	0.3	5.4	10.0	(13.7)	5.2

\*See technical notes

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

**2022 Profitability Report  
Minnesota  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	7.6	8.1	7.8	5.9	7.2	12.3	10.3	14.3	11.4	4.2	8.9
Private Passenger Auto Physical	0.4	9.1	8.9	7.7	5.5	9.8	(0.1)	10.1	4.6	(26.9)	2.9
Private Passenger Auto Total	5.2	8.4	8.2	6.5	6.6	11.4	6.6	12.8	8.8	(8.1)	6.6
Commercial Auto Liability	10.5	7.4	10.3	4.8	8.0	10.8	9.1	12.3	10.8	8.8	9.3
Commercial Auto Physical	(2.0)	4.7	6.5	8.5	1.6	9.9	3.2	16.3	15.9	(5.7)	5.9
Commercial Auto Total	7.9	6.8	9.5	5.7	6.5	10.6	7.7	13.3	12.0	5.4	8.5
Homeowners Multiple Peril	5.5	19.5	15.2	17.8	(12.2)	11.3	(10.7)	(9.7)	(1.8)	(66.8)	(3.2)
Farmowners Multiple Peril	17.3	9.2	20.2	11.2	6.4	10.6	(18.1)	6.3	(11.7)	(92.1)	(4.1)
Commercial Multiple Peril	3.0	15.3	10.2	10.7	(2.6)	13.4	0.2	(9.6)	4.4	(24.0)	2.1
Fire	18.2	20.8	25.2	23.9	18.5	17.1	21.5	(28.4)	23.3	26.1	16.6
Allied Lines	(25.7)	(51.8)	13.6	34.5	41.6	27.1	(46.2)	9.3	14.7	2.3	1.9
Inland Marine	21.3	14.9	26.3	2.1	21.8	30.0	6.4	18.0	30.4	26.7	19.8
Medical Professional Liability	15.2	11.8	19.6	(7.6)	22.9	1.1	0.5	10.0	16.5	9.8	10.0
Other Liability*	15.0	13.0	9.5	10.4	10.6	11.4	9.0	13.4	12.2	10.8	11.5
Products Liability	5.9	19.1	10.1	14.0	14.4	15.0	15.2	11.4	11.0	26.5	14.3
Workers Compensation	7.7	8.2	8.7	9.3	9.6	13.9	10.1	8.0	15.5	17.3	10.8
Mortgage Guaranty	(1.9)	20.1	21.7	25.1	19.0	44.6	50.8	33.5	40.8	67.7	32.1
Financial Guaranty*	(73.7)	3.0	12.6	11.5	10.9	25.2	50.0	76.4	64.8	(29.8)	15.1
Accident and Health	(0.2)	1.3	0.6	2.6	1.1	4.9	4.3	2.1	3.5	8.5	2.9
Warranty	5.5	6.0	8.4	8.5	7.3	8.0	7.0	6.5	11.3	9.5	7.8
All Other*	25.3	28.4	21.8	16.1	30.1	28.0	26.8	29.3	24.6	26.3	25.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.3	61.3
Total All Lines	4.7	8.1	11.2	11.4	7.4	13.7	3.3	6.8	10.2	(8.0)	6.9

\*See technical notes

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



**2022 Profitability Report  
Mississippi  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	64.9	64.7	68.7	71.6	68.6	65.0	66.3	61.0	64.5	73.9	66.9
Private Passenger Auto Physical	96.9	63.8	61.8	63.6	59.1	56.4	60.9	65.1	71.8	75.1	67.5
Private Passenger Auto Total	79.0	64.3	65.6	68.0	64.2	61.1	63.9	62.9	67.9	74.4	67.1
Commercial Auto Liability	62.1	65.5	75.7	76.2	62.3	68.6	68.6	67.8	60.0	65.2	67.2
Commercial Auto Physical	92.6	66.8	58.5	61.2	64.2	63.7	55.7	56.6	55.3	62.8	63.7
Commercial Auto Total	69.7	65.9	71.1	72.3	62.8	67.3	65.3	65.0	58.8	64.6	66.3
Homeowners Multiple Peril	79.2	55.7	36.6	43.1	47.2	41.1	49.0	87.7	55.5	60.6	55.6
Farmowners Multiple Peril	55.2	94.0	45.2	76.9	52.5	41.6	61.1	100.2	46.7	51.9	62.5
Commercial Multiple Peril	106.7	72.7	31.3	38.2	77.3	36.5	51.0	60.7	57.4	54.4	58.6
Fire	82.6	70.2	39.3	51.8	49.1	92.6	44.4	73.8	76.3	42.7	62.3
Allied Lines*	140.7	51.2	56.9	61.9	44.1	57.3	90.1	97.6	83.8	59.5	74.3
Inland Marine	34.7	35.5	42.7	39.0	39.8	39.6	44.4	54.1	40.7	42.3	41.3
Medical Professional Liability*	26.6	(8.8)	26.3	11.3	18.7	9.0	25.1	42.8	41.6	39.5	23.2
Other Liability*	37.5	34.2	45.3	47.5	48.3	62.9	45.3	63.6	48.6	52.2	48.5
Products Liability	30.7	17.0	127.3	(15.4)	(6.5)	108.2	17.8	26.7	31.7	25.8	36.3
Workers Compensation	50.8	56.9	54.7	57.8	51.1	43.5	45.8	46.8	54.5	48.2	51.0
Mortgage Guaranty	53.7	57.1	28.6	32.7	12.9	11.9	9.8	30.9	15.1	(13.6)	23.9
Financial Guaranty*	(32.7)	14.3	20.8	(198.9)	461.2	132.3	32.9	0.0	0.0	0.0	43.0
Accident and Health	65.0	61.4	81.6	78.9	76.1	74.5	85.7	63.4	55.4	56.6	69.9
Warranty	60.3	54.0	49.0	53.4	47.6	59.0	72.4	73.4	85.8	97.3	65.2
All Other*	14.5	55.3	29.4	34.8	41.9	30.4	23.2	29.9	27.9	18.6	30.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	0.2	0.2
Total All Lines	75.3	57.9	52.3	55.6	56.0	53.7	56.8	67.4	60.0	60.4	59.5

\*See technical notes

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

**2022 Profitability Report**  
**Mississippi**  
**Underwriting Profit**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(2.4)	(2.6)	(6.3)	(9.2)	(4.4)	0.1	(2.0)	0.8	1.5	(6.0)	(3.0)
Private Passenger Auto Physical	(38.5)	0.3	3.2	2.0	8.7	11.8	6.9	(1.4)	(4.5)	(5.5)	(1.7)
Private Passenger Auto Total	(18.3)	(1.3)	(2.0)	(4.1)	1.6	5.4	2.0	(0.2)	(1.2)	(5.7)	(2.4)
Commercial Auto Liability	(6.1)	(11.9)	(21.1)	(21.4)	(3.2)	(11.6)	(10.7)	(7.4)	3.3	(1.1)	(9.1)
Commercial Auto Physical	(38.0)	(5.7)	3.4	1.1	(0.8)	1.4	9.1	8.4	11.3	4.1	(0.6)
Commercial Auto Total	(14.1)	(10.3)	(14.5)	(15.5)	(2.6)	(8.2)	(5.7)	(3.5)	5.2	0.2	(6.9)
Homeowners Multiple Peril	(20.7)	7.4	29.1	20.1	18.4	25.7	17.0	(27.2)	9.3	5.1	8.4
Farmowners Multiple Peril	1.8	(38.8)	13.9	(21.1)	6.9	19.2	(3.5)	(44.1)	13.3	9.9	(4.2)
Commercial Multiple Peril	(59.3)	(17.5)	26.6	18.7	(21.8)	23.6	7.0	(3.4)	1.1	6.8	(1.8)
Fire	(24.2)	(7.9)	26.4	10.8	15.7	(29.7)	23.3	(8.8)	(9.6)	26.6	2.3
Allied Lines*	(71.2)	25.3	18.2	11.5	30.8	12.4	(18.3)	(25.2)	(9.8)	19.5	(0.7)
Inland Marine	25.2	23.4	13.8	21.1	19.4	19.4	11.9	3.1	15.1	14.6	16.7
Medical Professional Liability*	32.2	69.3	24.9	48.0	35.0	43.3	31.9	12.9	10.9	15.0	32.3
Other Liability*	17.2	26.5	9.4	7.6	11.5	(6.0)	10.1	(13.6)	14.0	12.8	8.9
Products Liability	17.3	11.6	(149.2)	(5.6)	78.7	(88.7)	37.2	33.6	7.7	26.3	(3.1)
Workers Compensation	10.2	6.7	7.7	2.0	9.7	19.0	15.6	14.4	6.8	13.3	10.5
Mortgage Guaranty	20.4	14.2	44.2	39.6	59.2	62.1	64.6	45.3	58.9	93.0	50.1
Financial Guaranty*	55.8	(5.3)	11.5	229.8	(441.3)	(131.9)	(38.0)	(2.3)	(6.1)	12.1	(31.6)
Accident and Health	(4.3)	5.8	(14.9)	(11.4)	(7.3)	(4.4)	(12.7)	8.8	12.9	11.3	(1.6)
Warranty	27.1	34.6	38.2	35.1	43.0	31.1	8.4	8.9	5.8	(10.9)	22.1
All Other*	41.5	2.1	22.0	18.5	11.8	24.1	32.5	30.4	31.6	41.6	25.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	79.0	79.0
Total All Lines	(16.3)	4.4	9.9	6.1	7.9	10.3	6.9	(6.0)	4.5	6.1	3.4

\*See technical notes

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

**2022 Profitability Report  
Mississippi  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	1.4	1.3	(1.4)	(3.5)	(0.1)	3.2	1.5	3.2	3.9	(2.0)	0.8
Private Passenger Auto Physical	(24.1)	1.6	3.0	1.9	6.3	10.2	6.4	(0.4)	(2.7)	(3.5)	(0.1)
Private Passenger Auto Total	(9.8)	1.4	0.6	(1.0)	2.8	6.4	3.7	1.6	0.9	(2.7)	0.4
Commercial Auto Liability	1.5	(3.2)	(9.0)	(9.1)	3.5	(3.5)	(2.4)	(0.6)	7.7	4.4	(1.1)
Commercial Auto Physical	(23.7)	(2.8)	3.4	1.6	0.3	2.4	8.0	7.5	10.0	4.0	1.1
Commercial Auto Total	(4.8)	(3.1)	(5.7)	(6.3)	2.7	(1.9)	0.2	1.4	8.2	4.3	(0.5)
Homeowners Multiple Peril	(11.8)	5.8	20.5	14.3	13.4	22.0	15.3	(19.7)	9.3	5.8	7.5
Farmowners Multiple Peril	3.2	(23.5)	10.6	(12.4)	6.0	16.7	(1.2)	(33.3)	12.2	9.6	(1.2)
Commercial Multiple Peril	(35.2)	(8.0)	20.5	14.8	(10.9)	22.0	9.1	0.0	3.9	8.3	2.5
Fire	(14.4)	(3.9)	22.0	7.9	11.7	(20.9)	21.0	(4.9)	(4.7)	24.1	3.8
Allied Lines*	(45.3)	16.9	12.8	8.2	23.4	12.3	(12.3)	(18.2)	(5.6)	17.2	0.9
Inland Marine	16.9	15.3	9.2	14.0	13.2	16.3	10.6	3.5	13.0	12.8	12.5
Medical Professional Liability*	32.5	53.2	24.1	37.7	30.3	44.4	34.0	19.3	18.1	21.4	31.5
Other Liability*	21.1	25.3	13.2	10.8	16.8	4.8	17.6	(2.0)	19.5	17.8	14.5
Products Liability	32.0	25.7	(81.5)	10.1	68.3	(50.1)	45.7	40.2	19.2	34.1	14.4
Workers Compensation	13.1	11.6	13.0	8.6	14.6	23.6	20.7	19.0	15.3	20.2	16.0
Mortgage Guaranty	32.7	16.1	25.7	20.6	32.3	41.9	48.6	30.8	36.2	62.7	34.8
Financial Guaranty*	41.3	6.3	15.3	169.0	(228.6)	(57.4)	(11.0)	15.7	2.8	98.2	5.2
Accident and Health	(3.2)	1.4	(12.8)	(11.3)	(10.6)	(2.6)	(10.0)	11.5	12.0	4.6	(2.1)
Warranty	20.7	26.4	28.4	27.3	33.8	30.3	12.7	11.8	10.2	(4.0)	19.8
All Other*	29.9	3.3	15.5	13.6	11.2	23.1	29.7	27.9	29.0	37.3	22.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	63.8	63.8
Total All Lines	(7.4)	5.7	9.2	6.3	8.1	11.4	8.8	(1.8)	6.7	7.9	5.5

\*See technical notes

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

**2022 Profitability Report  
Mississippi  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	4.7	4.3	1.8	(0.3)	2.9	6.3	4.6	5.7	6.3	1.1	3.7
Private Passenger Auto Physical	(27.8)	5.1	7.0	5.3	11.0	17.6	12.0	2.4	(0.6)	(1.7)	3.0
Private Passenger Auto Total	(7.1)	4.6	3.7	1.8	5.9	10.5	7.3	4.5	3.7	0.0	3.5
Commercial Auto Liability	4.3	1.2	(2.3)	(2.5)	5.1	0.7	1.6	2.4	7.4	5.7	2.4
Commercial Auto Physical	(22.4)	0.1	6.7	4.6	3.3	5.9	12.5	10.9	13.3	7.4	4.2
Commercial Auto Total	(0.0)	1.0	(0.7)	(1.3)	4.8	1.6	3.3	3.7	8.3	6.0	2.7
Homeowners Multiple Peril	(8.3)	8.8	23.1	16.9	15.9	26.9	19.2	(16.1)	11.5	8.8	10.7
Farmowners Multiple Peril	6.5	(19.6)	13.8	(9.0)	8.7	21.2	1.9	(29.5)	14.4	12.4	2.1
Commercial Multiple Peril	(22.8)	(2.4)	17.8	13.8	(4.7)	21.0	10.5	2.8	5.7	9.5	5.1
Fire	(10.9)	(0.3)	22.7	10.1	13.7	(17.6)	22.8	(1.5)	(0.9)	23.5	6.2
Allied Lines*	(51.3)	21.5	17.3	12.1	29.5	18.4	(11.8)	(17.0)	(2.9)	22.6	3.8
Inland Marine	22.5	20.1	13.7	18.9	18.1	24.0	16.3	6.9	17.0	17.4	17.5
Medical Professional Liability*	16.3	25.5	13.3	18.9	17.0	26.0	20.3	12.3	9.8	12.5	17.2
Other Liability*	12.3	14.2	8.8	7.4	10.0	5.2	11.2	2.0	11.2	11.9	9.4
Products Liability	11.7	9.8	(20.6)	5.9	23.1	(12.9)	17.4	15.1	8.8	14.3	7.3
Workers Compensation	9.4	8.7	9.2	6.8	9.4	14.7	13.1	11.0	9.4	11.7	10.3
Mortgage Guaranty	22.3	13.3	21.8	18.7	29.8	46.5	56.8	34.6	37.1	68.5	34.9
Financial Guaranty*	9.4	4.6	6.9	28.5	(24.4)	(1.7)	2.3	4.5	3.5	14.3	4.8
Accident and Health	1.0	4.1	(5.4)	(4.7)	(3.8)	1.0	(4.2)	10.0	10.8	6.8	1.6
Warranty	18.2	20.4	19.9	18.8	21.3	20.7	10.3	9.7	8.1	0.1	14.8
All Other*	25.0	5.5	14.2	12.3	10.7	20.7	25.3	22.3	21.5	29.1	18.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	75.6	75.6
Total All Lines	(2.6)	7.6	10.4	7.9	9.4	13.2	10.7	1.4	8.1	9.5	7.6

\*See technical notes

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

**2022 Profitability Report  
Missouri  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	63.6	65.8	69.6	76.3	67.7	65.8	63.9	61.7	66.4	76.7	67.7
Private Passenger Auto Physical	57.3	64.9	65.9	68.4	66.9	57.8	63.4	59.4	66.3	76.8	64.7
Private Passenger Auto Total	60.8	65.4	67.9	72.7	67.3	62.3	63.7	60.7	66.4	76.7	66.4
Commercial Auto Liability	58.7	60.6	59.7	66.5	69.4	68.3	70.9	71.2	61.8	74.0	66.1
Commercial Auto Physical	66.2	66.3	68.2	65.2	73.6	59.1	68.5	65.5	54.3	66.9	65.4
Commercial Auto Total	60.8	62.2	62.1	66.1	70.7	65.4	70.1	69.4	59.5	71.8	65.8
Homeowners Multiple Peril	42.6	57.3	55.5	54.6	66.3	44.4	54.6	66.4	51.6	52.2	54.5
Farmowners Multiple Peril	50.6	62.4	57.0	51.0	82.3	50.6	60.9	72.8	60.6	55.2	60.3
Commercial Multiple Peril	48.3	56.7	52.9	54.7	61.9	47.7	66.2	62.4	52.7	59.9	56.3
Fire	27.8	32.5	42.7	48.8	72.6	57.9	48.5	61.7	49.2	59.8	50.1
Allied Lines	93.2	46.8	105.9	48.3	64.1	72.9	111.6	58.4	56.2	58.2	71.6
Inland Marine	40.7	45.0	55.2	46.8	46.2	41.9	49.6	73.0	42.8	44.0	48.5
Medical Professional Liability*	22.5	32.0	18.5	65.3	58.0	60.1	79.3	59.4	58.3	62.5	51.6
Other Liability*	61.8	42.8	55.3	71.2	72.8	58.1	54.7	66.6	65.9	71.1	62.0
Products Liability	13.2	164.0	36.3	20.1	55.1	79.4	37.8	51.0	45.4	52.2	55.5
Workers Compensation	56.4	57.8	58.6	62.5	56.1	60.2	56.3	61.3	57.9	58.0	58.5
Mortgage Guaranty	55.1	31.1	24.6	17.3	10.3	6.0	6.8	24.2	7.3	(12.0)	17.1
Financial Guaranty*	0.1	0.7	0.2	0.2	(1.5)	0.0	(0.0)	0.0	0.0	(2.2)	(0.3)
Accident and Health	74.6	73.5	78.3	82.4	66.4	75.3	65.6	67.0	59.5	79.3	72.2
Warranty	276.3	63.7	66.8	72.8	64.2	71.0	79.4	72.2	66.6	73.5	90.7
All Other*	14.8	28.4	19.0	27.3	33.4	19.6	25.1	30.6	31.0	22.0	25.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	0.9	0.9
Total All Lines	54.8	56.5	60.7	61.8	64.3	55.9	61.5	62.3	58.1	63.3	59.9

\*See technical notes

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

**2022 Profitability Report**  
**Missouri**  
**Underwriting Profit**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	0.0	(1.6)	(6.3)	(12.2)	(1.6)	0.6	2.7	0.9	(0.3)	(9.0)	(2.7)
Private Passenger Auto Physical	8.6	1.0	(0.1)	(1.1)	1.2	11.6	5.4	6.2	2.7	(6.8)	2.9
Private Passenger Auto Total	3.8	(0.4)	(3.5)	(7.2)	(0.3)	5.4	3.9	3.3	1.1	(8.0)	(0.2)
Commercial Auto Liability	0.5	(1.5)	(0.4)	(7.8)	(9.2)	(7.2)	(9.9)	(9.7)	4.1	(9.1)	(5.0)
Commercial Auto Physical	(4.6)	(2.8)	(5.7)	(0.5)	(9.1)	7.3	(2.6)	0.3	14.2	1.2	(0.2)
Commercial Auto Total	(1.0)	(1.9)	(1.9)	(5.6)	(9.2)	(2.7)	(7.5)	(6.5)	7.1	(5.9)	(3.5)
Homeowners Multiple Peril	23.5	8.1	9.8	11.8	(0.8)	24.3	12.4	0.0	16.4	17.1	12.3
Farmowners Multiple Peril	16.6	5.0	10.7	19.6	(14.7)	16.7	7.2	(5.4)	7.3	14.8	7.8
Commercial Multiple Peril	9.5	0.2	5.7	2.8	(3.5)	9.7	(8.0)	(5.0)	7.3	0.3	1.9
Fire	40.2	36.5	25.3	20.0	(6.7)	11.1	21.1	6.4	21.4	10.7	18.6
Allied Lines	(13.8)	34.0	(30.7)	28.5	12.5	(1.8)	(39.0)	18.5	22.5	23.5	5.4
Inland Marine	27.8	23.8	11.6	24.0	23.4	27.4	18.6	(6.4)	23.9	22.8	19.7
Medical Professional Liability*	37.1	11.2	24.8	(22.0)	(22.2)	(15.8)	(41.7)	(19.7)	(12.4)	(19.3)	(8.0)
Other Liability*	(6.2)	16.4	5.6	(12.1)	(11.0)	4.0	9.1	(3.7)	(3.4)	(7.1)	(0.8)
Products Liability	29.8	(256.5)	(4.8)	6.7	(60.0)	(46.7)	7.6	(7.7)	(1.7)	(16.8)	(35.0)
Workers Compensation	8.8	7.1	6.6	0.2	7.1	2.1	4.8	(1.7)	3.6	2.4	4.1
Mortgage Guaranty	19.2	41.7	49.3	56.1	63.2	69.4	69.0	52.5	68.0	91.6	58.0
Financial Guaranty*	38.8	37.1	38.5	27.5	20.7	16.4	(1.6)	13.2	6.5	(15.6)	18.1
Accident and Health	(8.0)	(1.0)	(4.0)	(7.5)	9.1	(6.4)	6.5	2.9	11.9	(9.1)	(0.6)
Warranty	(194.7)	25.4	20.8	16.6	28.4	5.4	(7.1)	0.0	18.3	12.8	(7.4)
All Other*	45.7	32.9	44.8	34.1	26.8	41.5	37.4	32.6	31.4	38.9	36.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	76.2	76.2
Total All Lines	9.4	7.2	3.5	2.7	0.6	9.7	4.0	1.8	8.2	4.1	5.1

\*See technical notes

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**2022 Profitability Report**  
**Missouri**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	3.2	2.3	(1.1)	(5.1)	2.0	3.9	5.5	3.7	2.9	(3.9)	1.3
Private Passenger Auto Physical	6.4	2.0	0.8	(0.0)	1.5	10.1	5.2	5.6	3.0	(4.5)	3.0
Private Passenger Auto Total	4.6	2.1	(0.2)	(2.8)	1.8	6.7	5.4	4.5	2.9	(4.2)	2.1
Commercial Auto Liability	5.6	3.5	4.1	(0.6)	(0.7)	(0.2)	(1.9)	(2.7)	8.2	(1.8)	1.3
Commercial Auto Physical	(2.1)	(1.0)	(2.7)	0.5	(5.0)	7.0	(1.3)	1.0	12.2	1.7	1.0
Commercial Auto Total	3.4	2.2	2.2	(0.3)	(2.1)	2.1	(1.8)	(1.5)	9.4	(0.7)	1.3
Homeowners Multiple Peril	17.1	6.4	8.1	9.1	1.2	21.2	11.8	1.8	15.0	15.5	10.7
Farmowners Multiple Peril	12.7	5.2	9.0	14.4	(7.8)	15.1	7.7	(2.5)	7.8	13.9	7.5
Commercial Multiple Peril	10.4	3.5	6.8	4.7	1.1	11.3	(2.3)	(0.8)	9.1	3.7	4.8
Fire	27.6	24.4	20.9	14.2	(2.4)	11.5	19.1	6.9	19.2	11.2	15.3
Allied Lines	(7.0)	22.3	(19.4)	19.2	11.6	1.5	(28.3)	16.2	19.4	20.0	5.5
Inland Marine	18.5	15.5	8.0	16.0	15.9	22.7	16.0	(3.7)	20.2	19.3	14.8
Medical Professional Liability*	33.2	14.7	22.9	(9.0)	(6.4)	(2.4)	(24.3)	(6.1)	(0.7)	(5.5)	1.6
Other Liability*	6.4	20.1	11.6	(1.5)	3.0	13.6	17.2	5.5	5.4	2.2	8.4
Products Liability	38.8	(148.2)	16.1	22.8	(17.1)	(13.4)	25.2	9.8	13.5	1.5	(5.1)
Workers Compensation	12.6	12.8	12.6	7.6	13.0	10.5	12.7	6.4	12.9	11.5	11.3
Mortgage Guaranty	31.3	33.8	28.7	31.0	34.8	47.5	51.8	36.2	43.0	61.0	39.9
Financial Guaranty*	18.3	29.6	25.8	23.2	53.8	24.3	(2.9)	23.7	14.1	68.6	27.8
Accident and Health	(1.4)	0.9	(2.1)	(5.3)	3.3	(0.6)	8.1	8.9	13.2	(10.3)	1.5
Warranty	(102.9)	23.3	20.2	18.1	27.8	11.1	2.8	7.5	21.1	18.0	4.7
All Other*	31.7	22.5	29.4	22.9	20.4	36.1	32.7	28.9	28.3	35.1	28.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.6	61.6
Total All Lines	9.9	8.0	5.5	4.5	4.0	11.6	7.0	4.8	10.1	6.7	7.2

\*See technical notes

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

**2022 Profitability Report  
Missouri  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	6.3	5.1	2.1	(1.6)	4.7	6.8	8.2	5.9	5.2	(0.4)	4.2
Private Passenger Auto Physical	11.8	5.6	4.2	2.8	4.9	17.3	10.3	9.9	6.6	(2.9)	7.0
Private Passenger Auto Total	8.2	5.3	2.9	(0.0)	4.8	10.5	8.9	7.4	5.7	(1.3)	5.2
Commercial Auto Liability	7.0	5.3	5.7	2.4	2.6	2.9	1.9	1.2	7.8	1.8	3.8
Commercial Auto Physical	0.9	2.0	0.2	3.4	(2.4)	11.6	1.5	3.9	15.9	4.9	4.2
Commercial Auto Total	5.9	4.7	4.6	2.6	1.6	4.6	1.8	1.7	9.4	2.4	3.9
Homeowners Multiple Peril	20.0	9.2	10.8	11.5	4.1	25.2	15.2	4.5	16.7	17.9	13.5
Farmowners Multiple Peril	15.8	8.0	11.5	16.1	(4.1)	18.4	10.8	0.4	9.8	15.7	10.2
Commercial Multiple Peril	10.5	5.6	8.0	6.2	3.8	12.0	1.3	2.2	9.2	5.7	6.4
Fire	29.7	26.9	22.9	15.1	1.1	13.8	21.3	9.0	19.2	13.0	17.2
Allied Lines	(4.2)	29.5	(21.4)	25.6	16.4	4.7	(29.9)	21.5	25.7	28.3	9.6
Inland Marine	26.4	22.0	12.5	22.2	22.2	33.7	24.1	(1.5)	25.0	26.2	21.3
Medical Professional Liability*	19.0	9.7	13.8	(1.5)	0.2	1.7	(9.2)	(0.1)	2.4	0.4	3.6
Other Liability*	6.0	11.1	7.8	2.2	4.2	8.9	10.8	5.2	5.2	4.0	6.5
Products Liability	14.0	(34.8)	7.1	8.3	(1.0)	(0.7)	10.1	5.5	6.6	3.3	1.8
Workers Compensation	8.9	8.8	8.8	6.2	8.6	8.1	9.0	5.5	8.3	7.9	8.0
Mortgage Guaranty	21.6	23.5	23.2	26.3	30.1	49.7	58.9	41.3	46.0	71.8	39.2
Financial Guaranty*	7.6	9.3	11.4	11.3	19.3	11.8	2.3	6.9	4.8	13.4	9.8
Accident and Health	2.6	3.4	2.0	0.4	4.5	2.8	7.1	6.9	9.1	(4.1)	3.5
Warranty	(16.0)	13.8	11.1	10.3	13.4	8.4	4.3	5.8	12.2	10.3	7.4
All Other*	30.1	21.9	28.0	21.9	19.1	36.1	33.0	27.5	24.8	30.4	27.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	71.6	71.6
Total All Lines	10.7	9.0	7.1	6.2	5.9	12.5	8.8	6.4	10.2	8.2	8.5

\*See technical notes

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**2022 Profitability Report  
Montana  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	55.5	55.7	66.6	61.7	58.1	57.1	61.4	55.8	55.9	69.9	59.8
Private Passenger Auto Physical	61.6	82.3	67.0	92.2	58.5	58.5	87.7	49.2	62.4	76.6	69.6
Private Passenger Auto Total	58.2	67.7	66.8	76.0	58.3	57.8	74.5	52.4	59.3	73.4	64.4
Commercial Auto Liability	60.6	42.4	48.2	52.2	51.2	66.6	52.0	61.4	44.4	48.7	52.8
Commercial Auto Physical	61.8	78.1	61.2	82.3	57.3	63.0	72.8	52.0	50.1	65.3	64.4
Commercial Auto Total	61.0	55.0	53.0	63.6	53.6	65.2	60.2	57.7	46.6	55.1	57.1
Homeowners Multiple Peril	67.0	140.4	64.1	106.5	43.1	51.1	139.9	64.3	53.1	82.7	81.2
Farmowners Multiple Peril	86.8	70.5	73.1	79.1	43.5	55.0	108.9	74.7	78.1	65.1	73.5
Commercial Multiple Peril	43.1	79.6	44.2	70.2	46.9	64.4	100.8	52.0	43.0	64.0	60.8
Fire	18.7	63.5	55.7	41.5	51.3	51.5	90.5	45.8	26.4	35.8	48.1
Allied Lines	55.1	65.5	88.2	53.6	136.3	61.4	113.6	58.8	182.6	140.2	95.5
Inland Marine	88.9	54.4	17.6	138.5	67.8	44.6	65.6	41.6	37.6	35.0	59.1
Medical Professional Liability	34.5	24.5	51.5	59.0	89.7	59.4	61.5	67.5	47.6	35.1	53.0
Other Liability*	(6.4)	49.7	45.4	53.8	51.7	56.0	43.1	73.0	53.5	85.8	50.5
Products Liability	37.7	30.7	96.8	99.0	49.7	48.6	(0.6)	60.8	106.8	60.4	59.0
Workers Compensation*	46.8	54.7	61.0	58.8	56.5	53.8	56.4	55.9	53.1	54.1	55.1
Mortgage Guaranty	46.3	26.2	2.9	4.9	2.8	2.6	4.5	22.8	(0.4)	(15.3)	9.7
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
Accident and Health	86.4	72.7	62.8	76.6	64.7	68.8	72.3	73.6	70.7	61.0	71.0
Warranty	53.0	50.4	42.6	47.2	50.4	52.5	65.2	41.0	60.2	61.6	52.4
All Other*	56.4	36.3	18.5	21.3	13.9	23.9	43.7	17.2	37.0	19.0	28.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(3.0)	(3.0)
Total All Lines	53.2	72.6	59.0	71.7	59.6	55.9	82.5	56.4	64.7	75.2	65.1

\*See technical notes

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**2022 Profitability Report  
Montana  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	6.8	7.0	(5.1)	2.0	6.1	8.0	3.6	5.7	10.6	(3.0)	4.2
Private Passenger Auto Physical	1.1	(22.0)	(4.0)	(31.3)	8.0	8.4	(24.3)	16.0	4.7	(7.8)	(5.1)
Private Passenger Auto Total	4.2	(6.1)	(4.6)	(13.6)	7.0	8.2	(10.3)	10.9	7.6	(5.6)	(0.2)
Commercial Auto Liability	(2.7)	18.3	13.8	9.1	10.5	(7.5)	10.7	0.3	20.7	18.3	9.2
Commercial Auto Physical	(2.8)	(18.7)	(1.0)	(22.6)	6.2	(0.3)	(10.5)	12.8	16.1	0.5	(2.0)
Commercial Auto Total	(2.7)	5.2	8.4	(2.8)	8.8	(4.6)	2.3	5.1	18.9	11.5	5.0
Homeowners Multiple Peril	(8.1)	(91.2)	(3.0)	(52.3)	22.5	13.7	(87.0)	(1.1)	12.4	(19.5)	(21.3)
Farmowners Multiple Peril	(28.9)	(10.8)	(13.4)	(19.4)	19.9	5.9	(53.7)	(14.4)	(17.1)	(1.6)	(13.4)
Commercial Multiple Peril	11.4	(27.6)	11.3	(18.2)	8.4	(8.9)	(53.5)	2.7	14.4	(5.2)	(6.5)
Fire	47.9	(0.9)	8.9	22.2	13.0	13.1	(29.1)	18.7	42.7	34.0	17.0
Allied Lines	28.9	15.0	(11.4)	22.5	(61.7)	11.9	(40.5)	18.9	(108.3)	(60.9)	(18.6)
Inland Marine	(25.2)	13.4	55.0	(75.9)	0.4	22.9	(0.7)	26.6	28.2	31.0	7.6
Medical Professional Liability	19.2	23.1	(3.9)	(20.9)	(50.3)	(20.4)	(22.3)	(23.0)	(12.3)	15.2	(9.6)
Other Liability*	61.8	5.2	10.2	(3.1)	6.5	2.0	13.6	(19.2)	3.4	(50.4)	3.0
Products Liability	6.8	8.4	(80.5)	(118.2)	(41.1)	(19.2)	20.1	(56.7)	(88.1)	(6.2)	(37.5)
Workers Compensation*	21.0	11.5	5.2	(0.3)	(1.3)	0.0	(0.3)	2.9	(6.6)	2.5	3.5
Mortgage Guaranty	28.0	46.4	72.3	68.6	70.7	72.9	71.0	53.5	76.0	94.1	65.4
Financial Guaranty*	28.0	40.5	(12.4)	30.0	(13.3)	20.6	(237.9)	4.3	1.0	(25.9)	(16.5)
Accident and Health	(23.5)	(0.1)	11.1	(3.7)	9.1	3.5	(1.4)	(1.7)	3.4	11.7	0.8
Warranty	33.9	37.9	45.1	41.0	40.6	38.2	13.5	32.7	29.9	27.2	34.0
All Other*	(6.2)	18.6	38.5	36.9	46.2	33.7	13.5	43.0	21.2	41.9	28.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	80.8	80.8
Total All Lines	9.8	(12.3)	3.2	(12.1)	3.1	6.7	(23.0)	5.8	(1.9)	(11.7)	(3.2)

\*See technical notes

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**2022 Profitability Report  
Montana  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	7.5	7.6	(0.6)	3.8	6.6	9.5	5.9	7.1	11.0	0.4	5.9
Private Passenger Auto Physical	1.8	(12.7)	(1.4)	(19.5)	6.1	7.7	(18.0)	13.4	4.7	(5.2)	(2.3)
Private Passenger Auto Total	5.0	(1.6)	(1.0)	(7.1)	6.4	8.6	(6.0)	10.3	7.7	(2.6)	2.0
Commercial Auto Liability	3.3	15.7	12.2	9.3	11.0	(1.3)	13.5	4.6	20.8	19.0	10.8
Commercial Auto Physical	(1.0)	(11.3)	0.3	(13.8)	4.9	1.1	(7.5)	10.8	13.7	1.1	(0.2)
Commercial Auto Total	1.8	6.1	7.9	0.6	8.6	(0.4)	5.2	7.0	18.0	12.1	6.7
Homeowners Multiple Peril	(3.3)	(57.9)	0.0	(32.4)	16.4	12.8	(66.2)	1.4	11.9	(13.3)	(13.0)
Farmowners Multiple Peril	(16.5)	(4.7)	(6.4)	(10.8)	14.7	6.4	(40.4)	(9.4)	(11.5)	0.9	(7.8)
Commercial Multiple Peril	10.8	(14.9)	10.2	(9.3)	8.4	(3.6)	(37.9)	5.7	14.9	(0.6)	(1.6)
Fire	32.9	0.4	10.4	15.3	10.1	12.8	(20.5)	16.6	35.6	28.9	14.3
Allied Lines	19.7	10.3	(5.8)	15.1	(36.8)	11.7	(29.5)	17.0	(83.9)	(46.9)	(12.9)
Inland Marine	(15.6)	9.4	36.3	(48.9)	0.9	19.2	0.9	22.2	23.3	25.7	7.3
Medical Professional Liability	20.1	21.4	3.8	(8.4)	(25.3)	(6.2)	(9.2)	(8.1)	(0.2)	20.5	0.8
Other Liability*	48.4	10.7	12.5	1.9	11.9	9.5	18.6	(8.1)	9.9	(33.2)	8.2
Products Liability	14.0	14.1	(43.3)	(65.1)	(10.2)	2.6	28.6	(33.1)	(58.5)	5.7	(14.5)
Workers Compensation*	25.2	19.6	16.2	8.1	13.3	15.0	14.9	16.1	10.1	16.5	15.5
Mortgage Guaranty	35.2	35.1	42.1	37.9	38.4	49.3	52.8	36.6	49.0	62.6	43.9
Financial Guaranty*	7.1	54.6	(11.5)	23.3	29.7	37.0	(332.0)	33.6	19.4	71.5	(6.7)
Accident and Health	(15.0)	(1.3)	4.8	(6.4)	(0.4)	3.3	(0.3)	4.2	4.8	4.5	(0.2)
Warranty	26.0	29.2	33.5	31.5	33.0	36.9	17.7	32.0	30.2	27.1	29.7
All Other*	(1.6)	13.8	25.8	24.9	32.8	29.8	13.8	36.9	20.0	37.0	23.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	65.2	65.2
Total All Lines	9.7	(4.9)	5.0	(5.2)	6.0	9.5	(13.8)	8.4	2.3	(5.6)	1.1

\*See technical notes

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

**2022 Profitability Report  
Montana  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	10.2	9.9	2.5	6.3	8.8	12.5	8.8	9.1	12.5	3.3	8.4
Private Passenger Auto Physical	5.6	(11.5)	1.4	(20.3)	10.2	13.4	(19.8)	19.2	8.5	(3.6)	0.3
Private Passenger Auto Total	8.5	1.6	2.1	(4.3)	9.4	12.8	(3.5)	13.5	10.7	0.2	5.1
Commercial Auto Liability	5.5	13.6	11.7	9.3	10.4	2.0	12.7	5.8	16.2	16.0	10.3
Commercial Auto Physical	2.3	(9.1)	3.5	(12.2)	8.3	4.3	(5.5)	14.6	17.7	4.2	2.8
Commercial Auto Total	4.8	7.8	9.5	3.3	9.8	2.7	7.5	8.2	16.6	12.7	8.3
Homeowners Multiple Peril	0.3	(49.4)	3.1	(26.7)	17.8	16.3	(59.3)	4.1	13.6	(9.5)	(9.0)
Farmowners Multiple Peril	(11.7)	(1.0)	(2.5)	(6.6)	16.1	9.6	(36.5)	(5.6)	(7.4)	3.8	(4.2)
Commercial Multiple Peril	11.4	(7.7)	10.7	(4.2)	9.2	0.1	(25.0)	6.7	13.1	2.5	1.7
Fire	33.4	3.5	12.6	16.8	11.9	15.6	(15.5)	17.4	34.9	31.6	16.2
Allied Lines	27.1	13.5	(2.3)	20.2	(38.9)	18.3	(30.2)	20.1	(91.3)	(58.1)	(12.2)
Inland Marine	(14.8)	13.2	46.1	(54.2)	4.2	27.9	4.2	28.1	29.0	33.6	11.7
Medical Professional Liability	14.1	13.7	4.9	(1.3)	(8.9)	(0.3)	(1.7)	(0.9)	2.7	13.1	3.5
Other Liability*	26.4	8.1	9.0	3.8	8.7	8.1	13.0	(1.1)	7.5	(15.4)	6.8
Products Liability	9.8	9.4	(15.3)	(19.1)	(0.0)	3.9	13.9	(8.7)	(18.1)	5.1	(1.9)
Workers Compensation*	12.0	9.9	8.6	6.3	7.0	8.0	7.9	7.5	5.8	8.2	8.1
Mortgage Guaranty	28.1	29.5	40.5	38.6	41.1	61.8	68.0	44.7	55.4	79.4	48.7
Financial Guaranty*	6.4	6.2	3.0	20.1	9.1	6.7	(3.5)	4.6	4.0	5.6	6.2
Accident and Health	(6.4)	2.3	5.9	(1.5)	2.8	5.6	2.9	4.8	5.5	6.6	2.9
Warranty	19.9	20.5	21.2	20.3	19.2	22.2	12.0	17.6	16.9	18.0	18.8
All Other*	2.2	13.6	23.4	23.1	29.9	30.9	16.0	36.0	19.0	34.1	22.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	75.5	75.5
Total All Lines	11.0	(0.6)	6.9	(1.1)	7.2	10.5	(7.2)	8.7	4.5	(1.5)	3.8

\*See technical notes

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

**2022 Profitability Report  
Nebraska  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	64.5	65.7	68.2	66.6	60.7	56.9	60.6	52.4	63.4	76.1	63.5
Private Passenger Auto Physical	75.0	89.1	55.0	65.2	81.2	55.0	76.5	52.4	60.1	93.3	70.3
Private Passenger Auto Total	69.3	76.6	62.0	66.0	70.2	56.0	68.1	52.4	61.8	84.8	66.7
Commercial Auto Liability	43.4	58.5	48.0	62.9	69.0	63.8	68.1	64.9	53.7	53.6	58.6
Commercial Auto Physical	60.1	112.9	51.6	62.0	70.1	51.7	67.7	50.0	50.4	75.6	65.2
Commercial Auto Total	50.0	80.8	49.5	62.5	69.5	58.5	68.0	58.6	52.4	62.6	61.2
Homeowners Multiple Peril	133.1	131.7	38.7	104.1	117.3	51.4	101.2	58.7	54.7	117.3	90.8
Farmowners Multiple Peril	60.6	191.8	45.6	51.5	56.2	51.9	56.1	51.3	68.9	161.7	79.6
Commercial Multiple Peril	87.6	120.6	33.1	62.1	79.4	50.7	92.7	45.9	61.2	124.8	75.8
Fire	52.9	41.8	30.1	48.8	38.9	53.4	32.3	94.6	60.2	114.9	56.8
Allied Lines	78.1	119.5	65.5	44.0	64.3	61.8	71.6	75.7	50.3	125.0	75.6
Inland Marine	60.7	62.1	18.6	162.4	66.5	41.0	69.5	51.3	43.3	63.7	63.9
Medical Professional Liability	41.1	23.7	52.7	45.2	52.2	60.1	62.6	65.6	51.0	45.2	49.9
Other Liability*	31.8	41.7	49.9	59.3	35.8	43.5	53.8	49.5	45.4	75.9	48.7
Products Liability	37.8	5.4	84.6	25.6	1.0	108.7	15.1	11.5	123.0	31.4	44.4
Workers Compensation	59.8	65.0	56.9	58.9	55.7	52.7	52.1	54.1	62.4	52.7	57.0
Mortgage Guaranty	21.6	5.6	12.3	2.6	1.5	0.5	5.4	20.4	4.0	(15.7)	5.8
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0
Accident and Health	81.9	78.8	90.1	92.4	64.4	59.0	58.3	46.1	54.3	51.6	67.7
Warranty	22.4	41.8	45.7	53.5	47.6	45.6	69.6	63.1	63.6	70.3	52.3
All Other*	27.5	56.7	18.5	31.6	23.2	39.9	49.2	21.7	33.5	26.6	32.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	6.5	6.5
Total All Lines	73.7	94.3	51.9	66.7	69.8	53.9	70.8	56.6	55.3	97.8	69.1

\*See technical notes

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

**2022 Profitability Report  
Nebraska  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(1.8)	(1.8)	(4.5)	(1.8)	6.4	10.7	6.3	11.9	3.2	(7.7)	2.1
Private Passenger Auto Physical	(13.0)	(27.7)	11.6	0.9	(15.8)	13.8	(10.0)	13.4	8.8	(25.1)	(4.3)
Private Passenger Auto Total	(7.0)	(13.8)	3.1	(0.5)	(3.9)	12.1	(1.4)	12.6	5.9	(16.5)	(0.9)
Commercial Auto Liability	20.5	4.1	16.6	(1.5)	(6.4)	(1.2)	(4.1)	(1.1)	12.7	15.0	5.5
Commercial Auto Physical	1.9	(54.1)	13.2	3.1	(5.3)	16.4	(1.5)	17.8	18.5	(8.0)	0.2
Commercial Auto Total	13.1	(19.8)	15.2	0.5	(5.9)	6.6	(2.9)	6.9	15.1	5.7	3.4
Homeowners Multiple Peril	(81.7)	(77.4)	28.1	(45.3)	(58.3)	16.3	(40.2)	7.6	12.8	(55.4)	(29.3)
Farmowners Multiple Peril	2.3	(137.6)	20.9	14.4	10.7	13.6	10.3	15.0	(3.1)	(100.7)	(15.4)
Commercial Multiple Peril	(31.3)	(66.7)	29.4	(2.4)	(19.1)	11.7	(36.4)	18.0	1.6	(68.4)	(16.4)
Fire	14.1	26.4	39.5	18.2	29.6	14.1	39.0	(27.0)	11.9	(47.7)	11.8
Allied Lines	2.0	(42.9)	13.1	32.5	11.9	9.0	3.0	(0.1)	28.1	(47.0)	1.0
Inland Marine	5.8	8.7	54.4	(102.4)	3.8	28.7	(3.7)	19.4	26.1	3.2	4.4
Medical Professional Liability	10.6	25.9	(8.3)	(3.0)	(26.7)	(26.3)	(37.7)	(29.8)	(10.0)	(5.0)	(11.0)
Other Liability*	32.6	25.6	15.8	5.9	30.6	23.7	12.9	16.5	22.6	(9.7)	17.6
Products Liability	16.5	49.2	10.8	36.3	61.8	(95.8)	39.8	48.7	(81.4)	37.4	12.3
Workers Compensation	5.7	0.8	9.4	7.5	7.7	12.7	11.6	7.2	0.2	9.6	7.2
Mortgage Guaranty	54.3	68.7	62.7	71.3	73.1	75.3	70.7	57.3	72.0	95.6	70.1
Financial Guaranty*	39.1	38.2	35.0	5.9	12.8	18.0	(9.9)	12.6	(5.4)	(14.0)	13.2
Accident and Health	(12.8)	(6.7)	(17.0)	(16.0)	5.3	4.7	5.0	15.6	10.0	15.7	0.4
Warranty	66.3	42.4	39.6	32.4	38.8	43.9	7.3	16.8	28.9	13.2	33.0
All Other*	30.8	(0.2)	42.2	28.7	37.7	20.3	8.0	41.2	27.5	35.8	27.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	69.5	69.5
Total All Lines	(8.2)	(30.1)	16.4	(1.0)	(3.7)	13.1	(5.0)	10.2	13.6	(30.1)	(2.5)

\*See technical notes

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**2022 Profitability Report  
Nebraska  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	2.2	2.3	0.2	1.7	7.0	11.8	8.1	12.1	5.3	(3.2)	4.7
Private Passenger Auto Physical	(7.6)	(16.7)	8.5	1.3	(9.5)	11.8	(6.9)	11.3	7.8	(19.0)	(1.9)
Private Passenger Auto Total	(2.3)	(6.5)	4.1	1.5	(0.6)	11.8	1.0	11.7	6.5	(11.2)	1.6
Commercial Auto Liability	18.3	6.8	14.8	3.2	1.0	4.5	2.6	4.2	15.3	17.1	8.8
Commercial Auto Physical	2.0	(34.5)	9.5	2.8	(2.7)	14.1	(0.4)	14.8	15.6	(5.6)	1.6
Commercial Auto Total	11.8	(10.2)	12.5	3.0	(0.6)	8.8	1.3	8.7	15.4	7.9	5.9
Homeowners Multiple Peril	(51.3)	(48.9)	20.0	(28.1)	(36.1)	14.9	(29.7)	7.9	12.2	(41.5)	(18.1)
Farmowners Multiple Peril	3.1	(87.5)	15.4	10.7	8.3	12.2	9.7	13.3	(0.7)	(77.2)	(9.3)
Commercial Multiple Peril	(17.2)	(40.3)	22.0	0.8	(9.5)	12.3	(25.2)	16.8	4.1	(50.8)	(8.7)
Fire	10.7	18.3	30.4	12.6	20.6	13.5	32.9	(19.4)	11.7	(34.2)	9.7
Allied Lines	2.4	(27.7)	9.2	21.4	10.9	9.5	4.2	1.0	23.4	(35.7)	1.8
Inland Marine	4.4	6.0	35.7	(66.1)	3.2	24.0	(1.2)	16.8	22.1	4.1	4.9
Medical Professional Liability	16.6	24.9	3.3	6.0	(6.6)	(7.1)	(17.0)	(10.6)	4.9	8.8	2.3
Other Liability*	30.1	24.2	16.8	9.0	28.7	27.2	18.7	20.4	25.0	(0.7)	19.9
Products Liability	19.8	40.7	16.3	33.4	53.3	(60.2)	42.1	46.9	(56.3)	37.9	17.4
Workers Compensation	9.0	8.0	14.1	12.2	13.4	18.8	17.9	13.3	10.5	16.9	13.4
Mortgage Guaranty	51.4	49.1	35.7	39.5	39.8	50.9	52.2	39.3	45.6	63.6	46.7
Financial Guaranty*	18.7	32.2	22.3	7.2	49.0	37.2	(6.7)	19.6	5.7	72.9	25.8
Accident and Health	(4.3)	(2.0)	(9.7)	(10.4)	(2.1)	5.1	4.8	16.5	9.8	8.2	1.6
Warranty	45.9	34.3	32.1	27.8	33.2	41.1	13.9	21.1	30.6	20.2	30.0
All Other*	22.5	1.7	28.6	20.3	27.7	19.8	10.6	35.8	25.3	34.2	22.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	56.3	56.3
Total All Lines	(2.5)	(16.9)	13.3	1.6	0.7	13.7	(0.8)	10.8	13.6	(20.9)	1.3

\*See technical notes

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

**2022 Profitability Report  
Nebraska  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	5.3	5.1	3.2	4.3	9.1	14.6	10.9	13.6	7.4	0.1	7.3
Private Passenger Auto Physical	(6.3)	(17.4)	13.9	4.4	(8.7)	19.6	(6.3)	17.2	12.5	(21.7)	0.7
Private Passenger Auto Total	1.0	(3.4)	7.2	4.3	2.4	16.5	4.3	15.0	9.5	(8.9)	4.8
Commercial Auto Liability	15.5	7.5	12.7	4.8	3.6	6.1	4.8	5.3	11.9	13.8	8.6
Commercial Auto Physical	5.6	(35.2)	13.8	5.9	0.1	20.4	2.6	19.1	19.5	(3.3)	4.8
Commercial Auto Total	12.8	(4.9)	13.0	5.2	2.6	10.4	4.2	9.3	14.0	9.0	7.5
Homeowners Multiple Peril	(46.5)	(41.5)	21.9	(23.9)	(29.6)	18.4	(26.8)	10.2	14.0	(35.9)	(14.0)
Farmowners Multiple Peril	6.6	(80.6)	18.0	13.3	11.1	16.7	13.7	16.3	2.1	(66.8)	(5.0)
Commercial Multiple Peril	(10.0)	(26.4)	19.7	3.4	(4.1)	13.5	(17.4)	15.8	5.9	(36.0)	(3.6)
Fire	13.5	19.4	30.6	14.5	21.7	16.5	35.9	(14.3)	12.7	(25.1)	12.5
Allied Lines	6.4	(30.7)	14.6	31.2	16.7	16.1	8.9	4.1	34.4	(44.1)	5.8
Inland Marine	8.5	9.9	46.3	(69.0)	6.7	32.3	1.7	20.7	25.6	7.4	9.0
Medical Professional Liability	10.9	13.7	4.4	5.1	0.6	0.2	(3.4)	(1.0)	4.2	6.0	4.1
Other Liability*	16.9	14.1	10.6	6.8	15.3	16.6	12.3	12.4	14.7	2.5	12.2
Products Liability	12.7	21.1	9.9	15.7	22.8	(21.7)	21.2	23.3	(22.7)	21.0	10.3
Workers Compensation	7.8	6.9	9.7	8.4	8.8	12.1	11.4	8.5	7.2	10.4	9.1
Mortgage Guaranty	43.3	42.5	35.4	40.9	44.0	68.3	72.8	51.5	55.0	85.5	53.9
Financial Guaranty*	7.6	8.5	11.8	7.7	14.7	6.2	2.6	8.9	3.6	10.5	8.2
Accident and Health	1.5	2.3	(0.7)	(1.4)	1.9	6.5	6.1	12.5	8.6	9.3	4.6
Warranty	37.9	18.6	16.2	14.9	16.8	25.3	9.2	11.2	15.7	9.9	17.6
All Other*	21.1	4.4	25.0	17.5	24.6	20.3	11.4	33.5	22.5	21.3	20.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	66.8	66.8
Total All Lines	1.3	(10.3)	13.9	4.1	3.6	15.3	2.5	11.7	14.0	(15.1)	4.1

\*See technical notes

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



**2022 Profitability Report  
Nevada  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	70.4	68.7	76.3	80.8	77.4	69.4	65.4	57.6	66.7	85.1	71.8
Private Passenger Auto Physical	57.7	60.6	66.3	69.4	65.4	59.3	59.2	50.3	71.6	85.5	64.5
Private Passenger Auto Total	66.4	66.2	73.1	77.3	73.7	66.4	63.6	55.5	68.1	85.2	69.6
Commercial Auto Liability	79.9	92.3	71.2	105.1	99.2	107.4	96.9	85.1	77.9	94.1	90.9
Commercial Auto Physical	54.8	54.6	62.4	69.8	66.7	58.6	52.2	43.2	52.4	59.8	57.5
Commercial Auto Total	76.4	86.8	69.9	99.9	94.7	100.1	90.9	79.3	74.6	89.8	86.2
Homeowners Multiple Peril	48.1	42.5	46.9	57.4	54.7	52.6	51.5	49.9	55.4	61.2	52.0
Farmowners Multiple Peril	59.9	18.4	47.0	46.1	69.7	22.4	32.0	31.1	31.7	25.4	38.4
Commercial Multiple Peril	50.9	51.8	44.3	51.6	47.7	52.1	50.8	37.1	51.7	54.3	49.2
Fire	16.3	54.7	22.1	18.2	56.4	88.1	49.5	62.9	28.7	35.5	43.2
Allied Lines*	35.7	31.7	70.8	45.9	78.7	74.6	124.6	111.3	77.9	80.9	73.2
Inland Marine	89.3	52.7	53.0	63.6	57.8	44.9	47.5	53.8	50.6	43.7	55.7
Medical Professional Liability	45.2	13.0	39.8	14.6	35.8	22.9	57.1	55.2	53.6	32.0	36.9
Other Liability*	79.8	73.8	111.0	96.9	73.5	176.0	92.3	72.0	42.7	62.3	88.0
Products Liability	78.0	98.5	60.4	65.3	(13.6)	NR	56.4	(68.0)	80.8	15.8	41.5
Workers Compensation*	53.0	21.4	44.7	50.3	48.2	57.7	44.6	50.0	52.5	53.6	47.6
Mortgage Guaranty	216.6	68.3	51.5	24.3	12.2	(3.1)	4.0	63.4	(10.3)	(38.4)	38.8
Financial Guaranty*	258.7	(116.1)	136.2	16.2	73.3	23.6	23.4	38.6	78.1	321.3	85.3
Accident and Health	66.1	60.2	55.6	52.2	66.4	55.8	86.7	56.4	55.1	56.8	61.1
Warranty	106.6	100.1	91.5	85.3	67.5	84.4	88.7	71.9	34.9	44.8	77.6
All Other*	40.2	7.9	19.2	44.7	25.9	44.6	28.6	22.4	17.4	19.6	27.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	2.3	2.3
Total All Lines	63.2	55.7	64.0	69.0	65.2	73.7	63.1	56.3	58.6	69.0	63.8

\*See technical notes

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

**2022 Profitability Report  
Nevada  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(11.8)	(9.9)	(18.8)	(21.4)	(16.0)	(6.7)	(2.5)	2.9	(2.8)	(20.1)	(10.7)
Private Passenger Auto Physical	6.6	4.7	(1.4)	(3.4)	2.2	9.0	9.2	15.8	(3.7)	(16.7)	2.2
Private Passenger Auto Total	(6.1)	(5.4)	(13.3)	(15.8)	(10.4)	(2.0)	0.9	6.6	(3.0)	(19.1)	(6.8)
Commercial Auto Liability	(28.6)	(45.3)	(17.3)	(56.8)	(46.9)	(57.5)	(42.6)	(28.9)	(15.4)	(31.9)	(37.1)
Commercial Auto Physical	4.8	7.0	(2.6)	(8.3)	(5.2)	5.2	13.8	22.6	13.8	7.0	5.8
Commercial Auto Total	(23.9)	(37.6)	(15.1)	(49.6)	(41.0)	(48.2)	(35.1)	(21.7)	(11.6)	(27.0)	(31.1)
Homeowners Multiple Peril	14.1	22.2	16.8	5.4	9.2	11.7	12.5	15.0	9.5	4.3	12.1
Farmowners Multiple Peril	(5.6)	51.7	11.7	18.5	(10.9)	36.1	21.8	25.2	28.6	25.9	20.3
Commercial Multiple Peril	(1.9)	1.6	4.1	1.4	4.9	1.7	1.5	19.0	2.6	1.4	3.6
Fire	53.9	11.6	46.5	52.2	11.1	(20.7)	20.0	6.8	43.0	37.0	26.2
Allied Lines*	42.1	46.1	(2.0)	25.4	(12.3)	(5.7)	(56.9)	(40.5)	(5.3)	(6.7)	(1.6)
Inland Marine	(28.1)	13.3	14.1	3.8	10.0	22.5	20.5	11.0	12.0	22.0	10.1
Medical Professional Liability	(7.2)	14.2	(17.7)	31.2	6.5	23.7	(28.3)	(18.0)	(9.0)	22.8	1.8
Other Liability*	(37.7)	(29.2)	(54.8)	(53.9)	(24.1)	(143.2)	(39.1)	(17.9)	22.7	(6.2)	(38.3)
Products Liability	(118.1)	(204.9)	(157.1)	(108.3)	37.9	NR	0.4	141.0	(42.6)	43.0	(45.4)
Workers Compensation*	10.6	47.7	20.0	12.6	14.3	1.6	18.7	10.2	8.5	3.4	14.8
Mortgage Guaranty	(149.6)	2.6	19.7	48.0	60.2	79.1	71.2	11.4	86.9	117.3	34.7
Financial Guaranty*	(222.4)	146.9	(90.8)	(5.5)	(69.6)	(11.0)	(32.0)	(28.5)	(93.1)	(349.5)	(75.5)
Accident and Health	(4.7)	7.7	12.7	20.1	4.6	15.7	(17.1)	16.0	17.2	14.2	8.7
Warranty	(22.7)	(14.6)	(8.4)	(0.9)	19.7	4.5	(16.9)	8.0	52.8	40.1	6.2
All Other*	13.7	45.5	33.9	10.7	29.2	8.7	30.3	37.8	43.0	36.4	28.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	77.4	77.4
Total All Lines	(5.8)	2.7	(6.9)	(10.5)	(4.8)	(14.4)	(1.3)	4.9	5.3	(5.5)	(3.6)

\*See technical notes

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**2022 Profitability Report  
Nevada  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(4.1)	(2.8)	(8.9)	(10.8)	(7.0)	(1.6)	1.6	5.3	1.0	(12.6)	(4.0)
Private Passenger Auto Physical	5.2	4.4	0.1	(1.5)	2.2	8.1	8.2	13.2	(2.0)	(12.3)	2.5
Private Passenger Auto Total	(1.2)	(0.6)	(6.1)	(7.9)	(4.2)	1.2	3.5	7.6	0.1	(12.5)	(2.0)
Commercial Auto Liability	(12.2)	(23.8)	(5.9)	(31.5)	(24.4)	(38.7)	(27.5)	(16.7)	(6.6)	(19.9)	(20.7)
Commercial Auto Physical	4.4	5.7	(0.3)	(4.2)	(2.0)	5.7	11.8	18.8	12.1	6.5	5.8
Commercial Auto Total	(9.8)	(19.5)	(5.1)	(27.5)	(21.3)	(32.1)	(22.3)	(11.8)	(4.1)	(16.6)	(17.0)
Homeowners Multiple Peril	11.1	15.6	12.6	5.0	7.8	11.3	12.0	13.7	9.7	5.5	10.4
Farmowners Multiple Peril	1.0	37.0	10.3	14.1	(5.1)	30.6	19.4	21.9	24.8	22.9	17.7
Commercial Multiple Peril	4.0	5.6	6.9	4.7	7.4	5.8	6.0	18.6	6.2	5.0	7.0
Fire	36.0	8.8	35.8	35.3	9.1	(13.8)	18.0	7.0	36.0	31.6	20.4
Allied Lines*	29.6	30.9	0.3	17.8	(3.2)	0.3	(40.1)	(28.1)	(0.6)	(2.4)	0.5
Inland Marine	(17.1)	9.3	9.3	2.7	7.2	18.8	17.2	9.6	10.6	18.7	8.6
Medical Professional Liability	4.0	16.5	(3.8)	26.0	12.1	28.7	(14.1)	(4.8)	2.5	27.2	9.4
Other Liability*	(10.5)	(6.8)	(23.2)	(26.3)	(3.2)	(100.3)	(14.1)	(2.0)	27.3	3.5	(15.6)
Products Liability	(33.3)	(97.6)	(92.1)	(43.6)	44.4	NR	7.1	123.8	(20.3)	46.8	(7.2)
Workers Compensation*	27.0	48.9	29.2	22.4	25.0	16.2	28.6	20.4	21.9	16.5	25.6
Mortgage Guaranty	(54.7)	22.9	18.0	30.5	35.6	56.8	54.7	5.3	59.8	82.8	31.2
Financial Guaranty*	(129.9)	120.8	(41.6)	10.1	41.9	73.1	(1.1)	17.7	(21.9)	(8.5)	6.1
Accident and Health	(0.7)	6.6	9.5	12.8	0.5	16.7	(9.3)	20.6	19.2	8.6	8.5
Warranty	(10.4)	(3.6)	(0.2)	4.0	19.3	9.4	(7.2)	14.7	50.5	40.9	11.7
All Other*	13.2	32.2	23.4	8.4	22.5	11.0	28.3	33.8	37.8	33.6	24.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	62.5	62.5
Total All Lines	2.2	7.1	0.3	(2.8)	1.7	(6.4)	4.0	8.2	8.5	(0.1)	2.2

\*See technical notes

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**2022 Profitability Report  
Nevada  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(0.2)	0.8	(4.3)	(6.1)	(2.5)	1.5	4.6	7.3	3.6	(7.7)	(0.3)
Private Passenger Auto Physical	10.0	8.5	3.2	0.9	5.7	14.4	14.4	19.7	0.3	(12.8)	6.4
Private Passenger Auto Total	2.2	2.6	(2.5)	(4.5)	(0.7)	4.3	6.7	9.9	2.9	(8.8)	1.2
Commercial Auto Liability	(3.8)	(10.1)	(0.3)	(14.8)	(10.4)	(20.1)	(14.5)	(6.3)	(1.0)	(9.7)	(9.1)
Commercial Auto Physical	8.0	8.9	2.8	(1.5)	1.1	9.4	16.6	22.2	15.0	9.8	9.2
Commercial Auto Total	(2.7)	(8.5)	0.0	(13.6)	(9.4)	(17.6)	(12.0)	(4.0)	0.3	(8.2)	(7.6)
Homeowners Multiple Peril	14.0	17.8	15.1	7.5	10.0	14.6	15.1	15.6	11.5	8.1	12.9
Farmowners Multiple Peril	4.1	31.1	11.8	14.8	(1.3)	33.1	22.0	22.4	24.0	22.7	18.5
Commercial Multiple Peril	5.9	6.6	7.5	5.9	7.7	7.2	7.4	15.2	6.7	6.5	7.6
Fire	40.4	10.8	31.9	32.5	10.7	(10.6)	21.0	9.3	34.8	32.8	21.4
Allied Lines*	31.2	32.2	3.4	19.5	0.6	3.2	(27.4)	(17.2)	2.3	0.8	4.9
Inland Marine	(15.5)	13.3	15.0	6.3	11.7	29.1	27.2	14.8	15.0	25.6	14.3
Medical Professional Liability	5.3	10.5	1.4	14.6	8.4	17.9	(4.2)	0.6	3.7	15.4	7.4
Other Liability*	(0.2)	0.8	(4.1)	(6.3)	2.0	(35.0)	(1.2)	2.1	13.7	4.6	(2.4)
Products Liability	(1.2)	(11.4)	(35.3)	(4.8)	14.6	NR	7.4	43.7	(3.4)	18.9	3.2
Workers Compensation*	9.8	15.9	11.4	9.3	10.0	8.4	12.9	9.2	9.4	8.4	10.5
Mortgage Guaranty	(7.3)	8.9	9.6	17.2	24.1	50.1	54.6	7.2	47.2	75.8	28.7
Financial Guaranty*	(12.9)	18.0	(2.9)	5.6	6.4	7.5	3.0	4.7	1.8	2.9	3.4
Accident and Health	3.1	5.6	6.6	7.7	3.3	10.4	(0.6)	10.4	9.8	8.1	6.4
Warranty	(3.2)	1.1	2.7	5.1	12.6	8.4	(1.0)	8.4	21.5	18.1	7.4
All Other*	11.9	24.8	19.7	9.0	19.1	11.8	25.0	28.7	30.9	27.4	20.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	74.8	74.8
Total All Lines	4.7	7.4	3.3	1.1	4.1	(1.6)	6.0	8.2	8.4	2.8	4.4

\*See technical notes

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**2022 Profitability Report  
New Hampshire  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	66.6	66.8	61.5	64.6	63.1	59.0	60.3	47.3	52.7	63.9	60.6
Private Passenger Auto Physical	56.1	56.9	57.7	56.1	57.8	59.8	57.6	48.0	61.2	74.5	58.6
Private Passenger Auto Total	61.7	62.1	59.6	60.4	60.5	59.4	59.0	47.7	57.0	69.3	59.7
Commercial Auto Liability	47.2	48.9	62.2	51.3	73.4	52.8	58.1	43.6	30.7	46.7	51.5
Commercial Auto Physical	54.1	59.2	54.6	54.1	53.0	56.0	52.8	42.8	45.7	57.9	53.0
Commercial Auto Total	49.0	51.6	60.1	52.1	67.9	53.7	56.6	43.4	35.0	50.0	51.9
Homeowners Multiple Peril	40.1	44.8	62.2	39.4	41.9	45.7	45.3	36.7	40.8	52.9	45.0
Farmowners Multiple Peril	49.1	23.0	119.5	15.2	56.4	20.9	33.9	6.3	35.8	54.5	41.5
Commercial Multiple Peril	43.7	41.0	43.8	33.1	40.2	48.3	33.6	39.4	44.5	47.2	41.5
Fire	19.8	57.4	23.2	59.9	23.5	28.2	30.2	37.1	18.5	58.9	35.7
Allied Lines	(3.4)	24.8	33.2	25.4	43.8	31.5	29.5	8.7	26.4	29.2	24.9
Inland Marine	37.6	36.8	61.6	18.8	36.6	58.0	30.3	58.5	34.7	37.0	41.0
Medical Professional Liability	30.1	49.2	48.6	49.1	118.2	78.7	61.2	93.2	64.3	77.0	67.0
Other Liability*	72.1	12.6	22.7	34.6	55.6	51.5	48.5	28.7	38.8	37.3	40.2
Products Liability	30.6	46.8	36.8	153.9	9.9	6.0	(2.3)	(4.9)	12.5	20.8	31.0
Workers Compensation	48.7	51.8	45.6	43.6	45.3	41.4	34.0	45.7	47.3	40.9	44.4
Mortgage Guaranty	103.5	79.1	37.4	22.4	8.6	2.8	2.6	22.8	(1.9)	(14.5)	26.3
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	81.1	94.5	104.6	120.7	106.6	56.0	105.5	88.0	63.3	87.2	90.8
Warranty	60.4	50.3	51.6	43.1	38.4	43.8	50.7	40.4	42.7	49.5	47.1
All Other*	29.8	19.9	37.5	9.1	15.5	24.0	35.4	41.2	25.3	21.6	25.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(1.2)	(1.2)
Total All Lines	50.9	48.5	51.9	46.4	51.5	50.7	47.4	42.7	45.2	52.8	48.8

\*See technical notes

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**2022 Profitability Report  
New Hampshire  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(3.5)	(2.6)	4.5	1.4	4.4	9.3	6.9	18.8	16.7	6.1	6.2
Private Passenger Auto Physical	9.2	9.6	9.0	12.2	11.3	8.9	11.1	18.9	7.9	(4.2)	9.4
Private Passenger Auto Total	2.4	3.2	6.7	6.7	7.8	9.1	8.9	18.8	12.3	0.9	7.7
Commercial Auto Liability	14.1	11.4	3.6	15.6	(14.1)	11.2	4.6	22.3	38.6	20.4	12.8
Commercial Auto Physical	3.1	(1.1)	5.5	8.3	10.3	7.5	11.5	22.7	20.7	8.1	9.7
Commercial Auto Total	11.2	8.1	4.1	13.6	(7.5)	10.2	6.6	22.4	33.4	16.8	11.9
Homeowners Multiple Peril	23.2	19.4	(0.4)	25.6	23.6	19.9	18.8	29.0	25.3	13.4	19.8
Farmowners Multiple Peril	11.9	41.1	(64.9)	48.3	3.2	41.8	28.1	58.8	26.5	9.1	20.4
Commercial Multiple Peril	12.6	14.1	11.3	23.8	14.2	8.2	23.5	17.4	13.1	10.4	14.9
Fire	45.8	7.4	45.1	5.3	44.2	39.5	39.9	34.7	48.2	12.3	32.2
Allied Lines	82.5	50.5	39.7	47.9	28.9	25.9	41.4	62.7	52.3	43.2	47.5
Inland Marine	30.2	31.3	5.4	51.9	32.6	8.3	37.7	9.7	29.5	29.1	26.6
Medical Professional Liability	34.7	(2.8)	(7.2)	(0.8)	(86.0)	(44.9)	(9.2)	(50.8)	(19.3)	(31.2)	(21.8)
Other Liability*	(21.3)	52.7	44.0	25.2	1.3	11.7	8.6	33.3	26.3	20.2	20.2
Products Liability	25.5	(23.4)	86.3	(140.1)	35.2	58.6	64.4	75.9	30.3	29.3	24.2
Workers Compensation	13.7	9.4	17.3	17.9	10.2	18.6	30.9	16.3	12.8	17.6	16.5
Mortgage Guaranty	(30.6)	(8.0)	35.4	50.3	65.0	72.7	73.3	54.4	78.1	93.7	48.4
Financial Guaranty*	39.2	24.4	35.7	26.5	12.6	17.7	0.8	15.6	9.1	(15.0)	16.7
Accident and Health	(25.5)	(29.2)	(44.9)	(60.3)	(41.5)	3.6	(43.4)	(22.5)	9.0	(20.4)	(27.5)
Warranty	27.9	38.5	37.1	46.8	54.4	47.5	34.3	44.2	51.1	39.0	42.1
All Other*	27.8	38.5	18.3	49.8	44.1	34.3	23.2	15.8	35.0	34.2	32.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	82.2	82.2
Total All Lines	11.0	14.4	11.9	17.4	11.3	13.4	16.9	21.5	20.4	12.0	15.0

\*See technical notes

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**2022 Profitability Report  
New Hampshire  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	1.6	2.2	6.4	4.1	6.3	11.2	9.1	17.9	16.3	7.9	8.3
Private Passenger Auto Physical	7.2	7.7	7.0	8.8	8.3	8.2	9.9	15.8	7.3	(2.3)	7.8
Private Passenger Auto Total	4.2	4.8	6.7	6.4	7.3	9.7	9.5	16.8	11.7	2.7	8.0
Commercial Auto Liability	13.4	10.9	6.0	14.1	(4.2)	14.0	9.2	22.4	35.2	20.8	14.2
Commercial Auto Physical	2.8	0.0	4.7	6.3	7.7	7.3	9.9	18.6	17.3	7.1	8.2
Commercial Auto Total	10.6	8.1	5.7	11.9	(1.0)	12.2	9.4	21.3	30.0	16.8	12.5
Homeowners Multiple Peril	17.0	13.9	1.6	18.1	17.0	17.8	17.0	24.8	22.1	12.8	16.2
Farmowners Multiple Peril	9.0	28.0	(40.3)	33.2	3.8	35.0	24.2	48.1	22.6	9.0	17.3
Commercial Multiple Peril	11.5	12.1	10.2	18.1	12.3	9.9	22.4	16.8	13.7	11.7	13.9
Fire	30.5	5.4	33.7	4.2	30.5	33.5	33.5	28.9	39.9	12.0	25.2
Allied Lines	55.5	33.1	26.7	31.9	22.5	23.0	35.2	51.2	43.2	36.1	35.8
Inland Marine	19.7	20.1	3.7	34.0	21.8	7.5	30.9	8.7	24.4	24.1	19.5
Medical Professional Liability	34.3	6.8	4.4	3.7	(46.8)	(22.9)	4.7	(28.2)	(0.9)	(10.7)	(5.6)
Other Liability*	(4.1)	42.7	35.2	21.3	9.1	17.4	14.9	33.7	27.7	22.6	22.0
Products Liability	27.0	(2.9)	67.6	(78.2)	40.3	62.9	62.9	70.4	32.8	31.0	31.4
Workers Compensation	16.5	15.5	21.4	20.7	17.0	25.7	35.9	23.1	22.4	24.9	22.3
Mortgage Guaranty	0.2	2.1	20.2	27.6	35.9	50.0	55.1	37.5	50.8	62.5	34.2
Financial Guaranty*	14.2	20.8	25.1	22.7	46.3	26.2	0.6	30.1	15.7	71.7	27.3
Accident and Health	(12.1)	(16.1)	(26.5)	(38.7)	(29.3)	8.4	(22.8)	(7.1)	13.8	(17.8)	(14.8)
Warranty	27.8	31.8	31.4	38.8	45.1	47.0	36.2	43.1	49.7	40.1	39.1
All Other*	20.5	26.6	13.0	33.9	31.6	30.4	22.0	16.2	31.3	31.1	25.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	67.1	67.1
Total All Lines	11.2	13.2	11.4	14.3	11.0	14.7	17.5	20.5	19.9	13.1	14.7

\*See technical notes

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

**2022 Profitability Report  
New Hampshire  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	4.7	4.8	8.1	6.1	7.9	12.9	11.0	17.5	16.1	9.7	9.9
Private Passenger Auto Physical	11.8	11.9	11.3	13.1	12.5	13.6	15.7	21.6	11.3	0.2	12.3
Private Passenger Auto Total	7.3	7.5	9.3	8.9	9.7	13.2	12.9	19.2	14.1	5.7	10.8
Commercial Auto Liability	12.8	10.6	7.1	12.0	0.5	12.8	9.3	16.7	24.7	16.9	12.3
Commercial Auto Physical	6.5	3.2	8.0	9.5	10.9	11.5	14.3	22.8	21.1	10.8	11.9
Commercial Auto Total	11.7	9.2	7.3	11.5	2.4	12.5	10.2	17.9	24.0	15.7	12.2
Homeowners Multiple Peril	19.6	16.0	4.5	19.7	18.5	21.2	20.0	25.9	22.8	14.9	18.3
Farmowners Multiple Peril	13.0	32.0	(34.8)	32.5	6.5	37.9	27.4	48.9	23.9	11.6	19.9
Commercial Multiple Peril	11.9	12.0	10.7	16.3	11.9	11.0	20.8	15.0	12.5	11.6	13.4
Fire	35.9	8.4	35.0	6.8	29.5	37.0	36.9	29.8	39.9	14.5	27.4
Allied Lines	58.2	37.3	31.0	35.9	25.0	27.9	40.4	54.8	46.5	39.8	39.7
Inland Marine	28.1	27.5	7.4	43.6	29.1	13.2	43.9	13.1	30.5	33.0	26.9
Medical Professional Liability	16.9	5.9	4.8	4.8	(15.9)	(7.0)	5.0	(8.1)	2.4	(0.7)	0.8
Other Liability*	1.6	21.3	18.8	12.4	7.1	12.0	10.8	18.8	16.4	15.3	13.5
Products Liability	15.1	2.1	27.8	(22.0)	14.8	27.0	27.8	29.0	16.4	18.2	15.6
Workers Compensation	10.3	9.5	11.6	11.1	9.4	13.7	17.1	11.0	10.9	12.8	11.7
Mortgage Guaranty	3.5	4.3	16.8	23.1	32.4	54.8	65.7	44.6	55.8	75.9	37.7
Financial Guaranty*	10.1	7.7	9.5	10.6	33.4	10.3	3.2	6.2	5.3	10.5	10.7
Accident and Health	(0.7)	(2.2)	(4.9)	(10.4)	(8.3)	6.5	(1.9)	0.8	7.4	(6.5)	(2.0)
Warranty	13.7	17.8	15.1	17.4	19.5	22.0	18.3	19.7	20.8	17.7	18.2
All Other*	19.7	23.7	13.1	28.1	28.3	31.2	22.3	15.9	27.0	28.8	23.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	64.8	64.8
Total All Lines	11.2	12.2	11.0	12.9	10.6	14.5	16.6	17.6	16.8	12.8	13.6

\*See technical notes

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



**2022 Profitability Report  
New Jersey  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability*	69.0	66.3	68.3	70.6	68.5	65.1	64.2	55.3	62.0	75.5	66.5
Private Passenger Auto Physical	52.7	57.7	58.5	58.8	57.1	62.4	61.2	52.7	90.6	82.5	63.4
Private Passenger Auto Total*	64.1	63.7	65.3	66.9	65.0	64.2	63.3	54.5	71.5	77.9	65.6
Commercial Auto Liability*	73.2	70.2	80.4	76.7	81.4	80.0	78.3	71.0	68.6	79.1	75.9
Commercial Auto Physical	72.6	58.1	58.9	60.1	53.3	61.9	51.3	45.0	81.8	62.3	60.5
Commercial Auto Total*	73.1	68.3	77.1	74.1	76.9	77.2	74.2	66.9	70.6	76.6	73.5
Homeowners Multiple Peril	29.3	47.4	50.2	41.6	38.8	55.4	49.7	57.4	69.0	53.8	49.3
Farmowners Multiple Peril	31.4	24.1	55.2	29.7	10.6	44.2	23.9	24.0	29.6	73.1	34.6
Commercial Multiple Peril	44.1	54.0	52.6	48.4	57.6	53.1	50.0	49.4	56.2	43.2	50.8
Fire	73.2	21.1	51.4	47.5	27.6	44.6	122.9	67.0	57.8	50.0	56.3
Allied Lines	299.9	38.6	42.2	49.7	55.2	38.1	34.3	29.3	130.7	20.8	73.9
Inland Marine	41.9	44.2	72.1	2.6	43.5	45.8	43.1	59.6	55.6	39.8	44.8
Medical Professional Liability	54.1	52.2	52.4	57.9	29.7	34.0	52.3	53.6	61.9	54.3	50.2
Other Liability*	42.4	58.7	63.6	65.4	47.2	72.3	67.1	69.8	61.9	64.8	61.3
Products Liability	77.9	49.7	50.0	53.4	63.9	50.3	85.9	73.5	73.1	32.6	61.0
Workers Compensation	68.0	62.3	62.8	57.8	54.5	48.3	54.3	53.5	48.9	47.6	55.8
Mortgage Guaranty	80.6	106.1	84.1	72.1	58.5	29.3	23.4	61.0	9.0	(36.8)	48.7
Financial Guaranty*	(0.0)	(0.8)	(0.0)	0.0	0.2	0.1	0.5	0.3	(0.3)	(0.1)	(0.0)
Accident and Health	83.7	86.4	100.3	95.2	79.3	81.1	80.4	72.8	77.3	73.8	83.0
Warranty	70.6	58.5	48.0	54.5	45.7	51.9	41.4	45.0	56.0	64.4	53.6
All Other*	33.5	39.8	33.6	35.6	34.2	43.8	40.2	45.0	38.6	50.4	39.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	15.8	15.8
Total All Lines	61.8	57.6	60.9	57.6	55.5	59.5	59.7	57.1	65.8	61.3	59.7

\*See technical notes

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

**2022 Profitability Report  
New Jersey  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability*	(9.0)	(5.2)	(7.5)	(9.0)	(5.3)	(0.4)	0.1	8.0	5.0	(8.7)	(3.2)
Private Passenger Auto Physical	15.6	10.8	10.3	11.5	14.6	8.8	10.2	17.0	(21.9)	(10.8)	6.6
Private Passenger Auto Total*	(1.6)	(0.4)	(1.9)	(2.5)	0.9	2.5	3.3	10.9	(3.9)	(9.4)	(0.2)
Commercial Auto Liability*	(20.1)	(14.0)	(26.1)	(22.0)	(24.8)	(20.9)	(19.8)	(10.1)	(5.1)	(15.0)	(17.8)
Commercial Auto Physical	(14.0)	4.2	2.8	2.4	12.2	2.0	15.2	22.4	(16.3)	6.1	3.7
Commercial Auto Total*	(19.2)	(11.2)	(21.6)	(18.1)	(18.9)	(17.4)	(14.4)	(4.9)	(6.8)	(11.8)	(14.4)
Homeowners Multiple Peril	37.5	17.7	14.2	24.8	29.0	11.1	16.6	8.1	(4.5)	14.3	16.9
Farmowners Multiple Peril	19.0	32.3	0.1	29.1	45.6	10.9	34.1	37.4	28.7	(18.0)	21.9
Commercial Multiple Peril	6.3	(2.8)	(3.2)	2.5	(6.5)	(0.1)	3.0	4.4	(1.4)	14.4	1.7
Fire	(8.4)	46.6	14.6	18.4	40.6	24.3	(58.2)	3.4	12.6	22.0	11.6
Allied Lines	(244.1)	34.7	27.7	20.2	14.1	29.9	37.5	43.6	(64.0)	55.9	(4.4)
Inland Marine	26.7	22.7	(6.6)	71.3	26.9	22.9	25.8	9.2	10.8	27.9	23.8
Medical Professional Liability	0.9	(5.1)	(4.5)	(8.3)	28.5	16.3	1.3	(11.8)	(16.6)	(1.4)	(0.1)
Other Liability*	10.9	(3.9)	(10.0)	(11.5)	7.0	(17.9)	(12.5)	(14.7)	(4.6)	(2.6)	(6.0)
Products Liability	(66.3)	(57.7)	(23.0)	(52.6)	(37.4)	(2.2)	(70.0)	(37.1)	(52.8)	22.1	(37.7)
Workers Compensation	(10.0)	(1.8)	(1.2)	1.3	3.8	11.2	3.0	3.4	9.0	9.4	2.8
Mortgage Guaranty	(7.4)	(36.2)	(14.1)	(0.5)	11.1	42.5	50.2	14.4	66.3	116.3	24.3
Financial Guaranty*	38.9	38.8	35.0	24.8	19.7	9.7	(4.6)	9.1	7.0	(17.5)	16.1
Accident and Health	(22.5)	(17.3)	(31.9)	(27.2)	(11.4)	(11.4)	(12.1)	(3.7)	(4.2)	(5.8)	(14.8)
Warranty	15.7	26.7	39.2	33.9	48.7	41.5	43.9	41.3	34.7	17.0	34.3
All Other*	24.4	18.7	25.2	21.8	22.0	11.7	18.9	14.9	19.8	7.5	18.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	60.5	60.5
Total All Lines	(2.5)	2.6	(0.7)	3.2	6.3	2.9	2.3	4.7	(3.2)	3.6	1.9

\*See technical notes

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

**2022 Profitability Report  
New Jersey  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability*	0.7	2.9	1.1	(0.4)	2.3	5.9	6.2	11.8	9.4	(1.4)	3.8
Private Passenger Auto Physical	11.4	8.5	7.8	8.2	10.3	8.0	9.1	14.2	(16.3)	(7.6)	5.3
Private Passenger Auto Total*	3.9	4.6	3.2	2.3	4.8	6.5	7.1	12.6	0.9	(3.5)	4.2
Commercial Auto Liability*	(6.1)	(3.2)	(11.2)	(8.5)	(9.4)	(9.9)	(8.6)	(1.4)	2.4	(5.2)	(6.1)
Commercial Auto Physical	(7.5)	3.8	3.1	2.6	9.0	3.1	13.0	18.6	(11.5)	5.9	4.0
Commercial Auto Total*	(6.3)	(2.1)	(9.0)	(6.8)	(6.5)	(7.9)	(5.3)	1.8	0.3	(3.6)	(4.5)
Homeowners Multiple Peril	28.2	13.6	11.8	18.1	21.0	11.3	15.8	8.7	(0.9)	13.8	14.1
Farmowners Multiple Peril	16.2	23.8	2.8	21.2	31.8	11.0	29.4	31.5	24.5	(11.1)	18.1
Commercial Multiple Peril	11.0	3.5	3.2	6.3	1.0	5.4	8.4	8.4	4.1	16.5	6.8
Fire	(2.8)	32.2	14.5	13.0	28.3	21.9	(43.2)	5.0	12.7	20.4	10.2
Allied Lines	(144.1)	25.8	20.4	14.8	14.1	27.8	33.5	37.5	(46.8)	48.0	3.1
Inland Marine	19.8	15.2	(3.7)	47.0	18.6	19.4	21.8	8.5	9.9	23.5	18.0
Medical Professional Liability	14.5	9.2	10.1	6.1	32.4	28.4	15.1	4.5	1.5	13.9	13.6
Other Liability*	19.6	8.2	2.7	0.2	15.8	(3.0)	1.6	(1.7)	5.9	7.4	5.7
Products Liability	(19.5)	(15.8)	6.4	(14.3)	0.6	25.8	(31.8)	(8.0)	(19.9)	38.6	(3.8)
Workers Compensation	2.9	10.0	10.6	11.0	14.1	20.7	14.4	14.2	21.6	20.0	14.0
Mortgage Guaranty	26.2	(4.5)	(0.1)	4.2	8.7	30.9	39.7	8.4	44.3	83.0	24.1
Financial Guaranty*	18.8	31.3	28.5	25.9	53.2	23.6	(0.1)	27.6	18.2	71.1	29.8
Accident and Health	(6.2)	(5.3)	(15.6)	(14.7)	(7.7)	(2.3)	(5.1)	4.6	3.0	(6.3)	(5.5)
Warranty	15.4	22.5	29.8	26.9	37.7	38.2	40.5	37.7	33.9	21.0	30.4
All Other*	19.7	14.4	17.7	15.5	17.7	13.2	19.2	16.1	20.0	10.5	16.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	48.9	48.9
Total All Lines	5.5	7.8	5.4	7.1	10.2	8.6	8.1	9.3	3.5	8.7	7.4

\*See technical notes

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

**2022 Profitability Report  
New Jersey  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability*	3.8	4.9	3.7	2.6	4.4	7.0	7.2	10.0	8.5	2.0	5.4
Private Passenger Auto Physical	16.9	13.1	12.5	12.9	15.4	14.0	15.2	20.4	(17.1)	(6.8)	9.6
Private Passenger Auto Total*	6.2	6.3	5.3	4.5	6.4	8.3	8.7	12.0	3.4	0.2	6.1
Commercial Auto Liability*	0.0	1.4	(3.0)	(1.7)	(1.8)	(3.0)	(1.9)	2.1	4.0	0.0	(0.4)
Commercial Auto Physical	(4.1)	7.0	6.3	5.5	12.2	6.6	17.8	22.5	(8.8)	9.1	7.4
Commercial Auto Total*	(0.4)	1.9	(2.2)	(1.1)	(0.6)	(2.2)	(0.3)	3.8	3.0	0.8	0.3
Homeowners Multiple Peril	24.9	14.4	13.0	18.4	21.0	13.9	17.9	10.4	2.0	15.2	15.1
Farmowners Multiple Peril	15.8	22.7	5.5	20.5	29.9	13.5	30.6	31.7	25.4	(6.0)	18.9
Commercial Multiple Peril	9.3	5.1	5.0	6.5	3.6	6.5	8.4	7.7	5.1	13.1	7.0
Fire	1.1	28.9	15.6	14.4	27.1	24.1	(36.1)	7.0	12.9	20.6	11.6
Allied Lines	(47.0)	21.0	20.0	16.0	14.7	27.4	32.2	33.7	(32.0)	41.0	12.7
Inland Marine	20.9	19.6	(1.0)	56.4	23.2	27.4	30.2	12.4	13.3	30.1	23.2
Medical Professional Liability	8.5	6.1	6.2	4.7	12.9	13.3	8.5	4.4	3.1	7.2	7.5
Other Liability*	10.6	6.1	4.1	2.9	8.8	1.7	3.8	2.1	5.1	6.2	5.1
Products Liability	(1.2)	(0.4)	4.5	(0.4)	3.2	9.0	(4.3)	1.1	(1.4)	11.8	2.2
Workers Compensation	4.5	6.8	7.0	6.9	7.9	11.2	8.6	7.5	9.6	10.1	8.0
Mortgage Guaranty	11.0	1.9	3.0	4.2	6.4	21.2	33.2	9.0	32.4	66.6	18.9
Financial Guaranty*	7.5	9.1	7.7	6.5	18.9	6.4	3.2	5.4	4.6	8.9	7.8
Accident and Health	1.8	1.7	(1.1)	(1.3)	0.7	2.2	1.1	4.6	3.8	(0.3)	1.3
Warranty	11.9	15.7	19.1	17.9	23.5	27.1	28.0	24.6	19.1	11.8	19.9
All Other*	17.3	13.8	16.6	14.9	16.7	14.4	18.5	14.6	16.8	11.2	15.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	66.2	66.2
Total All Lines	6.3	7.4	6.1	6.8	8.6	8.4	8.1	8.1	4.7	8.1	7.3

\*See technical notes

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**2022 Profitability Report  
New Mexico  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	67.7	59.6	62.6	68.4	64.9	63.9	60.1	47.9	56.8	67.3	61.9
Private Passenger Auto Physical	57.6	62.5	71.6	68.5	71.5	64.1	61.7	47.8	69.2	76.3	65.1
Private Passenger Auto Total	64.0	60.6	65.9	68.5	67.4	64.0	60.7	47.9	61.7	71.0	63.2
Commercial Auto Liability	60.3	51.9	64.7	74.1	55.8	73.8	59.3	70.2	60.2	67.1	63.7
Commercial Auto Physical	62.3	56.8	64.3	61.1	75.0	58.0	55.0	42.5	48.2	60.6	58.4
Commercial Auto Total	60.8	53.1	64.6	70.8	60.6	69.8	58.2	63.4	57.4	65.6	62.4
Homeowners Multiple Peril	50.8	45.1	65.1	68.2	78.9	64.6	60.6	44.0	55.5	77.0	61.0
Farmowners Multiple Peril	52.7	66.0	55.7	64.2	96.2	43.1	102.2	31.9	39.8	65.0	61.7
Commercial Multiple Peril	46.6	48.3	64.1	58.9	72.4	61.9	73.7	57.8	58.8	60.7	60.3
Fire	41.9	21.7	34.0	38.2	44.9	87.7	60.0	34.9	28.3	78.1	46.9
Allied Lines	360.5	81.4	52.8	76.1	100.8	97.0	63.6	92.6	116.6	100.9	114.2
Inland Marine	45.7	54.1	49.6	64.3	46.8	72.8	52.4	54.3	59.0	44.7	54.4
Medical Professional Liability	46.6	68.7	90.8	58.1	76.3	123.5	111.9	119.8	105.0	126.4	92.7
Other Liability*	57.8	48.3	66.5	73.9	49.0	87.1	63.1	62.0	59.6	78.7	64.6
Products Liability	18.1	65.3	62.7	21.3	34.7	28.2	79.6	(0.6)	19.0	25.6	35.4
Workers Compensation	53.3	58.5	53.1	47.1	42.3	50.3	45.9	52.9	36.7	36.5	47.6
Mortgage Guaranty	75.5	41.3	46.3	44.3	26.0	13.6	10.0	24.9	11.0	(20.0)	27.3
Financial Guaranty*	(0.0)	(4.2)	0.0	0.0	0.0	0.0	(0.0)	0.0	(0.0)	0.0	(0.4)
Accident and Health	77.6	64.7	65.1	92.7	61.5	55.9	71.7	67.7	53.3	49.7	66.0
Warranty	27.5	26.6	25.3	27.3	30.2	29.3	38.3	42.9	50.1	45.7	34.3
All Other*	23.3	27.9	38.0	12.7	28.7	46.1	27.8	24.9	30.3	17.2	27.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(0.2)	(0.2)
Total All Lines	64.7	54.6	62.4	64.0	64.5	66.0	60.1	52.2	59.4	68.1	61.6

\*See technical notes

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

**2022 Profitability Report  
New Mexico  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(6.3)	4.0	0.8	(4.4)	0.4	1.7	6.2	16.3	10.6	1.0	3.0
Private Passenger Auto Physical	7.6	3.0	(7.1)	(1.9)	(3.8)	4.0	6.8	18.8	(1.0)	(6.1)	2.0
Private Passenger Auto Total	(1.2)	3.6	(2.1)	(3.5)	(1.2)	2.6	6.5	17.3	6.0	(1.9)	2.6
Commercial Auto Liability	(5.2)	7.2	(5.9)	(16.3)	3.3	(16.4)	0.2	(8.9)	3.1	(4.8)	(4.4)
Commercial Auto Physical	(3.4)	5.1	(4.1)	0.9	(12.7)	6.7	9.9	24.0	19.1	2.5	4.8
Commercial Auto Total	(4.7)	6.7	(5.4)	(11.9)	(0.7)	(10.7)	2.6	(0.9)	6.9	(3.1)	(2.1)
Homeowners Multiple Peril	11.8	20.0	(3.3)	(6.0)	(16.8)	0.1	3.5	22.8	10.9	(11.6)	3.2
Farmowners Multiple Peril	0.5	(11.7)	2.5	0.6	(35.2)	21.0	(44.8)	32.8	23.7	(2.0)	(1.3)
Commercial Multiple Peril	8.0	7.5	(11.4)	(6.1)	(22.8)	(8.6)	(23.2)	(6.7)	(3.5)	(3.9)	(7.1)
Fire	27.5	47.9	34.0	30.3	22.4	(24.5)	9.0	35.1	44.0	(8.5)	21.7
Allied Lines	(293.8)	(5.0)	24.0	(2.4)	(27.0)	(28.7)	10.1	(17.8)	(41.2)	(22.5)	(40.4)
Inland Marine	21.1	12.4	18.0	5.2	23.1	(7.1)	14.0	14.2	5.8	20.0	12.7
Medical Professional Liability	(9.6)	(15.9)	(53.6)	(16.1)	(63.8)	(108.2)	(103.4)	(102.6)	(96.4)	(120.7)	(69.0)
Other Liability*	(19.5)	1.9	(13.4)	(35.4)	5.1	(36.2)	(7.3)	(2.5)	(3.1)	(23.3)	(13.4)
Products Liability	30.3	(50.5)	(43.1)	35.1	4.1	23.0	(58.2)	62.5	33.2	24.5	6.1
Workers Compensation	11.2	6.9	13.2	18.5	23.9	13.0	18.1	9.3	28.8	29.0	17.2
Mortgage Guaranty	(2.4)	31.1	25.6	27.7	45.6	59.9	65.0	51.7	63.3	99.2	46.7
Financial Guaranty*	36.7	40.5	29.0	25.7	15.3	10.3	(3.0)	9.5	2.5	(20.3)	14.6
Accident and Health	(14.6)	5.9	5.8	(23.4)	9.9	14.0	(2.4)	1.7	18.9	22.1	3.8
Warranty	59.8	62.6	61.9	60.6	60.9	62.7	46.2	42.4	40.0	39.9	53.7
All Other*	35.0	28.4	18.8	45.3	28.9	7.9	29.3	32.7	29.3	39.8	29.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	78.8	78.8
Total All Lines	(4.8)	7.9	(0.7)	(2.6)	(2.1)	(3.6)	3.0	11.2	5.2	(3.3)	1.0

\*See technical notes

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**2022 Profitability Report  
New Mexico  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(0.4)	6.3	3.7	0.0	3.3	4.8	8.3	15.7	11.3	3.9	5.7
Private Passenger Auto Physical	5.9	3.3	(3.6)	(0.5)	(1.7)	4.2	6.4	15.5	0.1	(4.0)	2.6
Private Passenger Auto Total	1.9	5.2	1.0	(0.2)	1.4	4.6	7.6	15.6	6.9	0.7	4.5
Commercial Auto Liability	1.9	8.8	0.1	(5.9)	7.6	(7.7)	5.6	(2.2)	7.7	1.5	1.7
Commercial Auto Physical	(1.0)	4.5	(1.4)	1.7	(7.1)	6.8	8.8	20.0	16.3	2.9	5.1
Commercial Auto Total	1.2	7.7	(0.3)	(4.0)	3.9	(4.1)	6.4	3.2	9.7	1.8	2.6
Homeowners Multiple Peril	9.5	14.0	(0.4)	(2.3)	(9.1)	2.2	4.8	19.7	10.6	(7.1)	4.2
Farmowners Multiple Peril	2.7	(5.1)	4.2	2.4	(21.0)	18.3	(33.4)	27.9	20.6	0.3	1.7
Commercial Multiple Peril	9.0	8.4	(3.7)	(0.6)	(11.0)	(2.6)	(13.6)	(1.5)	1.3	0.8	(1.4)
Fire	19.3	32.0	26.7	20.8	16.5	(16.5)	9.9	29.5	36.6	(4.1)	17.1
Allied Lines	(189.4)	(2.4)	17.2	(0.2)	(13.3)	(19.2)	10.9	(11.8)	(30.0)	(15.4)	(25.4)
Inland Marine	13.8	8.0	11.8	3.6	15.4	(4.8)	12.0	12.1	5.7	17.0	9.5
Medical Professional Liability	5.2	(1.4)	(26.3)	(4.1)	(33.1)	(73.5)	(69.9)	(68.3)	(61.4)	(80.6)	(41.3)
Other Liability*	(3.6)	9.1	(2.6)	(18.1)	11.8	(20.2)	2.6	5.4	5.2	(11.1)	(2.1)
Products Liability	31.8	(21.3)	(15.5)	33.3	16.5	33.0	(35.2)	59.7	36.3	28.4	16.7
Workers Compensation	15.8	14.0	18.8	22.1	26.6	21.2	24.8	17.6	35.7	34.1	23.1
Mortgage Guaranty	21.3	29.4	15.5	14.4	24.4	40.6	48.9	35.8	39.5	67.3	33.7
Financial Guaranty*	20.0	29.0	18.2	22.1	51.0	20.0	(3.5)	20.9	6.9	64.4	24.9
Accident and Health	(6.8)	4.5	3.8	(14.4)	5.2	16.3	3.5	12.0	20.9	12.9	5.8
Warranty	42.9	45.4	44.5	44.6	45.7	55.8	43.3	41.0	38.3	37.4	43.9
All Other*	25.5	20.6	13.8	31.1	22.0	9.9	26.8	29.4	27.0	35.6	24.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	63.9	63.9
Total All Lines	0.8	8.8	3.0	1.3	2.3	1.1	6.2	12.2	7.8	1.0	4.4

\*See technical notes

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**2022 Profitability Report  
New Mexico  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	3.0	8.3	6.2	2.9	5.8	7.6	10.9	16.5	12.5	6.4	8.0
Private Passenger Auto Physical	10.9	7.2	(1.4)	2.3	1.0	8.9	11.9	22.8	2.9	(2.2)	6.4
Private Passenger Auto Total	5.2	8.0	4.1	2.7	4.4	8.0	11.2	18.4	9.5	3.6	7.5
Commercial Auto Liability	4.6	8.8	3.2	(0.7)	7.5	(2.3)	7.0	1.5	7.4	3.9	4.1
Commercial Auto Physical	2.3	7.6	1.7	4.6	(4.0)	10.8	13.0	23.4	19.3	6.0	8.5
Commercial Auto Total	4.2	8.6	2.9	0.2	5.6	(0.1)	8.0	5.0	9.2	4.2	4.8
Homeowners Multiple Peril	12.7	16.6	2.8	0.7	(5.2)	5.3	8.0	21.9	12.7	(3.9)	7.1
Farmowners Multiple Peril	5.9	(1.3)	6.7	5.0	(15.4)	22.2	(30.7)	28.3	21.8	3.2	4.6
Commercial Multiple Peril	9.8	8.9	0.5	2.4	(4.2)	1.1	(6.6)	1.8	3.6	3.5	2.1
Fire	21.9	32.9	27.4	20.6	16.2	(12.0)	12.0	29.3	36.1	(0.9)	18.4
Allied Lines	(194.3)	0.7	19.3	2.6	(9.0)	(15.7)	14.1	(8.2)	(24.4)	(12.2)	(22.7)
Inland Marine	21.7	13.2	18.0	7.4	22.9	(4.0)	19.9	18.1	9.4	24.0	15.1
Medical Professional Liability	5.5	2.6	(7.9)	1.0	(11.5)	(30.6)	(25.8)	(22.4)	(14.8)	(23.2)	(12.7)
Other Liability*	1.8	7.2	1.9	(5.3)	8.3	(7.3)	4.5	5.4	5.2	(2.9)	1.9
Products Liability	15.5	(4.5)	(2.1)	14.9	8.8	16.9	(11.8)	25.3	16.5	15.5	9.5
Workers Compensation	9.8	8.9	10.7	11.1	12.7	12.0	13.5	9.1	15.3	16.4	12.0
Mortgage Guaranty	12.9	17.9	12.1	11.8	20.5	41.4	55.7	39.8	41.2	76.1	33.0
Financial Guaranty*	6.7	11.8	10.1	10.2	14.8	8.4	2.3	6.2	4.9	13.0	8.8
Accident and Health	0.3	5.0	4.7	(2.2)	4.9	9.5	4.4	6.2	10.1	13.6	5.7
Warranty	30.4	29.6	26.8	26.5	26.9	34.4	26.1	20.1	20.4	22.8	26.4
All Other*	23.0	17.9	12.8	25.2	19.9	11.5	25.8	26.6	22.4	31.4	21.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	72.5	72.5
Total All Lines	4.0	9.5	5.3	3.8	4.7	3.9	8.2	12.0	8.5	3.7	6.4

\*See technical notes

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**2022 Profitability Report  
New York  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	63.1	65.0	69.3	71.9	73.4	70.1	72.1	62.0	73.2	83.5	70.4
Private Passenger Auto Physical	61.7	68.2	67.0	63.7	61.7	62.7	63.0	56.4	77.0	85.6	66.7
Private Passenger Auto Total	62.7	66.0	68.5	69.0	69.2	67.4	68.8	59.9	74.6	84.3	69.0
Commercial Auto Liability	70.7	72.0	69.1	71.1	67.7	79.6	77.8	71.1	70.8	78.4	72.8
Commercial Auto Physical	57.5	56.2	53.4	57.6	67.5	62.0	54.7	43.8	53.7	59.7	56.6
Commercial Auto Total	68.9	69.8	66.9	69.2	67.6	77.0	74.4	67.1	68.1	75.6	70.5
Homeowners Multiple Peril	35.2	43.1	48.4	41.4	42.8	55.8	49.0	49.4	55.1	52.6	47.3
Farmowners Multiple Peril	36.1	49.2	54.4	41.6	45.0	52.8	57.5	44.4	47.3	48.9	47.7
Commercial Multiple Peril	46.6	52.7	45.7	55.8	46.6	56.7	55.9	58.0	54.5	59.7	53.2
Fire	22.5	50.7	30.6	43.7	46.2	45.3	33.7	58.6	38.2	56.5	42.6
Allied Lines	175.7	34.0	42.1	26.1	60.3	31.8	34.0	69.7	49.2	40.0	56.3
Inland Marine	57.2	48.4	50.9	(22.9)	55.0	51.4	46.9	99.1	47.5	52.8	48.6
Medical Professional Liability	48.9	52.9	58.9	60.3	57.2	41.5	40.4	63.1	70.1	69.8	56.3
Other Liability*	62.0	61.7	71.0	78.6	58.5	62.5	75.7	67.6	60.6	63.0	66.1
Products Liability	34.6	(12.7)	(3.6)	3.1	7.8	53.9	58.9	41.7	46.0	16.4	24.6
Workers Compensation	44.1	74.3	65.4	62.7	55.5	47.0	46.9	54.9	54.0	47.5	55.2
Mortgage Guaranty	24.3	67.9	52.9	46.4	5.9	12.8	11.6	56.9	19.8	(29.0)	27.0
Financial Guaranty*	(444.5)	(380.2)	(70.8)	(7.6)	6.5	(68.6)	(7.9)	(28.1)	(24.3)	(133.8)	(115.9)
Accident and Health	82.4	74.6	81.2	77.4	68.3	72.7	81.9	74.1	62.5	67.4	74.2
Warranty	84.7	73.4	65.7	71.0	52.7	79.5	73.5	67.3	53.9	59.2	68.1
All Other*	26.4	78.5	54.9	42.0	28.7	45.5	52.3	69.1	55.5	39.8	49.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	10.4	10.4
Total All Lines	47.6	56.3	59.5	58.5	56.8	58.5	60.7	61.7	61.6	63.9	58.5

\*See technical notes

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**2022 Profitability Report  
New York  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(2.2)	(4.0)	(8.9)	(11.1)	(12.0)	(7.9)	(10.6)	(1.8)	(10.3)	(18.8)	(8.8)
Private Passenger Auto Physical	4.8	(1.7)	(0.2)	5.1	8.2	7.2	7.1	11.1	(8.5)	(15.5)	1.8
Private Passenger Auto Total	0.1	(3.2)	(5.8)	(5.3)	(4.7)	(2.5)	(4.2)	2.9	(9.6)	(17.6)	(5.0)
Commercial Auto Liability	(20.2)	(20.6)	(20.5)	(18.0)	(11.3)	(27.0)	(23.2)	(16.4)	(12.6)	(18.3)	(18.8)
Commercial Auto Physical	3.3	6.3	9.1	5.6	(6.0)	2.0	10.7	22.7	13.8	7.0	7.5
Commercial Auto Total	(17.0)	(16.8)	(16.3)	(14.7)	(10.6)	(22.7)	(18.3)	(10.6)	(8.5)	(14.5)	(15.0)
Homeowners Multiple Peril	27.5	19.4	13.4	21.8	21.0	7.4	14.3	14.0	8.4	12.2	15.9
Farmowners Multiple Peril	24.2	(10.8)	5.9	19.6	15.7	6.4	1.4	15.3	13.1	13.0	10.4
Commercial Multiple Peril	3.8	(2.2)	5.7	(7.1)	4.4	(5.3)	(5.8)	(7.4)	(1.9)	(3.9)	(2.0)
Fire	48.1	14.9	36.6	22.3	19.1	21.9	32.7	8.6	29.8	12.1	24.6
Allied Lines	(111.6)	42.5	30.6	46.9	11.8	37.4	39.4	2.9	24.0	36.3	16.0
Inland Marine	10.5	19.8	15.2	94.0	14.2	15.3	20.4	(34.7)	16.9	13.2	18.5
Medical Professional Liability	3.4	1.7	(14.4)	(16.9)	(9.8)	11.9	11.6	(11.9)	(22.9)	(14.6)	(6.2)
Other Liability*	(10.2)	(8.0)	(20.3)	(21.7)	(5.5)	(7.9)	(20.7)	(14.6)	(2.1)	(3.7)	(11.5)
Products Liability	(10.1)	76.1	60.8	40.7	46.6	(32.9)	(5.7)	14.2	(8.2)	29.9	21.1
Workers Compensation	30.5	(3.1)	0.7	0.5	8.2	18.5	17.9	6.3	7.5	12.3	9.9
Mortgage Guaranty	51.2	4.0	19.1	25.9	68.3	61.5	63.3	18.8	54.3	109.0	47.5
Financial Guaranty*	457.9	406.2	90.1	19.4	(4.5)	39.8	(35.2)	(116.0)	(38.7)	75.8	89.5
Accident and Health	(25.3)	(12.3)	(16.3)	(7.0)	6.6	(0.1)	(8.7)	0.7	13.8	8.8	(4.0)
Warranty	(3.6)	13.3	20.1	13.7	68.7	10.5	(0.1)	9.2	31.5	22.9	18.6
All Other*	32.4	(23.4)	3.9	14.2	30.9	12.0	5.0	(10.5)	(0.5)	20.0	8.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	64.0	64.0
Total All Lines	12.4	4.2	(0.8)	1.1	3.4	1.9	(0.1)	(2.8)	(0.8)	(1.4)	1.7

\*See technical notes

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**2022 Profitability Report  
New York  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	3.4	2.1	(1.4)	(3.2)	(3.4)	(1.4)	(3.5)	3.0	(3.7)	(10.3)	(1.8)
Private Passenger Auto Physical	4.2	0.2	0.8	3.9	6.0	6.6	6.6	9.5	(5.8)	(11.4)	2.1
Private Passenger Auto Total	3.6	1.5	(0.6)	(0.6)	(0.0)	1.5	0.1	5.4	(4.5)	(10.7)	(0.4)
Commercial Auto Liability	(6.9)	(8.1)	(8.1)	(6.6)	(1.6)	(15.1)	(11.6)	(6.9)	(3.5)	(7.9)	(7.6)
Commercial Auto Physical	4.0	5.3	7.2	4.7	(2.7)	3.1	9.5	18.9	12.2	6.6	6.9
Commercial Auto Total	(5.4)	(6.2)	(6.0)	(5.0)	(1.8)	(12.4)	(8.5)	(3.1)	(1.1)	(5.7)	(5.5)
Homeowners Multiple Peril	20.6	14.3	10.9	16.0	15.7	8.3	13.9	13.4	9.2	12.1	13.4
Farmowners Multiple Peril	18.7	(4.7)	6.4	14.7	12.2	7.2	3.4	14.3	12.7	12.8	9.8
Commercial Multiple Peril	9.2	4.4	9.6	0.9	8.9	2.2	2.4	0.2	4.9	3.4	4.6
Fire	33.6	11.3	29.0	16.0	15.0	20.5	28.4	8.7	26.0	12.4	20.1
Allied Lines	(60.3)	30.8	22.4	32.3	12.4	33.3	34.1	4.9	22.3	32.0	16.4
Inland Marine	9.6	14.0	10.9	62.0	10.5	13.8	18.0	(25.4)	15.6	12.4	14.1
Medical Professional Liability	20.3	16.0	5.6	2.8	11.1	28.4	27.2	8.2	2.2	8.7	13.0
Other Liability*	6.7	6.4	(3.1)	(5.9)	8.6	5.4	(4.7)	(1.2)	8.2	6.8	2.7
Products Liability	33.0	81.0	64.9	47.4	53.1	(3.0)	14.2	26.7	11.3	43.3	37.2
Workers Compensation	30.1	10.2	12.9	11.1	17.3	26.8	26.7	18.0	21.5	24.4	19.9
Mortgage Guaranty	61.0	18.5	19.4	20.2	45.1	46.6	51.4	13.0	35.8	78.2	38.9
Financial Guaranty*	301.6	283.1	71.8	28.2	54.7	46.8	(50.5)	(98.7)	(33.7)	154.4	75.8
Accident and Health	(12.9)	(6.6)	(9.5)	(4.5)	2.3	4.2	(3.7)	8.2	15.9	3.8	(0.3)
Warranty	2.3	13.4	18.1	14.2	52.5	13.8	5.8	12.5	30.8	24.5	18.8
All Other*	25.2	(14.2)	1.3	8.8	21.5	11.2	5.9	(5.5)	3.1	20.2	7.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	52.1	52.1
Total All Lines	15.3	9.2	5.6	6.1	8.9	8.2	6.6	4.0	5.9	5.5	7.5

\*See technical notes

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

**2022 Profitability Report  
New York  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	5.9	4.6	2.1	0.5	0.6	1.9	0.4	4.9	0.3	(4.4)	1.7
Private Passenger Auto Physical	8.6	3.4	4.1	7.8	10.5	12.3	12.1	14.9	(4.4)	(11.7)	5.8
Private Passenger Auto Total	6.5	4.3	2.6	2.3	3.0	4.4	3.2	7.3	(0.9)	(6.2)	2.7
Commercial Auto Liability	(0.7)	(1.6)	(1.6)	(1.0)	2.1	(6.5)	(3.8)	(1.0)	1.0	(1.5)	(1.5)
Commercial Auto Physical	7.2	8.4	10.4	7.6	0.4	6.6	13.6	22.1	14.9	9.9	10.1
Commercial Auto Total	(0.0)	(0.7)	(0.6)	(0.3)	2.0	(5.4)	(2.4)	1.0	2.2	(0.5)	(0.5)
Homeowners Multiple Peril	21.1	15.7	12.7	17.0	16.6	11.0	16.1	14.6	10.6	13.7	14.9
Farmowners Multiple Peril	19.2	(0.5)	8.6	15.6	13.6	10.1	6.4	15.3	13.5	14.1	11.6
Commercial Multiple Peril	8.4	5.5	8.3	3.3	7.7	4.3	4.5	2.9	5.2	4.8	5.5
Fire	31.8	12.5	27.3	16.0	14.4	21.2	29.8	10.5	24.2	13.9	20.2
Allied Lines	(20.5)	24.6	21.6	31.0	13.5	34.1	36.6	7.1	20.4	30.0	19.8
Inland Marine	11.7	16.9	14.4	68.2	14.0	19.1	23.5	(22.2)	16.9	15.8	17.8
Medical Professional Liability	9.3	7.7	4.7	3.6	5.9	11.7	11.2	5.1	3.2	5.0	6.7
Other Liability*	5.7	5.3	2.0	0.7	6.0	5.2	1.3	2.4	6.0	5.8	4.0
Products Liability	8.3	16.4	15.8	12.9	15.0	2.2	7.1	10.2	5.6	13.4	10.7
Workers Compensation	14.5	6.7	7.6	6.8	9.0	13.6	13.1	8.3	9.2	10.8	9.9
Mortgage Guaranty	24.0	9.1	9.4	9.9	21.6	29.3	37.3	11.2	24.3	56.7	23.3
Financial Guaranty*	62.1	46.4	16.6	9.0	11.2	11.9	(9.6)	(28.8)	(4.3)	16.4	13.1
Accident and Health	(1.6)	0.8	(0.2)	1.2	3.9	4.8	1.4	6.0	9.1	5.3	3.1
Warranty	4.7	10.8	11.6	10.1	29.8	11.2	6.4	9.5	17.9	14.7	12.7
All Other*	20.4	(8.9)	4.5	11.7	24.5	15.8	9.5	(2.1)	5.1	18.3	9.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.0	61.0
Total All Lines	11.2	7.9	6.1	6.1	7.7	7.9	7.0	5.0	5.8	6.0	7.1

\*See technical notes

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

**2022 Profitability Report  
North Carolina  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	64.8	67.9	73.1	75.8	81.3	72.1	76.7	63.3	70.9	81.9	72.8
Private Passenger Auto Physical	56.3	58.4	58.6	64.7	54.9	60.4	58.8	52.4	62.1	70.8	59.7
Private Passenger Auto Total	61.1	63.7	66.5	70.5	68.5	66.5	68.0	58.0	66.6	76.3	66.6
Commercial Auto Liability	56.2	55.0	63.2	69.0	63.7	69.7	69.3	59.7	59.4	63.6	62.9
Commercial Auto Physical	57.7	58.0	62.2	69.8	73.7	65.8	65.0	56.5	61.3	65.1	63.5
Commercial Auto Total	56.5	55.7	63.0	69.2	66.2	68.7	68.2	58.8	59.9	64.0	63.0
Homeowners Multiple Peril	44.6	45.3	43.6	57.0	49.4	93.6	56.3	63.2	50.5	67.2	57.1
Farmowners Multiple Peril	40.3	51.3	41.5	68.7	40.5	128.0	43.1	47.8	39.6	60.0	56.1
Commercial Multiple Peril	34.1	41.4	38.4	44.5	41.3	94.2	48.7	36.1	37.6	41.4	45.8
Fire	50.3	18.8	45.9	29.4	66.7	96.2	55.1	48.4	216.1	55.4	68.2
Allied Lines	40.7	30.5	55.1	119.7	53.0	328.1	61.1	65.8	45.2	41.0	84.0
Inland Marine	42.3	43.3	41.3	62.5	44.8	62.6	46.9	50.4	40.7	39.7	47.4
Medical Professional Liability	6.3	25.4	21.9	3.7	12.0	23.6	44.4	44.0	24.2	29.3	23.5
Other Liability*	34.2	42.0	50.6	54.4	46.1	52.4	55.3	52.4	59.1	48.9	49.5
Products Liability	53.5	15.9	43.9	(5.0)	22.3	41.3	59.8	19.7	69.1	62.5	38.3
Workers Compensation	60.1	55.4	50.1	46.0	41.2	35.6	37.0	48.9	47.8	41.3	46.4
Mortgage Guaranty	75.9	26.8	19.6	14.3	3.3	11.8	1.3	26.8	2.4	(22.0)	16.0
Financial Guaranty*	(0.0)	(0.4)	0.0	(0.1)	(0.0)	(0.0)	0.0	0.0	0.0	0.0	(0.1)
Accident and Health	81.7	66.4	83.9	85.0	86.8	77.3	78.8	68.4	79.8	70.7	77.9
Warranty	58.7	61.9	64.7	63.2	65.8	68.5	62.6	60.2	56.6	88.3	65.0
All Other*	25.7	17.0	28.2	40.3	38.6	43.0	33.6	33.1	24.4	34.9	31.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	5.9	5.9
Total All Lines	50.6	50.5	53.6	61.0	55.2	77.4	57.9	54.9	58.4	60.3	58.0

\*See technical notes

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

**2022 Profitability Report  
North Carolina  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(1.4)	(3.9)	(9.9)	(11.4)	(16.8)	(5.7)	(11.5)	(0.3)	(4.1)	(13.3)	(7.8)
Private Passenger Auto Physical	9.0	8.1	7.8	2.3	14.3	8.4	10.3	13.9	7.3	0.5	8.2
Private Passenger Auto Total	3.1	1.4	(1.8)	(4.9)	(1.7)	1.1	(0.9)	6.6	1.5	(6.4)	(0.2)
Commercial Auto Liability	4.4	7.8	(1.9)	(8.6)	(0.3)	(6.8)	(5.6)	4.7	3.8	4.1	0.2
Commercial Auto Physical	2.9	4.9	(0.1)	(7.4)	(10.3)	(1.0)	0.1	8.2	5.1	2.2	0.5
Commercial Auto Total	4.1	7.1	(1.5)	(8.3)	(2.8)	(5.3)	(4.2)	5.6	4.1	3.6	0.2
Homeowners Multiple Peril	19.3	20.3	21.8	7.4	16.6	(31.9)	8.4	0.5	15.9	(1.3)	7.7
Farmowners Multiple Peril	24.3	12.8	23.9	(6.4)	24.6	(72.7)	21.8	16.9	25.8	(0.1)	7.1
Commercial Multiple Peril	22.3	17.4	19.5	13.1	17.6	(41.0)	7.8	24.0	22.5	20.6	12.4
Fire	16.6	51.3	21.3	39.0	(0.2)	(30.8)	11.9	21.2	(154.0)	15.2	(0.8)
Allied Lines	39.4	48.6	20.7	(49.9)	21.6	(278.9)	10.9	7.7	31.1	37.9	(11.1)
Inland Marine	24.7	24.1	25.4	5.1	23.8	2.8	19.5	16.8	24.7	25.6	19.3
Medical Professional Liability	52.0	24.1	31.2	48.9	45.3	26.6	7.8	10.4	25.3	23.1	29.5
Other Liability*	34.4	21.1	13.7	7.5	15.8	11.9	8.6	11.0	4.8	18.4	14.7
Products Liability	(9.8)	35.9	(11.0)	44.5	27.6	8.0	(10.6)	43.5	(25.4)	(18.9)	8.4
Workers Compensation	4.6	10.0	16.6	19.5	24.6	31.7	28.9	14.0	16.0	22.8	18.9
Mortgage Guaranty	(3.1)	45.6	54.2	58.1	70.8	62.6	75.1	50.2	73.5	101.6	58.9
Financial Guaranty*	38.4	37.8	35.9	23.5	12.1	(101.7)	(6.1)	13.8	5.6	(17.8)	4.1
Accident and Health	(17.1)	5.1	(12.6)	(12.0)	(13.4)	(5.7)	(8.3)	1.8	(7.7)	1.5	(6.8)
Warranty	32.7	26.2	22.1	24.8	24.1	20.8	16.2	19.5	30.6	(6.1)	21.1
All Other*	34.3	42.5	29.8	16.8	19.9	14.9	26.4	26.6	37.7	26.1	27.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	70.9	70.9
Total All Lines	13.8	14.5	11.0	3.3	10.4	(13.5)	7.4	9.6	7.8	7.5	7.2

\*See technical notes

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

**2022 Profitability Report  
North Carolina  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	2.2	0.6	(3.7)	(4.9)	(8.2)	(1.4)	(6.1)	2.2	(0.6)	(7.8)	(2.8)
Private Passenger Auto Physical	6.7	6.5	6.0	2.1	10.0	7.6	9.1	11.7	6.6	1.2	6.8
Private Passenger Auto Total	4.1	3.2	0.7	(1.6)	0.6	2.9	1.3	6.8	3.0	(3.3)	1.8
Commercial Auto Liability	8.0	9.2	2.6	(1.6)	4.4	(0.6)	0.7	8.2	7.4	7.7	4.6
Commercial Auto Physical	2.8	4.1	1.1	(3.8)	(5.7)	0.6	1.0	7.2	5.1	2.5	1.5
Commercial Auto Total	6.8	8.0	2.3	(2.1)	1.9	(0.3)	0.7	8.0	6.8	6.4	3.8
Homeowners Multiple Peril	14.3	14.2	15.7	6.1	12.4	(23.1)	8.9	2.2	14.5	0.9	6.6
Farmowners Multiple Peril	17.6	10.2	17.4	(2.7)	17.6	(55.4)	19.4	15.0	22.1	1.8	6.3
Commercial Multiple Peril	17.0	13.8	15.1	10.9	14.2	(28.8)	10.5	21.9	20.8	19.4	11.5
Fire	12.2	34.3	18.3	26.3	1.7	(21.0)	12.6	18.6	(117.0)	17.9	0.4
Allied Lines	26.7	31.7	14.3	(31.0)	18.3	(215.3)	13.7	8.6	26.9	31.9	(7.4)
Inland Marine	16.7	15.8	16.7	3.5	16.1	3.4	16.8	14.3	20.6	21.3	14.5
Medical Professional Liability	43.0	23.0	27.6	37.5	36.7	30.4	13.3	17.5	29.7	27.9	28.7
Other Liability*	31.2	21.5	14.9	9.2	18.2	17.6	15.1	15.7	10.9	21.4	17.6
Products Liability	6.5	33.4	3.4	39.1	30.8	21.1	3.1	43.6	(11.3)	(5.6)	16.4
Workers Compensation	9.0	14.0	18.5	19.3	23.4	32.7	30.1	17.5	21.8	25.9	21.2
Mortgage Guaranty	19.4	38.3	33.1	33.3	40.3	42.7	57.3	34.9	47.8	69.3	41.6
Financial Guaranty*	17.1	33.6	23.9	21.5	47.9	(64.3)	(4.7)	31.2	17.9	67.9	19.2
Accident and Health	(9.2)	5.1	(7.1)	(7.5)	(10.2)	2.0	(1.6)	10.1	(1.1)	(2.0)	(2.2)
Warranty	28.2	24.1	21.4	24.2	24.4	25.2	20.7	21.2	30.7	2.5	22.3
All Other*	25.7	29.7	20.5	12.2	16.3	15.7	24.9	24.9	33.7	24.9	22.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	57.7	57.7
Total All Lines	12.3	12.5	10.0	4.5	9.8	(7.2)	9.4	10.4	9.3	8.9	8.0

\*See technical notes

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

**2022 Profitability Report  
North Carolina  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	5.4	3.6	(0.3)	(1.6)	(4.2)	1.6	(2.7)	4.9	2.3	(4.4)	0.5
Private Passenger Auto Physical	12.1	11.3	10.7	5.6	15.6	13.7	15.5	17.7	11.1	4.5	11.8
Private Passenger Auto Total	7.7	6.4	3.8	1.2	3.7	6.4	4.7	10.0	5.9	(0.7)	4.9
Commercial Auto Liability	8.6	9.0	4.8	1.8	5.8	2.6	3.6	8.1	7.6	8.2	6.0
Commercial Auto Physical	6.5	7.5	4.3	(1.2)	(2.8)	3.7	4.2	10.6	8.1	5.7	4.7
Commercial Auto Total	8.3	8.8	4.7	1.3	4.4	2.8	3.7	8.5	7.7	7.8	5.8
Homeowners Multiple Peril	17.5	16.9	18.4	8.7	14.6	(20.6)	11.9	4.9	16.5	3.8	9.3
Farmowners Multiple Peril	20.6	12.7	19.6	0.4	19.0	(51.5)	21.8	17.2	23.5	4.8	8.8
Commercial Multiple Peril	17.2	13.9	14.9	11.2	13.6	(19.7)	10.9	19.0	18.1	18.0	11.7
Fire	15.3	34.8	20.4	26.5	4.5	(15.4)	13.9	19.3	(69.8)	13.9	6.3
Allied Lines	34.9	39.6	19.0	(27.3)	20.4	(175.4)	13.7	10.8	29.1	38.2	0.3
Inland Marine	23.1	21.7	23.4	7.3	22.4	7.5	24.4	19.8	26.4	29.1	20.5
Medical Professional Liability	23.3	13.4	15.3	19.8	20.1	19.6	10.8	11.1	13.9	15.1	16.2
Other Liability*	17.5	12.7	10.0	7.2	11.3	12.0	10.7	10.5	8.0	14.4	11.4
Products Liability	5.8	16.5	4.4	17.4	14.6	12.0	4.4	20.6	(2.0)	0.4	9.4
Workers Compensation	7.6	9.7	12.0	12.2	14.0	20.5	18.9	11.1	12.9	15.9	13.5
Mortgage Guaranty	12.7	22.7	23.6	24.8	32.6	41.4	58.7	36.3	46.5	74.9	37.4
Financial Guaranty*	7.7	8.0	10.7	8.5	17.9	(7.3)	2.3	5.7	4.4	11.2	6.9
Accident and Health	(1.3)	5.0	0.3	0.0	(0.7)	3.7	2.5	6.3	2.4	1.6	2.0
Warranty	16.7	13.8	11.3	12.1	12.6	13.6	12.6	13.7	17.2	3.9	12.8
All Other*	21.7	24.5	18.2	12.0	14.9	15.8	22.7	21.5	26.7	22.0	20.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	66.1	66.1
Total All Lines	13.0	12.7	10.9	6.4	10.6	(3.1)	11.0	11.1	10.0	10.3	9.3

\*See technical notes

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



**2022 Profitability Report  
North Dakota  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	60.3	52.3	56.0	59.2	55.7	55.8	59.0	53.0	57.4	66.2	57.5
Private Passenger Auto Physical	55.1	55.5	57.2	75.3	56.6	58.3	74.0	38.6	76.9	77.4	62.5
Private Passenger Auto Total	57.5	54.0	56.7	68.1	56.2	57.2	67.5	44.7	68.6	72.7	60.3
Commercial Auto Liability	53.9	62.3	56.9	41.5	52.3	52.8	54.2	57.2	39.3	44.2	51.5
Commercial Auto Physical	63.3	59.6	51.3	73.5	56.2	51.7	56.3	43.2	58.8	60.9	57.5
Commercial Auto Total	58.0	61.1	54.4	55.8	54.0	52.3	55.1	51.2	47.8	51.6	54.1
Homeowners Multiple Peril	49.0	32.6	34.4	102.0	32.4	43.2	70.6	30.5	63.0	67.0	52.5
Farmowners Multiple Peril	52.2	53.4	62.3	93.5	58.6	71.0	51.7	55.6	59.6	57.9	61.6
Commercial Multiple Peril	44.7	46.2	36.4	60.2	35.6	33.7	64.1	65.7	58.9	59.1	50.5
Fire	(6.0)	56.3	58.6	45.7	24.5	36.0	53.4	47.2	69.8	32.5	41.8
Allied Lines	96.6	63.0	39.8	66.1	63.7	42.6	88.3	117.0	138.5	89.2	80.5
Inland Marine	102.1	42.3	45.0	64.6	42.0	40.8	95.4	39.9	48.1	63.0	58.3
Medical Professional Liability	20.5	38.1	85.6	442.1	(324.6)	66.8	8.5	59.3	40.7	39.9	47.7
Other Liability*	28.0	44.3	50.6	32.2	42.8	45.5	47.5	54.6	49.4	47.4	44.2
Products Liability	24.6	49.3	0.6	13.7	101.3	68.3	92.0	138.5	49.5	(4.0)	53.4
Workers Compensation*	37.7	7.3	9.6	38.3	15.2	(5.2)	2.4	4.6	19.3	(23.2)	10.6
Mortgage Guaranty	1.0	51.9	6.0	18.9	5.1	6.0	12.6	34.6	11.8	(21.5)	12.7
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0	(0.0)
Accident and Health	100.6	112.4	101.7	164.0	134.9	95.5	92.2	67.6	61.6	69.7	100.0
Warranty	66.5	40.4	52.4	46.6	55.7	53.3	164.0	72.6	80.6	89.7	72.2
All Other*	27.4	71.6	3.9	23.7	25.1	74.0	17.3	31.9	25.7	31.6	33.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	12.5	12.5
Total All Lines	72.9	55.6	44.5	67.3	52.7	47.7	71.9	74.2	92.0	73.5	65.2

\*See technical notes

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

**2022 Profitability Report  
North Dakota  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	2.3	13.7	8.8	6.4	11.6	9.7	8.2	10.8	8.9	3.4	8.4
Private Passenger Auto Physical	9.1	9.5	7.5	(11.7)	10.8	8.2	(8.8)	29.4	(11.8)	(8.8)	3.4
Private Passenger Auto Total	6.0	11.4	8.1	(3.5)	11.2	8.9	(1.4)	21.5	(3.0)	(3.7)	5.5
Commercial Auto Liability	6.6	(0.4)	6.0	23.7	12.9	10.5	10.6	8.3	29.1	25.4	13.3
Commercial Auto Physical	(3.9)	3.7	11.6	(10.5)	9.0	14.1	9.2	24.9	8.3	7.5	7.4
Commercial Auto Total	2.0	1.5	8.5	8.4	11.2	12.1	10.0	15.5	20.1	17.5	10.7
Homeowners Multiple Peril	14.1	34.4	31.4	(44.7)	35.5	23.3	(7.8)	38.4	2.1	(1.3)	12.5
Farmowners Multiple Peril	12.9	12.9	1.7	(31.1)	7.2	(7.6)	14.3	10.0	6.1	9.4	3.6
Commercial Multiple Peril	10.9	10.9	24.3	1.5	26.7	28.1	(6.4)	(5.4)	1.5	2.9	9.5
Fire	78.3	9.3	8.8	22.1	45.9	33.1	15.9	22.1	1.2	41.8	27.9
Allied Lines	(15.3)	12.1	41.0	10.3	14.5	31.2	(13.2)	(41.3)	(62.1)	(7.7)	(3.1)
Inland Marine	(39.0)	26.3	24.2	5.2	29.6	29.8	(28.7)	32.8	21.2	4.7	10.6
Medical Professional Liability	43.5	25.1	(41.1)	(494.6)	448.7	(36.0)	42.5	(6.6)	10.4	3.6	(0.4)
Other Liability*	31.2	14.4	6.9	30.9	21.0	18.0	14.2	11.0	15.0	17.8	18.0
Products Liability	20.5	(39.0)	57.3	57.3	(42.8)	(22.5)	(76.0)	(95.9)	(12.9)	81.8	(7.2)
Workers Compensation*	9.7	68.8	69.1	26.9	55.2	81.6	77.8	18.3	51.0	102.4	56.1
Mortgage Guaranty	76.0	20.4	69.3	54.5	68.8	69.2	62.5	41.8	63.0	101.4	62.7
Financial Guaranty*	38.3	40.5	38.1	15.4	14.0	13.9	(4.8)	9.7	4.9	(19.1)	15.1
Accident and Health	(32.9)	(43.6)	(28.3)	(91.5)	(62.6)	(32.5)	(19.7)	6.8	14.6	1.4	(28.8)
Warranty	20.2	47.6	34.2	41.2	32.1	33.5	(94.0)	11.1	11.7	(1.3)	13.6
All Other*	32.5	(16.0)	58.7	35.4	35.4	(26.0)	49.9	29.8	36.3	30.7	26.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	59.6	59.6
Total All Lines	(1.6)	12.6	26.1	0.6	18.8	20.6	(3.6)	(4.4)	(22.0)	0.6	4.8

\*See technical notes

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

**2022 Profitability Report  
North Dakota  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	4.6	12.0	8.4	6.7	10.2	10.7	9.3	10.9	9.5	5.2	8.8
Private Passenger Auto Physical	6.9	7.6	5.9	(6.9)	7.8	7.5	(5.7)	23.9	(8.6)	(6.1)	3.2
Private Passenger Auto Total	5.8	9.6	7.0	(0.7)	8.9	8.9	0.8	18.4	(0.9)	(1.4)	5.6
Commercial Auto Liability	9.1	3.7	8.1	20.0	13.6	13.6	13.6	11.2	27.8	24.7	14.5
Commercial Auto Physical	(1.6)	3.3	8.6	(5.9)	6.8	12.5	8.2	20.5	7.7	6.9	6.7
Commercial Auto Total	4.3	3.5	8.3	8.4	10.6	13.1	11.2	15.2	19.1	16.8	11.1
Homeowners Multiple Peril	10.7	23.3	21.8	(27.8)	24.6	20.2	(4.1)	32.1	3.5	0.9	10.5
Farmowners Multiple Peril	10.1	10.1	2.7	(18.9)	6.1	(4.4)	13.0	9.3	6.3	9.2	4.3
Commercial Multiple Peril	9.5	9.4	18.2	3.3	20.0	25.0	(1.8)	(1.6)	4.1	5.0	9.1
Fire	53.0	6.8	10.4	15.6	31.5	28.1	14.6	19.1	3.1	35.4	21.8
Allied Lines	(10.1)	7.2	26.4	6.7	12.3	26.6	(8.8)	(31.9)	(48.3)	(5.5)	(2.5)
Inland Marine	(24.1)	18.0	16.3	4.1	20.1	24.6	(20.9)	27.4	18.0	5.4	8.9
Medical Professional Liability	35.4	21.1	(19.5)	(308.8)	301.5	(17.0)	41.3	3.3	16.6	11.2	8.5
Other Liability*	25.5	13.7	8.0	23.0	20.5	21.2	18.5	15.2	18.7	20.9	18.5
Products Liability	19.6	(18.9)	44.4	44.4	(16.3)	(3.1)	(50.1)	(67.8)	(1.5)	71.8	2.2
Workers Compensation*	5.5	46.8	47.2	20.1	41.6	68.2	65.6	17.5	46.5	86.1	44.5
Mortgage Guaranty	63.3	15.8	38.6	27.9	36.7	46.0	45.7	27.2	38.8	68.4	40.8
Financial Guaranty*	25.9	38.2	26.8	20.0	50.7	35.6	2.6	20.7	24.8	73.1	31.8
Accident and Health	(17.4)	(20.8)	(10.2)	(48.7)	(34.5)	(15.6)	(7.8)	16.1	18.0	(0.3)	(12.1)
Warranty	18.7	36.9	28.4	34.5	29.6	34.6	(65.6)	17.3	18.9	8.7	16.2
All Other*	23.3	(8.8)	38.8	23.7	25.8	(17.0)	43.0	26.9	32.2	27.9	21.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	48.6	48.6
Total All Lines	0.2	9.2	18.1	1.5	14.9	18.7	(0.4)	(1.7)	(15.5)	2.1	4.7

\*See technical notes

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

**2022 Profitability Report  
North Dakota  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	7.6	13.8	10.7	8.8	12.0	13.8	12.3	12.8	11.4	7.9	11.1
Private Passenger Auto Physical	12.0	12.3	10.4	(5.6)	12.4	13.3	(4.2)	33.1	(8.1)	(4.9)	7.1
Private Passenger Auto Total	9.6	13.1	10.6	2.1	12.2	13.6	4.0	22.9	1.9	1.4	9.1
Commercial Auto Liability	9.6	5.6	8.2	15.0	11.2	12.4	12.6	9.9	20.2	19.7	12.4
Commercial Auto Physical	1.6	6.6	12.4	(3.5)	10.2	17.8	12.4	24.8	10.8	10.3	10.3
Commercial Auto Total	6.9	5.9	9.6	9.2	10.9	14.1	12.6	14.6	17.2	16.5	11.7
Homeowners Multiple Peril	14.2	25.8	24.7	(23.7)	26.0	24.6	(1.0)	33.5	6.1	3.8	13.4
Farmowners Multiple Peril	13.5	13.0	5.8	(15.4)	8.8	(1.7)	16.8	12.2	9.0	12.0	7.4
Commercial Multiple Peril	11.4	10.7	17.7	5.4	18.4	25.1	1.6	1.6	5.9	7.1	10.5
Fire	49.1	9.5	12.5	16.3	30.4	33.4	17.8	20.5	5.5	36.1	23.1
Allied Lines	(13.5)	13.9	45.6	12.8	19.9	45.2	(10.1)	(44.9)	(70.4)	(6.0)	(0.7)
Inland Marine	(21.7)	21.1	21.3	7.3	25.4	35.4	(21.2)	32.2	22.5	8.8	13.1
Medical Professional Liability	22.7	15.0	(5.7)	(86.8)	120.0	(4.9)	25.7	4.5	9.8	8.4	10.9
Other Liability*	18.8	11.4	7.8	15.3	13.3	15.1	13.3	10.7	12.0	14.2	13.2
Products Liability	14.9	(6.8)	24.7	23.5	(3.7)	1.7	(18.6)	(28.0)	2.2	40.6	5.0
Workers Compensation*	8.4	42.2	44.2	18.3	25.3	57.4	48.8	14.2	31.9	59.5	35.0
Mortgage Guaranty	69.9	20.8	49.2	34.2	43.0	63.8	65.1	35.6	44.4	87.6	51.4
Financial Guaranty*	6.4	7.7	9.8	5.2	13.0	5.6	3.4	6.3	4.2	7.3	6.9
Accident and Health	(4.0)	(2.1)	0.6	(6.5)	(4.7)	(1.0)	0.6	7.6	9.1	2.8	0.2
Warranty	13.3	21.7	15.2	16.5	14.6	18.6	(26.4)	9.3	9.2	5.8	9.8
All Other*	23.0	(3.8)	34.5	22.7	23.9	(12.1)	40.3	25.1	27.7	27.4	20.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	57.2	57.2
Total All Lines	3.6	12.8	22.3	4.3	17.7	23.9	2.7	1.2	(13.0)	5.3	8.1

\*See technical notes

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

**2022 Profitability Report  
Ohio  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	60.7	59.7	62.8	66.3	64.2	57.0	57.2	49.4	58.7	67.5	60.3
Private Passenger Auto Physical	59.3	61.1	60.6	58.9	56.4	57.6	61.4	55.5	70.4	85.3	62.6
Private Passenger Auto Total	60.1	60.3	61.8	63.0	60.7	57.3	59.1	52.1	64.0	75.9	61.4
Commercial Auto Liability	49.6	52.7	59.2	63.0	55.6	59.9	59.3	46.3	50.6	55.8	55.2
Commercial Auto Physical	59.4	62.6	62.0	56.9	57.8	56.5	57.6	49.7	57.6	69.9	59.0
Commercial Auto Total	52.1	55.3	60.0	61.3	56.2	59.0	58.8	47.3	52.5	59.7	56.2
Homeowners Multiple Peril	50.1	48.1	42.8	39.4	48.7	45.8	68.2	65.5	53.3	73.9	53.6
Farmowners Multiple Peril	54.0	38.5	35.0	39.4	50.5	48.2	43.6	46.0	45.2	71.8	47.2
Commercial Multiple Peril	41.1	46.4	40.7	37.4	38.6	39.0	74.8	50.4	42.8	62.0	47.3
Fire	49.2	66.2	40.5	24.7	75.3	34.9	54.5	56.5	52.6	69.5	52.4
Allied Lines	43.0	46.7	56.3	39.8	54.6	36.2	145.5	54.4	31.1	52.5	56.0
Inland Marine	41.0	43.2	36.8	74.3	39.8	37.4	42.4	50.2	47.0	43.1	45.5
Medical Professional Liability	15.2	20.8	10.6	36.5	2.4	42.3	24.2	22.9	27.6	50.7	25.3
Other Liability*	35.2	27.0	54.5	54.8	31.1	47.7	51.1	60.5	53.9	61.8	47.8
Products Liability	28.8	(60.5)	64.1	34.5	57.8	77.8	52.2	75.9	47.3	31.4	40.9
Workers Compensation*	30.2	(5.6)	60.5	11.0	59.8	58.4	53.1	36.9	(27.6)	27.7	30.4
Mortgage Guaranty	68.5	36.0	31.2	20.5	12.2	4.0	8.1	23.6	2.8	(9.0)	19.8
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	3.0	0.3
Accident and Health	77.5	78.3	85.2	85.4	83.9	85.6	90.3	76.6	73.4	83.9	82.0
Warranty	NR	47.3	44.8	52.1	43.7	57.4	55.9	54.6	57.2	59.4	52.5
All Other*	32.3	54.7	30.2	32.8	30.5	24.7	28.7	30.8	27.7	21.8	31.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	3.5	3.5
Total All Lines	50.1	49.9	51.8	52.5	50.8	49.7	61.1	53.9	53.6	65.5	53.9

\*See technical notes

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

**2022 Profitability Report**  
**Ohio**  
**Underwriting Profit**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	1.7	3.9	0.4	(1.9)	1.5	9.5	9.1	14.9	8.8	1.9	5.0
Private Passenger Auto Physical	4.9	4.0	4.9	8.3	12.1	10.5	6.6	9.8	(2.8)	(16.2)	4.2
Private Passenger Auto Total	3.1	4.0	2.4	2.6	6.2	9.9	8.0	12.6	3.5	(6.6)	4.6
Commercial Auto Liability	11.6	9.0	0.8	(1.7)	7.9	2.7	4.5	19.9	16.5	12.2	8.3
Commercial Auto Physical	1.9	(0.0)	(0.1)	6.9	7.1	8.6	8.1	16.7	8.5	(3.0)	5.5
Commercial Auto Total	9.2	6.7	0.6	0.7	7.7	4.4	5.5	19.0	14.3	8.0	7.6
Homeowners Multiple Peril	12.9	16.7	22.5	26.9	17.2	20.7	(4.0)	(1.0)	12.4	(8.5)	11.6
Farmowners Multiple Peril	9.1	26.5	29.6	25.9	13.4	14.6	19.7	18.5	19.1	(6.9)	16.9
Commercial Multiple Peril	16.5	11.7	17.4	21.0	20.6	19.1	(18.9)	8.5	18.6	(2.1)	11.2
Fire	19.5	0.9	27.5	44.1	(9.2)	34.8	13.2	13.4	18.5	2.0	16.5
Allied Lines	39.9	33.7	21.4	36.5	21.9	36.5	(75.2)	22.1	48.2	28.4	21.3
Inland Marine	28.2	26.3	31.8	(4.2)	31.2	32.1	26.6	18.6	20.5	24.6	23.6
Medical Professional Liability	46.1	33.3	55.8	19.9	34.5	16.9	28.6	31.3	30.8	(0.2)	29.7
Other Liability*	26.2	37.5	5.5	7.6	31.6	13.0	12.4	1.1	10.9	4.0	15.0
Products Liability	(19.3)	126.8	(49.5)	(30.5)	(49.3)	(72.9)	(23.9)	(29.7)	1.7	19.8	(12.7)
Workers Compensation*	35.9	81.3	2.4	63.8	4.5	9.3	5.0	(64.2)	64.9	28.7	23.2
Mortgage Guaranty	5.7	37.2	42.5	52.9	61.4	71.8	67.7	53.4	73.7	88.8	55.5
Financial Guaranty*	37.5	40.4	38.8	27.7	18.8	17.7	7.7	12.7	3.1	(37.1)	16.7
Accident and Health	(11.7)	(8.2)	(13.1)	(11.8)	(8.9)	(13.0)	(18.1)	(2.9)	2.3	(9.6)	(9.5)
Warranty	NR	41.6	42.7	34.6	46.8	31.8	24.4	22.7	30.5	18.0	32.6
All Other*	28.9	4.1	30.4	27.1	30.0	35.6	33.3	33.9	35.3	42.0	30.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	72.4	72.4
Total All Lines	13.0	14.5	11.9	12.2	14.4	15.5	3.8	10.7	13.2	1.9	11.1

\*See technical notes

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**2022 Profitability Report**  
**Ohio**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	4.3	5.7	3.0	1.4	3.8	10.7	10.3	14.4	9.7	4.3	6.7
Private Passenger Auto Physical	4.1	3.9	4.1	6.1	8.6	9.3	6.2	8.5	(1.3)	(11.9)	3.8
Private Passenger Auto Total	4.2	4.9	3.5	3.5	5.9	10.1	8.5	11.7	4.7	(3.4)	5.4
Commercial Auto Liability	12.5	9.9	4.5	3.2	10.1	7.2	8.8	20.2	17.3	14.2	10.8
Commercial Auto Physical	2.2	0.8	1.0	5.4	5.6	8.1	7.2	13.9	7.8	(1.5)	5.1
Commercial Auto Total	9.9	7.5	3.6	3.8	8.8	7.4	8.4	18.4	14.7	9.8	9.2
Homeowners Multiple Peril	10.3	12.0	16.3	18.8	12.7	18.3	(1.0)	1.1	11.8	(4.6)	9.5
Farmowners Multiple Peril	7.7	18.8	20.8	18.0	10.1	13.2	17.4	16.2	16.7	(3.5)	13.5
Commercial Multiple Peril	14.1	10.6	14.2	16.2	16.3	18.2	(11.2)	9.6	17.8	1.6	10.7
Fire	14.0	1.9	22.9	29.5	(4.1)	30.6	13.3	12.9	17.2	4.5	14.3
Allied Lines	27.1	22.0	14.7	24.5	17.9	31.7	(57.0)	19.3	39.9	24.3	16.4
Inland Marine	18.9	17.4	21.0	(2.5)	20.9	26.3	22.1	15.6	17.4	20.9	17.8
Medical Professional Liability	42.0	32.1	47.0	22.8	34.2	28.0	35.2	36.9	36.3	11.8	32.6
Other Liability*	28.1	33.7	11.7	11.6	31.1	20.6	20.2	10.0	17.3	11.2	19.5
Products Liability	14.0	105.4	(13.2)	(1.9)	(9.5)	(32.2)	1.8	(6.0)	18.7	31.8	10.9
Workers Compensation*	45.4	76.6	21.2	59.5	26.1	28.5	21.7	(31.9)	69.6	52.5	36.9
Mortgage Guaranty	26.8	33.9	26.5	30.6	34.8	50.1	51.4	37.3	47.8	59.2	39.8
Financial Guaranty*	19.2	32.8	28.0	24.8	53.4	27.1	11.2	23.5	22.3	56.0	29.8
Accident and Health	(3.7)	(4.0)	(7.5)	(7.8)	(8.0)	(4.9)	(10.2)	5.2	5.3	(11.2)	(4.7)
Warranty	NR	34.4	34.7	29.2	38.2	31.9	26.9	22.8	30.0	19.8	29.8
All Other*	22.0	5.3	21.8	19.8	23.7	32.6	30.7	30.7	31.9	37.7	25.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	58.6	58.6
Total All Lines	12.3	12.7	10.7	10.3	12.5	15.8	6.5	11.5	13.6	4.7	11.1

\*See technical notes

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

**2022 Profitability Report  
Ohio  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	7.2	8.1	5.8	4.1	6.3	13.6	13.0	15.7	11.3	6.8	9.2
Private Passenger Auto Physical	8.6	8.0	8.4	10.5	13.6	15.9	11.5	13.5	1.2	(12.2)	7.9
Private Passenger Auto Total	7.7	8.1	6.7	6.4	8.9	14.4	12.5	14.9	7.5	(0.6)	8.6
Commercial Auto Liability	11.7	9.5	6.0	4.8	9.2	8.1	9.2	15.8	14.2	12.6	10.1
Commercial Auto Physical	5.8	4.0	4.2	8.6	8.8	12.6	11.5	17.9	10.9	1.3	8.6
Commercial Auto Total	10.7	8.6	5.7	5.5	9.1	8.9	9.6	16.2	13.5	10.4	9.8
Homeowners Multiple Peril	13.3	14.5	18.8	21.0	15.0	22.3	2.1	3.9	13.7	(1.5)	12.3
Farmowners Multiple Peril	11.0	21.7	23.9	20.6	12.6	17.0	21.1	18.6	18.7	(0.4)	16.5
Commercial Multiple Peril	13.9	10.9	13.7	15.0	15.0	18.2	(5.8)	9.9	15.9	4.1	11.1
Fire	17.4	4.8	23.0	30.3	(0.5)	30.7	15.1	13.6	16.8	6.8	15.8
Allied Lines	35.5	28.8	20.1	30.3	22.3	39.7	(63.2)	23.3	46.6	30.5	21.4
Inland Marine	25.9	23.1	28.3	(0.3)	28.5	39.6	33.1	22.0	22.4	27.1	25.0
Medical Professional Liability	19.7	14.8	19.7	10.6	14.7	13.6	16.8	16.9	14.7	7.3	14.9
Other Liability*	14.5	16.7	7.8	7.4	14.9	12.1	12.0	7.0	10.1	8.4	11.1
Products Liability	6.4	25.7	(0.2)	2.4	0.9	(5.1)	3.6	1.3	7.5	12.0	5.4
Workers Compensation*	13.4	18.9	8.3	17.3	8.4	10.1	9.3	(3.8)	20.5	12.1	11.4
Mortgage Guaranty	14.9	19.0	17.9	21.8	26.7	47.5	54.1	39.6	47.7	64.9	35.4
Financial Guaranty*	7.0	9.1	9.5	8.8	15.8	9.8	4.2	6.7	4.1	7.5	8.3
Accident and Health	1.8	1.5	0.1	(0.3)	(0.3)	0.9	(1.2)	4.8	5.3	(5.2)	0.7
Warranty	NR	18.0	16.7	15.6	19.5	19.5	15.9	15.6	17.8	13.3	16.9
All Other*	19.7	6.8	18.0	16.3	19.2	28.8	27.3	26.6	26.1	32.5	22.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	68.5	68.5
Total All Lines	12.8	12.6	11.3	10.8	12.5	16.6	8.6	11.9	13.1	6.7	11.7

\*See technical notes

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



**2022 Profitability Report  
Oklahoma  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	63.3	59.7	62.3	65.0	59.3	57.0	59.0	54.0	62.5	73.7	61.6
Private Passenger Auto Physical	87.0	54.7	64.8	57.9	55.1	49.2	56.6	57.9	73.0	67.4	62.4
Private Passenger Auto Total	73.5	57.5	63.4	61.8	57.4	53.4	57.9	55.8	67.5	70.6	61.9
Commercial Auto Liability	61.6	62.1	61.4	60.0	51.9	60.3	65.4	55.8	51.1	56.8	58.6
Commercial Auto Physical	87.3	49.7	49.1	49.4	54.6	46.7	48.1	48.6	54.8	50.4	53.9
Commercial Auto Total	69.1	58.3	57.6	56.7	52.8	56.2	59.9	53.6	52.2	55.0	57.1
Homeowners Multiple Peril	131.4	25.1	59.9	39.9	45.2	35.4	55.6	64.5	66.5	47.5	57.1
Farmowners Multiple Peril	73.9	38.3	48.4	52.6	61.4	50.5	51.8	75.3	48.4	54.1	55.5
Commercial Multiple Peril	113.2	36.0	55.6	40.0	68.5	61.4	55.2	55.7	72.9	59.2	61.8
Fire	86.6	34.6	44.6	37.7	32.7	80.2	60.1	39.9	60.1	130.0	60.6
Allied Lines	143.2	133.1	62.0	44.9	67.7	67.5	77.2	72.8	81.8	146.8	89.7
Inland Marine	59.5	46.7	54.4	60.1	51.5	54.1	57.9	62.6	53.3	50.3	55.0
Medical Professional Liability	27.9	37.4	37.3	43.6	46.5	56.6	51.2	39.2	44.2	52.8	43.7
Other Liability*	41.7	42.6	60.9	57.1	44.0	50.0	48.9	46.2	53.8	52.2	49.7
Products Liability	33.4	45.3	58.8	4.1	12.2	6.3	32.2	23.8	21.9	21.3	25.9
Workers Compensation*	61.4	48.8	53.8	51.2	38.5	41.4	28.2	40.3	37.5	46.2	44.7
Mortgage Guaranty	37.9	28.3	14.9	23.9	16.1	11.8	8.7	30.8	12.1	(16.9)	16.8
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0
Accident and Health	75.3	87.2	66.8	89.3	71.0	82.1	73.5	77.5	68.3	59.3	75.0
Warranty	17.1	46.9	47.3	46.1	54.3	65.7	48.6	58.6	64.6	79.8	52.9
All Other*	34.5	29.1	24.3	104.2	22.8	23.0	33.1	41.7	65.8	38.3	41.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(45.0)	(45.0)
Total All Lines	85.2	49.1	57.9	53.0	51.3	49.5	54.4	56.0	62.4	64.7	58.4

\*See technical notes

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

**2022 Profitability Report  
Oklahoma  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(1.4)	3.3	0.8	(0.9)	6.3	9.0	5.9	8.2	3.5	(6.3)	2.8
Private Passenger Auto Physical	(26.9)	11.2	(0.1)	9.4	13.3	19.8	11.4	6.1	(5.9)	2.7	4.1
Private Passenger Auto Total	(12.3)	6.8	0.4	3.7	9.4	14.0	8.5	7.2	(0.9)	(1.9)	3.5
Commercial Auto Liability	(3.2)	(4.7)	(1.8)	1.4	9.9	2.6	(5.6)	7.4	15.0	9.1	3.0
Commercial Auto Physical	(30.7)	15.2	15.6	16.1	11.8	22.0	20.6	18.8	13.9	19.2	12.3
Commercial Auto Total	(11.2)	1.4	3.6	6.0	10.5	8.5	2.7	10.8	14.7	11.9	5.9
Homeowners Multiple Peril	(79.6)	43.6	3.3	26.9	21.8	32.8	9.9	0.6	(1.5)	21.0	7.9
Farmowners Multiple Peril	(11.5)	26.7	13.9	11.8	1.8	12.9	12.7	(12.8)	17.5	12.0	8.5
Commercial Multiple Peril	(67.9)	25.2	0.2	19.5	(10.9)	(2.8)	4.0	3.2	(14.7)	1.2	(4.3)
Fire	(23.2)	33.4	22.0	28.8	34.7	(15.9)	6.4	29.6	10.4	(63.9)	6.2
Allied Lines	(66.8)	(60.2)	12.1	29.5	6.3	1.8	(5.7)	0.1	(7.1)	(70.9)	(16.1)
Inland Marine	3.3	18.7	11.3	8.1	16.5	10.5	7.7	3.8	12.0	16.1	10.8
Medical Professional Liability	22.1	14.1	(3.5)	(14.1)	18.7	(1.8)	(10.5)	3.9	8.0	0.5	3.7
Other Liability*	20.0	16.7	(0.1)	1.7	15.8	11.6	14.9	19.4	10.4	13.6	12.4
Products Liability	21.3	(21.5)	(25.7)	61.9	66.0	50.2	22.7	42.7	36.5	41.2	29.5
Workers Compensation*	(2.4)	13.7	9.7	9.2	25.0	18.4	43.6	20.3	23.4	11.4	17.2
Mortgage Guaranty	36.8	44.5	59.6	49.2	56.7	62.5	66.8	45.9	62.7	96.3	58.1
Financial Guaranty*	41.6	22.4	32.8	22.6	14.6	18.1	(64.3)	12.9	5.8	(33.5)	7.3
Accident and Health	(9.3)	(16.9)	6.0	(15.6)	3.2	(12.7)	(2.0)	(8.4)	1.6	11.5	(4.3)
Warranty	61.5	34.9	32.0	31.9	22.7	(3.0)	1.7	35.2	27.1	(4.9)	23.9
All Other*	23.9	31.3	35.2	(53.6)	33.5	35.9	21.4	15.1	(12.8)	19.0	14.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	140.9	140.9
Total All Lines	(26.4)	15.1	4.9	11.0	14.1	15.8	10.9	7.8	2.7	2.3	5.8

\*See technical notes

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

**2022 Profitability Report  
Oklahoma  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	2.0	5.0	3.1	1.9	6.6	10.1	7.6	8.8	5.4	(2.3)	4.8
Private Passenger Auto Physical	(16.5)	8.7	0.9	6.7	9.3	16.6	10.0	5.5	(3.7)	3.0	4.0
Private Passenger Auto Total	(6.0)	6.6	2.1	4.1	7.8	13.1	8.7	7.3	1.1	0.3	4.5
Commercial Auto Liability	3.1	1.4	3.1	5.3	11.3	6.9	0.9	10.6	16.7	12.1	7.1
Commercial Auto Physical	(19.0)	10.7	11.2	11.4	8.7	18.8	17.0	15.7	12.2	16.0	10.3
Commercial Auto Total	(3.3)	4.2	5.6	7.2	10.5	10.5	6.0	12.2	15.4	13.2	8.1
Homeowners Multiple Peril	(49.7)	29.5	3.7	18.7	15.6	27.7	9.7	2.2	0.8	18.4	7.7
Farmowners Multiple Peril	(5.6)	19.1	10.7	9.0	2.6	11.9	11.7	(8.6)	15.5	11.1	7.7
Commercial Multiple Peril	(40.6)	19.3	2.7	15.0	(4.3)	1.0	6.8	5.4	(8.6)	4.3	0.1
Fire	(13.4)	22.7	18.9	19.6	24.1	(9.9)	7.9	25.1	10.2	(46.8)	5.8
Allied Lines	(41.1)	(37.5)	9.6	20.3	8.0	4.4	(1.8)	2.3	(3.1)	(53.3)	(9.2)
Inland Marine	2.8	12.3	7.6	5.7	11.5	9.3	7.4	4.2	10.7	14.1	8.6
Medical Professional Liability	24.0	17.2	6.7	(2.2)	21.3	10.2	2.4	14.0	17.0	11.5	12.2
Other Liability*	22.2	18.1	6.2	6.7	19.3	18.5	20.8	23.0	16.0	18.2	16.9
Products Liability	22.5	(6.0)	(8.0)	50.7	55.8	53.0	27.3	42.9	37.9	40.9	31.7
Workers Compensation*	3.5	16.9	14.6	16.9	28.8	26.8	46.8	27.0	31.9	21.0	23.4
Mortgage Guaranty	42.3	34.9	34.7	26.0	30.0	41.7	49.9	31.0	39.0	65.0	39.5
Financial Guaranty*	21.5	16.3	23.1	18.9	48.5	55.0	(73.1)	49.7	60.3	64.7	28.5
Accident and Health	(3.6)	(10.7)	2.7	(12.4)	(1.9)	(6.8)	0.2	(1.0)	4.3	5.0	(2.4)
Warranty	41.8	28.9	26.9	27.2	21.8	3.2	5.3	36.5	29.2	2.6	22.4
All Other*	18.3	22.6	24.1	(32.7)	26.2	32.1	20.7	15.7	(6.4)	19.5	14.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	112.7	112.7
Total All Lines	(13.9)	12.8	6.2	10.0	12.7	16.2	12.3	9.4	5.6	5.2	7.7

\*See technical notes

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**2022 Profitability Report  
Oklahoma  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	5.3	7.8	6.0	4.5	9.0	13.5	10.7	11.1	7.6	0.8	7.6
Private Passenger Auto Physical	(17.7)	13.8	4.2	11.4	14.7	26.7	16.9	9.9	(1.8)	6.8	8.5
Private Passenger Auto Total	(3.0)	10.0	5.3	7.1	11.1	18.5	13.1	10.6	3.9	3.2	8.0
Commercial Auto Liability	5.4	4.0	5.0	6.1	10.0	8.0	3.7	9.4	13.1	10.9	7.5
Commercial Auto Physical	(17.8)	14.7	15.4	15.3	12.3	25.8	23.7	19.9	15.5	20.7	14.5
Commercial Auto Total	0.9	6.1	7.1	8.0	10.4	11.6	7.9	11.5	13.6	12.7	9.0
Homeowners Multiple Peril	(43.8)	30.9	6.7	21.2	18.0	33.0	13.3	4.9	3.5	21.3	10.9
Farmowners Multiple Peril	(2.0)	21.4	13.5	11.6	5.5	15.5	15.5	(5.8)	17.4	14.0	10.7
Commercial Multiple Peril	(26.6)	17.4	5.2	14.5	(0.2)	3.9	8.7	6.8	(3.5)	6.2	3.2
Fire	(9.2)	24.1	20.5	20.6	24.6	(6.6)	10.2	25.8	11.9	(33.7)	8.8
Allied Lines	(35.8)	(29.4)	12.1	23.2	10.9	7.8	1.2	5.0	(0.2)	(48.1)	(5.3)
Inland Marine	6.6	17.1	12.1	9.4	16.4	15.6	12.6	7.7	14.6	19.4	13.2
Medical Professional Liability	14.4	10.5	5.7	1.9	11.7	7.7	4.2	8.7	8.8	7.4	8.1
Other Liability*	13.3	11.6	5.9	5.7	11.2	11.7	13.0	13.5	10.1	12.2	10.8
Products Liability	14.2	0.4	(0.4)	21.2	23.9	28.0	16.0	20.4	18.4	22.1	16.4
Workers Compensation*	5.2	10.7	9.8	8.8	12.5	13.4	20.6	12.0	13.6	10.7	11.7
Mortgage Guaranty	29.3	26.2	30.3	24.6	29.6	48.6	60.6	35.7	40.2	72.5	39.8
Financial Guaranty*	7.0	7.4	8.7	12.8	23.8	5.6	1.5	4.8	4.0	4.9	8.1
Accident and Health	1.5	(1.8)	4.4	(3.8)	2.1	(0.4)	3.2	2.4	5.0	6.8	1.9
Warranty	38.1	16.7	14.0	14.4	12.4	5.3	7.2	17.2	14.8	4.2	14.4
All Other*	17.5	19.3	21.1	(19.4)	20.2	30.7	20.5	15.3	(2.0)	18.1	14.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	131.4	131.4
Total All Lines	(7.5)	13.0	7.9	10.2	12.3	16.6	13.3	10.0	7.0	7.1	9.0

\*See technical notes

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

**2022 Profitability Report  
Oregon  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	63.4	60.0	68.9	67.8	61.6	58.9	60.6	51.1	60.4	70.3	62.3
Private Passenger Auto Physical	61.6	63.5	64.9	69.4	66.8	59.4	61.1	58.4	75.2	86.2	66.6
Private Passenger Auto Total	62.8	61.0	67.7	68.3	63.2	59.0	60.8	53.5	65.4	75.9	63.8
Commercial Auto Liability	43.7	55.6	54.2	57.6	62.9	62.4	72.6	50.2	51.1	54.6	56.5
Commercial Auto Physical	56.8	62.0	60.0	59.3	63.1	54.6	50.4	46.6	50.3	64.7	56.8
Commercial Auto Total	46.6	57.0	55.5	58.0	63.0	60.5	67.2	49.3	50.9	57.0	56.5
Homeowners Multiple Peril	44.8	50.3	51.7	47.3	70.2	46.2	56.7	197.1	59.9	62.5	68.7
Farmowners Multiple Peril	47.8	57.0	54.8	47.9	81.4	64.8	61.7	112.7	60.5	54.1	64.3
Commercial Multiple Peril	36.7	36.5	35.1	43.1	59.8	47.5	49.7	94.6	53.6	52.6	50.9
Fire	32.9	106.1	41.9	48.9	66.9	51.3	53.8	152.2	73.2	107.2	73.5
Allied Lines	49.8	46.3	58.3	47.9	80.7	45.7	66.4	98.1	93.0	75.3	66.2
Inland Marine	32.4	37.7	30.9	65.4	43.7	33.7	45.9	58.6	45.5	31.4	42.5
Medical Professional Liability	66.1	47.8	64.0	56.7	33.8	36.0	97.3	80.4	45.8	84.6	61.3
Other Liability*	48.9	22.7	39.0	68.5	71.3	40.2	69.4	58.1	60.3	54.6	53.3
Products Liability	49.8	(155.1)	56.2	66.3	62.0	100.6	23.3	59.9	30.1	29.2	32.2
Workers Compensation	53.7	43.0	51.2	38.3	45.2	21.0	57.8	53.7	74.9	54.0	49.3
Mortgage Guaranty	54.0	31.6	22.0	4.3	(1.1)	(3.2)	4.0	24.2	3.9	(17.1)	12.3
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accident and Health	96.5	95.8	98.1	93.3	91.4	103.8	68.3	107.9	64.4	NR	91.1
Warranty	44.0	44.3	37.0	38.5	52.1	56.0	60.7	61.9	52.7	62.7	51.0
All Other*	27.4	21.4	38.2	34.6	26.6	29.5	17.7	24.0	16.1	22.7	25.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	1.1	1.1
Total All Lines	52.2	48.7	54.5	56.9	59.9	48.8	57.6	76.7	59.9	62.2	57.7

\*See technical notes

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

**2022 Profitability Report  
Oregon  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	0.3	5.3	(5.1)	(2.3)	6.0	8.9	6.8	14.2	9.0	0.2	4.3
Private Passenger Auto Physical	4.5	3.2	1.7	(1.7)	2.6	10.8	8.9	7.7	(6.1)	(15.9)	1.6
Private Passenger Auto Total	1.5	4.7	(3.0)	(2.1)	5.0	9.5	7.5	12.1	3.8	(5.5)	3.4
Commercial Auto Liability	19.1	4.7	8.4	4.2	0.1	1.0	(11.0)	16.2	16.6	14.7	7.4
Commercial Auto Physical	5.0	1.0	2.8	5.8	1.7	11.3	17.1	20.6	17.6	3.2	8.6
Commercial Auto Total	16.1	3.9	7.2	4.6	0.5	3.5	(4.1)	17.3	16.8	11.9	7.7
Homeowners Multiple Peril	20.5	15.2	13.5	19.5	(5.2)	21.8	9.6	(147.4)	7.6	6.2	(3.9)
Farmowners Multiple Peril	15.9	6.4	8.1	15.4	(17.9)	(2.0)	1.1	(54.0)	3.3	13.2	(1.1)
Commercial Multiple Peril	20.6	22.0	24.7	15.2	(2.3)	10.7	7.1	(41.2)	6.7	9.1	7.3
Fire	37.8	(41.8)	27.8	18.7	1.4	18.3	15.9	(88.0)	(2.2)	(37.5)	(5.0)
Allied Lines	31.3	33.7	18.9	28.9	(5.2)	25.7	7.5	(24.1)	(17.9)	3.6	10.2
Inland Marine	37.3	32.3	39.4	4.7	28.0	37.3	23.7	10.2	22.5	36.2	27.2
Medical Professional Liability	(19.3)	1.0	(20.8)	(9.3)	30.6	12.1	(52.8)	(32.5)	2.9	(39.7)	(12.8)
Other Liability*	4.0	35.8	16.5	(24.5)	(20.8)	17.4	(22.6)	(1.7)	(1.3)	7.6	1.1
Products Liability	(30.2)	329.8	(26.5)	(42.8)	(32.3)	(79.4)	36.8	(2.6)	23.1	27.0	20.3
Workers Compensation	(3.6)	6.4	2.8	14.1	2.7	29.8	(14.2)	(2.4)	(38.2)	3.8	0.1
Mortgage Guaranty	20.9	40.9	51.5	68.9	75.2	80.6	72.1	53.2	72.0	96.0	63.1
Financial Guaranty*	38.3	19.7	19.8	(2.1)	17.8	(0.0)	(50.6)	3.8	(5.2)	(8.7)	3.3
Accident and Health	(33.4)	(26.8)	(28.3)	(22.7)	(18.1)	(34.3)	2.2	(38.9)	11.4	NR	(21.0)
Warranty	22.9	31.0	34.5	43.1	33.8	32.7	19.2	25.2	39.8	25.9	30.8
All Other*	32.3	39.1	20.5	25.8	36.1	33.8	46.6	41.2	48.3	39.5	36.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	76.0	76.0
Total All Lines	9.1	14.5	7.6	5.0	3.2	15.6	5.0	(15.8)	4.2	5.0	5.3

\*See technical notes

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

**2022 Profitability Report  
Oregon  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	3.4	6.6	(0.4)	1.2	6.7	10.3	8.6	14.0	10.0	3.2	6.4
Private Passenger Auto Physical	4.0	3.5	2.2	(0.3)	2.5	9.6	8.1	6.9	(3.9)	(11.6)	2.1
Private Passenger Auto Total	3.5	5.7	0.4	0.8	5.4	10.1	8.4	11.6	5.3	(2.0)	4.9
Commercial Auto Liability	17.2	6.9	9.2	6.5	4.6	5.4	(3.6)	17.4	17.8	16.4	9.8
Commercial Auto Physical	4.4	1.7	3.1	4.8	2.2	10.4	14.4	17.1	15.1	3.3	7.7
Commercial Auto Total	14.5	5.8	7.8	6.1	4.0	6.6	0.8	17.3	17.1	13.3	9.3
Homeowners Multiple Peril	15.3	11.2	10.7	14.3	(1.5)	19.4	9.8	(113.7)	9.4	7.8	(1.7)
Farmowners Multiple Peril	12.5	6.4	7.6	11.9	(9.7)	0.7	3.5	(40.2)	5.3	13.1	1.1
Commercial Multiple Peril	18.0	18.2	19.6	13.1	2.2	12.3	9.9	(28.8)	9.6	11.4	8.5
Fire	27.5	(25.7)	23.1	13.7	3.4	17.5	15.5	(66.7)	1.5	(26.0)	(1.6)
Allied Lines	21.7	22.3	13.3	19.6	0.7	23.3	8.7	(16.3)	(11.4)	5.2	8.7
Inland Marine	24.7	21.1	25.8	3.3	18.9	30.4	20.0	9.3	19.2	30.0	20.3
Medical Professional Liability	(4.1)	7.3	(7.0)	(0.4)	27.7	19.5	(33.4)	(16.4)	11.6	(21.4)	(1.7)
Other Liability*	13.3	32.5	17.3	(10.2)	(3.5)	23.8	(8.2)	7.1	7.3	13.9	9.3
Products Liability	3.3	231.0	(4.5)	(16.4)	(7.1)	(46.6)	42.0	8.3	28.9	30.2	26.9
Workers Compensation	17.6	23.3	20.6	25.1	18.2	39.5	4.7	12.5	(14.3)	17.7	16.5
Mortgage Guaranty	37.1	36.1	31.8	39.9	42.6	56.2	54.0	36.6	46.0	64.4	44.5
Financial Guaranty*	21.3	19.1	14.2	2.7	58.1	14.6	(48.6)	13.5	1.2	82.0	17.8
Accident and Health	(11.1)	(8.9)	(9.4)	(7.3)	(6.2)	(16.0)	13.5	(15.3)	18.2	NR	(4.7)
Warranty	19.3	26.2	26.9	33.5	28.5	33.5	23.7	28.4	39.8	28.7	28.9
All Other*	23.1	26.7	14.3	18.5	27.5	30.4	39.9	35.5	41.4	35.6	29.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.4	61.4
Total All Lines	11.6	14.5	9.5	7.1	6.7	17.0	8.6	(8.3)	7.8	8.3	8.3

\*See technical notes

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

**2022 Profitability Report  
Oregon  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	6.4	9.0	2.7	3.9	8.9	13.1	11.3	15.1	11.4	5.7	8.7
Private Passenger Auto Physical	8.4	7.4	5.8	2.4	6.1	16.3	14.0	11.4	(1.9)	(11.6)	5.8
Private Passenger Auto Total	6.9	8.6	3.4	3.5	8.2	13.9	12.0	14.2	7.8	0.9	7.9
Commercial Auto Liability	14.9	7.7	9.2	7.2	5.9	7.0	0.6	13.8	14.0	13.8	9.4
Commercial Auto Physical	8.0	4.8	6.3	7.8	5.3	15.0	19.4	20.8	18.3	6.6	11.2
Commercial Auto Total	13.9	7.2	8.7	7.3	5.8	8.4	3.8	15.0	14.7	12.6	9.7
Homeowners Multiple Peril	18.0	13.5	12.9	15.9	1.7	22.6	12.9	(89.5)	9.8	9.5	2.7
Farmowners Multiple Peril	15.2	8.9	9.8	13.4	(5.4)	3.7	6.3	(31.0)	7.0	14.1	4.2
Commercial Multiple Peril	15.2	15.2	16.6	11.9	4.5	12.5	10.5	(16.3)	8.8	10.7	9.0
Fire	25.0	(18.6)	22.9	13.9	5.7	18.9	16.7	(48.4)	3.9	(17.6)	2.2
Allied Lines	27.0	26.6	17.0	23.3	3.7	27.8	12.0	(11.2)	(7.0)	8.0	12.7
Inland Marine	33.4	28.1	34.9	6.9	25.9	45.4	29.4	13.5	23.4	38.1	27.9
Medical Professional Liability	1.3	6.6	(0.3)	2.6	15.5	13.2	(14.4)	(5.0)	7.3	(6.5)	2.0
Other Liability*	8.8	16.3	10.9	(1.5)	1.6	13.7	(0.6)	5.9	6.0	9.8	7.1
Products Liability	4.1	67.2	1.6	(2.8)	0.5	(15.1)	18.7	5.9	13.2	16.5	11.0
Workers Compensation	7.6	8.8	8.3	9.5	7.9	15.5	4.5	6.3	(1.4)	8.5	7.6
Mortgage Guaranty	18.8	20.1	21.8	30.7	36.8	60.7	64.2	42.9	49.6	77.4	42.3
Financial Guaranty*	6.9	6.1	6.4	4.1	9.2	5.1	(0.2)	6.0	3.3	8.8	5.6
Accident and Health	0.8	1.1	1.1	1.3	1.7	(1.1)	6.2	(0.4)	7.7	NR	2.1
Warranty	13.9	15.2	15.6	19.3	16.8	18.7	13.3	13.8	18.3	14.6	15.9
All Other*	22.2	24.2	13.9	16.0	21.9	29.2	39.8	34.5	36.3	30.9	26.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	72.2	72.2
Total All Lines	10.4	11.9	9.1	7.4	7.3	15.6	9.4	(2.7)	7.9	8.7	8.5

\*See technical notes

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



**2022 Profitability Report  
Pennsylvania  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	61.9	64.9	67.3	66.3	64.5	59.8	63.5	53.5	62.0	72.4	63.6
Private Passenger Auto Physical	64.0	75.2	66.2	64.5	61.1	64.1	67.4	56.9	74.6	83.4	67.7
Private Passenger Auto Total	62.8	69.2	66.8	65.5	63.0	61.7	65.3	55.1	67.8	77.7	65.5
Commercial Auto Liability	58.8	60.1	57.5	58.5	61.6	63.3	62.5	57.2	53.2	60.7	59.3
Commercial Auto Physical	59.9	67.7	59.1	57.3	58.7	62.2	59.6	51.5	62.0	68.5	60.6
Commercial Auto Total	59.1	62.1	58.0	58.2	60.8	63.0	61.6	55.5	55.7	62.8	59.7
Homeowners Multiple Peril	38.1	65.1	51.1	40.0	43.9	59.1	65.0	57.9	60.7	57.8	53.9
Farmowners Multiple Peril	31.2	51.1	46.3	45.7	49.0	42.1	55.3	51.8	40.4	47.5	46.0
Commercial Multiple Peril	44.0	57.4	52.5	43.2	52.0	60.2	59.5	58.8	47.5	55.2	53.0
Fire	32.8	47.0	78.4	37.7	32.3	49.1	87.4	66.7	49.3	72.2	55.3
Allied Lines	27.1	52.2	35.9	41.2	52.1	68.7	88.2	60.8	74.2	42.5	54.3
Inland Marine	36.3	47.7	40.5	63.1	46.7	45.9	40.8	58.0	45.6	39.7	46.4
Medical Professional Liability	49.0	48.9	45.1	56.4	66.9	64.8	54.8	58.6	57.6	64.6	56.7
Other Liability*	55.5	58.7	59.8	72.4	49.9	65.0	59.0	71.2	57.4	62.1	61.1
Products Liability	61.0	83.5	76.9	119.3	46.7	75.2	114.1	111.6	75.2	83.8	84.7
Workers Compensation*	63.3	63.5	59.7	61.8	42.4	48.1	54.4	42.0	47.9	50.1	53.3
Mortgage Guaranty	57.7	57.1	37.4	30.3	13.6	8.0	7.1	28.6	0.4	(10.5)	23.0
Financial Guaranty*	0.2	(4.7)	(7.1)	0.8	(3.4)	(5.3)	39.7	(1.4)	4.3	(8.8)	1.4
Accident and Health	70.6	74.1	79.9	77.9	75.6	90.3	74.9	83.5	77.7	75.1	77.9
Warranty	55.8	49.6	51.6	57.3	53.8	60.2	61.1	54.6	54.1	65.2	56.3
All Other*	17.0	47.5	22.9	18.7	21.1	26.5	37.0	35.1	16.7	26.2	26.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	2.4	2.4
Total All Lines	53.2	62.8	58.2	57.8	53.2	58.7	61.6	57.0	58.3	62.8	58.4

\*See technical notes

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**2022 Profitability Report  
Pennsylvania  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(0.5)	(2.9)	(5.7)	(3.5)	(0.5)	4.8	0.4	8.0	4.0	(5.3)	(0.1)
Private Passenger Auto Physical	(0.6)	(12.0)	(1.4)	1.8	6.7	3.2	(0.1)	7.7	(7.4)	(14.5)	(1.7)
Private Passenger Auto Total	(0.5)	(6.8)	(3.9)	(1.1)	2.6	4.1	0.2	7.9	(1.3)	(9.7)	(0.8)
Commercial Auto Liability	(0.4)	(0.6)	2.7	2.1	(0.8)	(1.8)	(0.3)	5.7	11.5	5.4	2.3
Commercial Auto Physical	0.2	(6.9)	2.2	4.9	4.4	1.4	5.0	13.0	2.5	(2.2)	2.5
Commercial Auto Total	(0.2)	(2.3)	2.6	2.8	0.7	(0.8)	1.2	7.8	8.9	3.3	2.4
Homeowners Multiple Peril	25.6	(3.5)	11.9	24.9	21.3	4.8	(2.2)	6.1	4.3	8.0	10.1
Farmowners Multiple Peril	31.7	10.1	15.4	16.2	12.6	18.6	5.7	10.3	21.6	16.0	15.8
Commercial Multiple Peril	8.8	(5.5)	0.6	10.6	0.8	(6.7)	(6.3)	(5.4)	8.4	1.0	0.6
Fire	34.2	19.5	(14.9)	29.1	35.8	19.2	(21.5)	2.0	21.3	(2.7)	12.2
Allied Lines	51.0	24.6	40.0	33.7	22.8	(1.1)	(16.1)	14.0	8.9	36.0	21.4
Inland Marine	32.5	20.3	27.1	6.7	23.2	22.5	27.9	10.0	20.3	27.9	21.8
Medical Professional Liability	1.6	5.3	7.2	(18.7)	(15.9)	(16.5)	(2.7)	(7.9)	(8.3)	(12.0)	(6.8)
Other Liability*	(5.1)	(5.5)	(5.9)	(14.4)	2.1	(7.4)	2.1	(13.5)	7.1	(0.9)	(4.1)
Products Liability	(74.8)	(144.2)	(71.8)	(145.9)	(29.5)	(51.4)	(83.2)	(100.9)	(22.9)	(55.5)	(78.0)
Workers Compensation*	(0.1)	0.8	4.7	0.5	22.7	15.4	8.2	23.3	16.6	11.9	10.4
Mortgage Guaranty	16.6	15.0	35.3	42.8	59.7	66.8	68.7	47.9	76.0	90.0	51.9
Financial Guaranty*	36.5	41.1	43.9	25.7	20.9	19.1	(43.3)	13.0	1.3	(10.3)	14.8
Accident and Health	(5.8)	(4.4)	(9.4)	(6.6)	(3.3)	(21.7)	(3.8)	(14.3)	16.8	(1.5)	(5.4)
Warranty	31.0	39.6	36.9	30.8	36.9	30.4	18.5	27.7	37.4	22.1	31.1
All Other*	43.2	11.2	38.3	42.0	39.2	32.9	22.6	25.9	46.0	33.9	33.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	76.7	76.7
Total All Lines	6.9	(2.7)	2.8	3.9	9.3	4.0	1.3	5.0	6.9	1.9	3.9

\*See technical notes

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**2022 Profitability Report  
Pennsylvania  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	4.7	3.0	0.7	1.8	3.9	8.3	4.8	10.2	7.1	(0.1)	4.4
Private Passenger Auto Physical	0.6	(6.5)	0.1	1.9	5.1	3.6	1.0	6.8	(4.9)	(10.5)	(0.3)
Private Passenger Auto Total	3.0	(1.0)	0.4	1.8	4.4	6.2	3.1	8.7	1.6	(5.1)	2.3
Commercial Auto Liability	5.9	4.5	6.4	5.9	4.8	4.1	5.5	9.7	14.2	9.6	7.1
Commercial Auto Physical	1.1	(3.5)	2.5	4.0	3.8	2.5	4.8	11.0	3.0	(0.9)	2.8
Commercial Auto Total	4.6	2.4	5.3	5.4	4.5	3.6	5.3	10.0	11.0	6.7	5.9
Homeowners Multiple Peril	18.7	(1.0)	9.6	17.7	15.5	5.9	0.5	6.8	5.7	8.6	8.8
Farmowners Multiple Peril	22.4	8.3	11.8	11.9	9.6	16.2	6.2	9.7	18.7	14.6	12.9
Commercial Multiple Peril	10.2	0.5	4.4	10.5	4.6	(0.9)	(0.1)	(0.3)	10.9	5.1	4.5
Fire	23.5	13.5	(5.0)	20.0	24.9	17.6	(14.1)	4.2	19.9	1.3	10.6
Allied Lines	34.9	16.6	27.3	23.0	18.9	2.5	(9.1)	14.0	10.5	31.6	17.0
Inland Marine	21.6	13.4	17.9	4.6	15.8	18.9	23.3	8.9	17.2	23.3	16.5
Medical Professional Liability	12.4	13.9	14.0	(4.4)	0.3	0.4	9.3	5.2	6.2	2.9	6.0
Other Liability*	9.8	8.3	6.0	(2.1)	11.8	4.6	11.9	(1.9)	14.0	7.3	7.0
Products Liability	(6.3)	(52.3)	(7.5)	(61.6)	17.2	(6.2)	(35.9)	(52.3)	8.2	(18.6)	(21.5)
Workers Compensation*	7.6	9.9	12.7	9.1	24.5	21.6	15.8	27.1	24.5	19.3	17.2
Mortgage Guaranty	31.7	18.6	21.8	24.0	33.7	46.4	52.3	33.1	49.8	60.3	37.2
Financial Guaranty*	22.3	36.0	30.1	22.2	53.6	29.3	(35.7)	22.2	11.1	76.3	26.8
Accident and Health	0.7	(1.6)	(5.3)	(5.0)	(4.8)	(10.8)	0.8	(4.6)	18.7	(3.8)	(1.6)
Warranty	27.1	32.7	30.1	26.0	31.2	30.9	22.0	28.7	37.0	25.3	29.1
All Other*	31.0	9.2	26.1	28.7	28.8	29.9	21.7	24.3	40.3	31.0	27.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	62.1	62.1
Total All Lines	9.9	3.3	6.6	6.4	10.7	8.1	5.9	8.3	10.1	6.0	7.5

\*See technical notes

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

**2022 Profitability Report  
Pennsylvania  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	6.8	5.2	3.6	4.1	5.8	9.9	7.0	10.4	8.0	2.8	6.4
Private Passenger Auto Physical	4.1	(4.7)	3.2	5.2	9.2	7.9	4.5	11.3	(3.1)	(10.2)	2.7
Private Passenger Auto Total	6.0	2.3	3.5	4.5	6.9	9.2	6.1	10.7	4.2	(1.9)	5.1
Commercial Auto Liability	6.9	5.8	7.0	6.4	5.9	5.8	6.8	8.6	11.3	9.0	7.3
Commercial Auto Physical	4.6	(0.6)	5.8	7.3	7.1	6.0	8.7	14.9	6.0	1.9	6.2
Commercial Auto Total	6.5	4.7	6.8	6.6	6.1	5.8	7.1	9.7	10.4	7.7	7.1
Homeowners Multiple Peril	20.9	2.2	12.0	19.4	17.3	9.0	3.7	9.1	7.9	10.9	11.2
Farmowners Multiple Peril	25.3	11.2	14.5	14.2	12.1	20.4	9.6	12.3	20.5	16.7	15.7
Commercial Multiple Peril	10.2	3.5	6.0	9.7	6.0	2.3	3.1	2.7	9.7	6.4	5.9
Fire	26.5	15.8	(1.5)	20.5	25.0	20.5	(9.5)	6.2	17.9	4.0	12.5
Allied Lines	39.1	19.9	30.5	25.7	20.9	5.5	(5.2)	14.5	11.1	30.8	19.3
Inland Marine	29.7	18.9	24.7	8.6	21.9	28.3	33.6	13.6	22.5	30.9	23.3
Medical Professional Liability	8.4	8.2	8.6	1.1	3.1	3.1	7.1	4.9	4.7	3.9	5.3
Other Liability*	6.9	6.0	5.3	2.0	7.6	5.1	8.4	2.0	8.9	6.6	5.9
Products Liability	2.5	(3.7)	2.1	(6.2)	5.6	1.8	(3.7)	(6.3)	4.2	(0.9)	(0.5)
Workers Compensation*	6.6	7.2	8.4	6.5	12.7	13.1	10.2	13.5	12.3	11.2	10.2
Mortgage Guaranty	19.3	12.6	15.5	17.8	25.9	43.6	53.6	34.2	48.2	64.5	33.5
Financial Guaranty*	7.0	8.1	10.9	9.2	16.6	6.8	(3.3)	6.7	3.9	8.9	7.5
Accident and Health	3.6	2.5	1.0	0.8	1.1	(0.9)	3.5	0.9	10.3	0.6	2.3
Warranty	15.9	18.1	16.1	15.2	17.4	18.9	13.8	15.8	18.7	13.5	16.4
All Other*	26.6	10.0	22.6	24.3	24.4	28.1	21.2	21.8	32.0	27.6	23.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	73.4	73.4
Total All Lines	9.5	5.1	7.1	6.9	9.8	8.9	7.3	8.3	9.2	7.1	7.9

\*See technical notes

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

**2022 Profitability Report  
Rhode Island  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	73.3	70.1	73.5	74.6	70.0	64.2	67.2	57.0	59.8	69.1	67.9
Private Passenger Auto Physical	64.9	64.6	68.5	63.9	61.8	62.4	64.1	50.7	65.5	79.4	64.6
Private Passenger Auto Total	70.6	68.3	71.8	71.0	67.2	63.6	66.1	54.8	61.8	72.8	66.8
Commercial Auto Liability	59.2	55.5	57.2	58.0	55.9	54.5	68.4	41.4	51.0	51.7	55.3
Commercial Auto Physical	70.2	63.4	68.7	59.6	55.4	58.8	57.4	44.8	52.3	58.4	58.9
Commercial Auto Total	61.4	57.1	59.5	58.3	55.8	55.4	66.0	42.2	51.3	53.3	56.0
Homeowners Multiple Peril	37.7	36.2	91.8	45.5	40.0	55.3	42.3	47.8	52.5	50.8	50.0
Farmowners Multiple Peril	9.2	8.3	15.8	33.8	17.7	23.2	(1.6)	25.6	36.3	55.7	22.4
Commercial Multiple Peril	40.4	33.0	63.1	50.2	36.7	65.0	41.0	41.7	40.5	47.6	45.9
Fire	43.6	40.3	59.2	45.9	43.8	85.7	40.0	36.0	49.3	34.8	47.9
Allied Lines	59.0	20.7	42.8	25.0	39.2	39.2	28.9	26.3	36.4	24.8	34.2
Inland Marine	38.4	53.0	46.1	40.6	43.6	38.9	43.7	104.9	61.3	27.8	49.8
Medical Professional Liability	56.3	38.8	113.2	117.2	66.4	126.4	81.1	74.1	176.0	30.7	88.0
Other Liability*	38.4	75.1	72.6	35.7	27.4	61.6	47.2	65.8	55.2	40.2	51.9
Products Liability	(18.2)	23.1	31.8	(24.2)	24.1	60.8	(9.8)	50.2	65.4	(16.1)	18.7
Workers Compensation	58.5	48.2	63.5	53.7	52.2	58.3	55.0	43.7	48.6	38.8	52.0
Mortgage Guaranty	106.9	77.6	66.9	23.8	12.9	8.4	5.7	32.6	(3.1)	(25.0)	30.7
Financial Guaranty*	(12.4)	(15.9)	(2.8)	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	(3.1)
Accident and Health	53.5	46.1	49.2	57.7	41.2	45.4	55.1	48.9	36.6	31.9	46.6
Warranty	88.5	69.3	45.4	73.2	52.2	60.9	62.3	52.8	65.5	66.6	63.7
All Other*	37.8	26.8	60.2	44.2	56.7	43.9	42.9	50.1	25.8	86.3	47.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	17.0	17.0
Total All Lines	54.2	53.4	70.7	55.3	51.7	59.5	53.9	52.5	54.9	54.2	56.0

\*See technical notes

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

**2022 Profitability Report  
Rhode Island  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(11.9)	(6.1)	(9.7)	(10.4)	(3.6)	3.1	(0.6)	8.2	8.6	1.7	(2.1)
Private Passenger Auto Physical	(0.6)	1.5	(2.7)	4.2	7.7	6.8	5.4	17.3	4.6	(8.3)	3.6
Private Passenger Auto Total	(8.2)	(3.6)	(7.4)	(5.5)	0.2	4.4	1.4	11.4	7.2	(1.9)	(0.2)
Commercial Auto Liability	0.4	6.3	5.5	3.8	8.2	8.3	(7.1)	23.8	15.8	15.0	8.0
Commercial Auto Physical	(11.4)	(2.3)	(9.0)	5.0	8.5	4.9	5.7	20.6	13.8	9.1	4.5
Commercial Auto Total	(2.0)	4.5	2.6	4.0	8.3	7.6	(4.3)	23.1	15.4	13.6	7.3
Homeowners Multiple Peril	26.1	29.5	(35.0)	19.6	26.2	9.3	23.5	17.4	13.0	16.2	14.6
Farmowners Multiple Peril	57.4	59.2	47.1	32.0	48.9	35.8	65.4	40.2	27.8	9.0	42.3
Commercial Multiple Peril	20.3	25.2	(10.0)	3.5	24.2	(8.8)	13.9	14.0	19.0	10.7	11.2
Fire	22.2	26.1	5.3	19.3	22.0	(20.7)	28.8	33.8	20.4	36.5	19.4
Allied Lines	13.3	54.1	29.0	48.5	33.2	28.4	44.3	47.6	37.0	52.1	38.7
Inland Marine	25.8	7.6	16.0	25.4	20.9	22.9	17.3	(43.8)	0.1	37.4	13.0
Medical Professional Liability	(2.2)	10.1	(64.5)	(87.7)	(5.7)	(87.3)	(49.1)	(29.9)	(132.4)	19.6	(42.9)
Other Liability*	14.9	(20.3)	(16.0)	23.8	30.4	(1.7)	14.3	(4.8)	10.2	24.1	7.5
Products Liability	44.5	(8.0)	11.1	48.7	(18.8)	(71.4)	40.2	(16.8)	(63.6)	81.5	4.7
Workers Compensation	0.1	11.8	(7.2)	3.4	5.1	(0.9)	(3.0)	10.5	7.9	15.8	4.3
Mortgage Guaranty	(34.3)	(6.3)	4.1	49.4	60.4	66.4	70.2	43.7	80.0	104.6	43.8
Financial Guaranty*	51.0	52.2	41.2	21.5	19.1	17.2	(2.6)	12.7	0.2	(15.0)	19.7
Accident and Health	5.9	20.1	19.8	16.0	36.0	29.7	20.8	29.3	44.8	48.5	27.1
Warranty	(1.4)	18.0	38.4	16.2	39.6	30.2	21.0	32.7	28.3	21.9	24.5
All Other*	25.1	33.1	(7.9)	13.2	(1.6)	12.6	17.1	9.6	35.2	(30.3)	10.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	57.2	57.2
Total All Lines	7.1	8.9	(10.7)	7.1	12.3	3.9	9.5	10.9	10.7	12.3	7.2

\*See technical notes

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

**2022 Profitability Report  
Rhode Island  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(3.5)	0.2	(2.5)	(3.3)	1.3	6.5	3.5	9.9	10.3	4.9	2.7
Private Passenger Auto Physical	0.6	2.3	(0.8)	3.4	5.8	6.4	5.3	14.5	4.5	(5.7)	3.6
Private Passenger Auto Total	(2.2)	0.9	(1.9)	(1.0)	2.8	6.5	4.1	11.5	8.2	1.1	3.0
Commercial Auto Liability	5.4	8.4	7.7	6.7	10.1	11.5	0.0	23.6	17.4	16.8	10.8
Commercial Auto Physical	(6.4)	(0.6)	(4.7)	4.3	6.6	5.3	5.4	17.1	11.9	8.0	4.7
Commercial Auto Total	3.0	6.6	5.3	6.2	9.4	10.2	1.2	22.1	16.1	14.7	9.5
Homeowners Multiple Peril	18.9	20.4	(20.8)	14.4	18.8	9.5	20.7	15.6	12.5	14.9	12.5
Farmowners Multiple Peril	39.1	40.1	31.9	22.0	33.3	29.7	52.9	32.9	23.4	8.5	31.4
Commercial Multiple Peril	17.4	20.0	(2.8)	5.9	19.8	(2.7)	15.9	15.0	19.1	12.7	12.0
Fire	16.0	18.2	8.5	13.9	16.5	(12.7)	26.3	28.7	18.4	31.5	16.5
Allied Lines	10.5	35.6	19.8	32.4	25.5	25.6	37.8	39.7	31.4	43.3	30.2
Inland Marine	17.0	5.0	10.6	16.7	14.1	19.0	14.8	(32.5)	2.3	31.0	9.8
Medical Professional Liability	18.5	25.0	(21.0)	(34.9)	16.4	(44.8)	(16.7)	(5.9)	(86.1)	34.6	(11.5)
Other Liability*	24.1	(1.3)	(1.3)	22.5	30.1	10.0	21.8	5.1	16.6	27.9	15.5
Products Liability	53.5	13.5	22.8	46.3	4.6	(36.8)	47.4	0.9	(37.7)	77.9	19.2
Workers Compensation	5.5	14.2	1.6	7.5	9.3	5.7	3.7	13.7	14.7	19.6	9.6
Mortgage Guaranty	0.6	6.4	3.0	29.0	35.2	46.8	54.1	30.2	53.5	72.1	33.1
Financial Guaranty*	18.2	17.5	20.4	18.4	52.4	29.9	(1.2)	30.4	13.7	76.3	27.6
Accident and Health	2.6	9.7	8.7	5.9	16.8	23.9	15.8	26.0	35.4	32.2	17.7
Warranty	5.7	18.9	30.6	17.3	33.0	32.0	25.2	32.9	30.4	25.0	25.1
All Other*	20.1	23.7	(4.0)	10.1	3.0	14.4	18.3	12.4	32.9	(18.7)	11.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	47.3	47.3
Total All Lines	9.3	9.9	(3.1)	7.8	12.0	7.4	11.7	12.3	12.4	13.6	9.3

\*See technical notes

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

**2022 Profitability Report  
Rhode Island  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	0.6	3.3	1.1	0.3	4.0	8.7	6.1	10.6	10.9	6.9	5.2
Private Passenger Auto Physical	4.1	5.9	2.1	7.0	10.0	11.8	10.1	20.7	8.4	(4.5)	7.6
Private Passenger Auto Total	1.4	3.9	1.4	1.9	5.5	9.4	7.1	13.1	10.2	3.9	5.8
Commercial Auto Liability	6.9	8.4	8.0	7.1	9.3	11.2	3.2	17.4	13.5	13.8	9.9
Commercial Auto Physical	(3.4)	2.5	(1.7)	7.2	9.7	9.1	9.1	20.8	15.1	11.6	8.0
Commercial Auto Total	5.5	7.6	6.7	7.1	9.4	10.9	4.0	17.9	13.7	13.5	9.6
Homeowners Multiple Peril	21.5	22.2	(16.1)	16.0	20.0	12.7	23.8	17.4	14.0	17.0	14.8
Farmowners Multiple Peril	41.7	41.8	35.4	24.5	33.1	34.8	61.5	36.9	25.6	11.7	34.7
Commercial Multiple Peril	15.2	16.7	1.2	6.7	15.7	1.0	14.2	12.5	15.0	11.5	11.0
Fire	18.5	19.3	10.4	14.7	16.5	(7.6)	24.5	27.7	18.5	31.3	17.4
Allied Lines	13.7	38.8	23.4	35.6	27.2	28.8	41.0	40.4	32.5	46.7	32.8
Inland Marine	25.4	9.3	16.3	24.2	20.5	29.4	22.9	(28.3)	4.9	38.5	16.3
Medical Professional Liability	8.3	9.3	(1.6)	(3.9)	6.8	(8.0)	(1.1)	1.2	(17.8)	11.7	0.5
Other Liability*	11.3	2.7	2.6	11.7	14.8	7.1	12.5	5.0	9.9	15.8	9.3
Products Liability	15.4	6.5	9.7	16.1	4.4	(9.0)	18.5	3.1	(9.5)	28.4	8.4
Workers Compensation	6.1	10.3	4.0	6.9	7.9	6.4	5.3	9.8	10.0	13.3	8.0
Mortgage Guaranty	3.6	6.0	4.6	19.6	24.3	39.9	51.0	29.9	47.9	73.1	30.0
Financial Guaranty*	8.1	11.1	11.3	11.0	20.5	7.4	3.0	5.6	4.0	8.0	9.0
Accident and Health	5.7	10.8	10.1	7.3	15.5	22.2	15.3	24.0	34.9	40.4	18.6
Warranty	5.9	11.4	16.5	10.4	18.2	17.5	14.1	17.4	15.1	13.7	14.0
All Other*	17.2	20.5	(0.0)	10.5	5.2	14.7	16.8	11.3	23.4	(10.3)	10.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	48.9	48.9
Total All Lines	9.6	9.8	0.9	8.3	11.3	8.7	12.1	11.6	11.4	13.0	9.7

\*See technical notes

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



**2022 Profitability Report  
South Carolina  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	69.6	72.1	76.4	81.9	73.9	68.0	68.3	62.9	68.9	83.9	72.6
Private Passenger Auto Physical	60.7	71.0	68.9	70.4	65.2	58.5	58.4	55.1	66.7	77.0	65.2
Private Passenger Auto Total	66.3	71.7	73.5	77.5	70.6	64.5	64.7	60.0	68.1	81.4	69.8
Commercial Auto Liability	62.1	66.8	77.2	77.9	79.5	77.8	72.1	77.3	72.2	69.8	73.3
Commercial Auto Physical	57.8	64.2	68.7	64.5	64.6	60.5	52.2	53.6	59.7	62.3	60.8
Commercial Auto Total	61.1	66.2	75.2	74.7	75.9	73.6	67.3	71.8	69.4	68.2	70.4
Homeowners Multiple Peril	32.1	51.5	38.4	54.9	43.4	41.8	39.1	54.4	40.2	55.8	45.2
Farmowners Multiple Peril	38.2	47.7	31.8	84.6	47.7	61.2	37.6	90.8	42.1	71.8	55.3
Commercial Multiple Peril	33.0	49.1	52.7	68.2	74.5	32.4	53.1	59.1	45.3	58.3	52.6
Fire	27.2	38.8	38.3	63.4	45.8	64.4	41.9	49.4	25.8	41.0	43.6
Allied Lines	27.6	26.5	92.3	125.9	66.0	78.7	34.2	72.4	20.3	51.6	59.5
Inland Marine	35.9	39.2	61.8	56.5	41.1	43.5	44.5	50.5	41.8	42.5	45.7
Medical Professional Liability	30.6	66.2	77.7	76.2	76.2	76.2	60.0	78.5	98.0	56.1	69.6
Other Liability*	38.0	53.1	52.2	59.9	69.1	67.2	88.0	74.6	71.6	76.2	65.0
Products Liability	64.4	65.2	69.5	83.2	89.0	130.0	87.3	41.0	101.8	61.0	79.2
Workers Compensation*	57.3	61.6	70.1	65.8	55.2	41.8	49.4	46.5	53.8	49.3	55.1
Mortgage Guaranty	56.4	39.1	26.6	22.3	5.3	5.3	3.0	28.1	6.1	(19.5)	17.3
Financial Guaranty*	5.1	0.7	104.9	(1.0)	(0.4)	(0.5)	356.2	51.9	(0.1)	0.0	51.7
Accident and Health	77.4	76.6	91.1	93.0	83.1	74.8	87.7	62.8	63.9	63.8	77.4
Warranty	57.5	43.4	45.4	45.6	52.5	87.2	68.6	52.8	45.4	61.5	56.0
All Other*	29.6	38.1	23.6	14.2	28.8	23.3	41.3	27.6	25.1	26.0	27.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	2.2	2.2
Total All Lines	49.4	58.6	62.0	69.3	61.4	56.3	56.6	58.4	55.7	65.5	59.3

\*See technical notes

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

**2022 Profitability Report  
South Carolina  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(7.9)	(10.3)	(14.7)	(19.4)	(9.2)	(2.6)	(3.2)	(0.6)	(2.7)	(16.3)	(8.7)
Private Passenger Auto Physical	3.4	(7.2)	(4.4)	(4.5)	2.7	10.2	10.4	10.6	1.6	(7.1)	1.6
Private Passenger Auto Total	(3.6)	(9.1)	(10.7)	(13.6)	(4.7)	2.1	1.8	3.5	(1.1)	(12.9)	(4.8)
Commercial Auto Liability	(3.7)	(8.6)	(20.1)	(19.4)	(21.4)	(18.4)	(11.7)	(22.3)	(9.8)	(4.6)	(14.0)
Commercial Auto Physical	1.7	(3.3)	(8.5)	(2.7)	(2.4)	2.7	12.6	7.8	5.8	3.9	1.8
Commercial Auto Total	(2.5)	(7.4)	(17.4)	(15.4)	(16.8)	(13.3)	(5.8)	(15.2)	(6.4)	(2.7)	(10.3)
Homeowners Multiple Peril	32.1	10.9	25.7	7.1	21.2	23.3	25.2	8.6	26.0	8.5	18.8
Farmowners Multiple Peril	18.6	11.0	30.4	(27.1)	11.4	(3.6)	22.8	(33.2)	19.8	(12.0)	3.8
Commercial Multiple Peril	21.3	5.4	(0.2)	(14.2)	(24.2)	25.1	(1.8)	(4.2)	10.8	(2.4)	1.6
Fire	39.5	26.8	25.6	(3.9)	16.6	(3.5)	20.0	8.8	37.9	21.1	18.9
Allied Lines	51.0	50.1	(21.2)	(58.5)	6.3	(12.0)	39.2	(0.3)	56.1	24.8	13.6
Inland Marine	25.0	20.8	(3.8)	6.8	21.9	18.0	15.0	11.2	17.5	15.7	14.8
Medical Professional Liability	11.6	(26.8)	(49.1)	(57.1)	(46.1)	(39.9)	(19.2)	(49.9)	(58.2)	(14.4)	(34.9)
Other Liability*	17.3	3.4	2.5	(4.7)	(15.4)	(13.0)	(36.3)	(22.2)	(16.9)	(20.7)	(10.6)
Products Liability	(35.8)	(83.4)	(44.7)	(73.3)	(72.0)	(106.8)	(76.0)	(7.5)	(113.6)	(34.5)	(64.8)
Workers Compensation*	5.2	(2.3)	(12.6)	(7.6)	5.2	26.8	14.0	16.3	9.1	12.9	6.7
Mortgage Guaranty	17.4	32.9	46.4	50.4	68.0	70.1	72.8	48.0	68.9	98.5	57.3
Financial Guaranty*	29.6	31.9	(53.4)	27.8	18.0	16.4	(360.2)	(36.5)	6.6	(16.4)	(33.6)
Accident and Health	(13.8)	(7.4)	(20.1)	(21.5)	(10.0)	(2.9)	(17.7)	8.9	7.7	6.8	(7.0)
Warranty	21.8	35.4	38.1	40.7	34.2	(3.0)	8.4	26.5	34.5	24.0	26.1
All Other*	26.5	17.7	35.9	45.3	30.2	36.0	17.0	33.8	35.3	32.8	31.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	73.2	73.2
Total All Lines	12.8	2.7	(0.9)	(8.2)	1.4	7.8	6.6	3.3	8.6	(0.8)	3.3

\*See technical notes

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

**2022 Profitability Report**  
**South Carolina**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(2.1)	(3.5)	(6.7)	(9.9)	(3.2)	1.1	0.6	2.2	0.7	(10.0)	(3.1)
Private Passenger Auto Physical	3.1	(3.4)	(1.9)	(2.2)	2.5	9.0	9.2	9.1	2.2	(4.8)	2.3
Private Passenger Auto Total	(0.2)	(3.5)	(4.8)	(6.9)	(1.0)	4.0	3.8	4.7	1.3	(8.1)	(1.1)
Commercial Auto Liability	2.8	(1.4)	(8.9)	(8.2)	(8.9)	(9.3)	(3.8)	(12.9)	(3.0)	1.2	(5.2)
Commercial Auto Physical	2.2	(1.2)	(4.3)	(0.8)	(0.6)	3.5	10.8	7.0	5.8	4.0	2.6
Commercial Auto Total	2.6	(1.3)	(7.8)	(6.5)	(6.9)	(6.2)	(0.2)	(8.3)	(1.0)	1.8	(3.4)
Homeowners Multiple Peril	22.4	8.1	18.3	6.0	15.3	20.2	21.8	8.5	22.4	8.6	15.2
Farmowners Multiple Peril	13.9	8.7	21.4	(16.2)	8.9	(1.2)	20.0	(24.3)	17.8	(7.4)	4.2
Commercial Multiple Peril	17.7	6.8	3.3	(5.9)	(11.5)	24.1	3.1	0.2	12.3	2.0	5.2
Fire	26.6	17.9	20.9	(1.6)	12.5	(0.2)	18.3	8.3	31.5	18.5	15.3
Allied Lines	34.1	32.7	(12.4)	(35.8)	9.0	(5.9)	33.9	1.5	46.2	21.4	12.5
Inland Marine	16.6	13.5	(2.0)	5.0	14.9	15.2	13.0	9.8	14.8	13.6	11.4
Medical Professional Liability	17.1	(9.5)	(23.6)	(29.7)	(19.8)	(18.5)	(4.3)	(27.9)	(33.9)	2.7	(14.8)
Other Liability*	19.9	9.7	7.5	1.2	(2.0)	(2.2)	(20.0)	(9.6)	(5.8)	(9.4)	(1.1)
Products Liability	(10.2)	(41.4)	(17.2)	(37.0)	(33.3)	(67.8)	(46.6)	5.8	(78.3)	(15.6)	(34.2)
Workers Compensation*	9.6	6.3	0.3	2.5	11.5	29.5	19.3	20.1	17.1	18.9	13.5
Mortgage Guaranty	34.4	30.9	28.7	28.6	38.6	48.7	55.3	33.1	44.2	66.9	40.9
Financial Guaranty*	14.9	27.2	(31.0)	25.5	55.4	24.6	(276.9)	(10.1)	12.0	75.0	(8.4)
Accident and Health	(7.3)	(5.4)	(14.7)	(16.4)	(11.2)	0.9	(10.5)	14.1	10.1	2.0	(3.8)
Warranty	20.0	29.5	32.7	35.5	32.1	11.4	16.5	29.7	34.4	28.2	27.0
All Other*	18.9	13.0	24.4	30.4	22.3	31.7	16.9	30.2	31.3	29.9	24.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	59.1	59.1
Total All Lines	11.4	4.6	2.3	(2.8)	4.0	9.6	8.7	5.5	9.9	2.5	5.6

\*See technical notes

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

**2022 Profitability Report  
South Carolina  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	1.4	(0.0)	(2.9)	(5.9)	0.3	4.1	3.7	4.8	3.4	(5.9)	0.3
Private Passenger Auto Physical	7.4	(1.0)	0.7	0.1	6.2	15.8	15.7	14.4	5.5	(3.3)	6.1
Private Passenger Auto Total	3.2	(0.3)	(1.8)	(4.1)	2.1	7.5	7.2	7.6	4.0	(5.2)	2.0
Commercial Auto Liability	5.2	2.2	(2.5)	(2.3)	(2.3)	(3.4)	0.6	(5.1)	1.0	3.7	(0.3)
Commercial Auto Physical	5.7	1.9	(1.4)	2.0	2.5	7.1	15.5	10.2	8.7	7.2	5.9
Commercial Auto Total	5.3	2.2	(2.4)	(1.6)	(1.6)	(1.7)	3.0	(2.8)	2.1	4.2	0.7
Homeowners Multiple Peril	26.0	11.0	20.8	8.6	17.4	24.6	25.6	11.1	24.0	11.4	18.0
Farmowners Multiple Peril	17.0	11.8	24.2	(12.4)	11.3	1.9	23.0	(19.2)	18.3	(3.8)	7.2
Commercial Multiple Peril	16.0	8.0	5.4	(1.2)	(4.3)	20.6	5.4	2.9	11.0	4.3	6.8
Fire	31.4	21.2	23.9	1.4	14.3	2.9	21.1	11.4	34.7	23.1	18.5
Allied Lines	43.5	39.3	(9.3)	(27.2)	10.6	(2.7)	38.2	4.4	50.4	26.8	17.4
Inland Marine	23.7	19.1	1.0	8.5	20.4	23.1	19.7	14.3	19.3	18.9	16.8
Medical Professional Liability	11.1	(1.0)	(6.7)	(9.0)	(4.4)	(4.8)	1.3	(8.3)	(8.5)	3.7	(2.7)
Other Liability*	12.5	7.6	6.7	3.4	2.1	1.9	(6.6)	(1.5)	0.1	(2.1)	2.4
Products Liability	(0.4)	(10.9)	(3.0)	(10.7)	(9.1)	(23.0)	(13.9)	4.8	(24.5)	(3.0)	(9.4)
Workers Compensation*	7.8	6.0	3.2	4.0	8.1	18.0	12.5	11.7	10.2	11.8	9.3
Mortgage Guaranty	18.3	18.1	20.0	21.5	31.5	47.5	59.0	35.4	43.8	72.4	36.8
Financial Guaranty*	6.0	8.1	(3.3)	8.3	11.6	10.8	(31.6)	1.3	5.3	7.8	2.4
Accident and Health	(0.4)	0.4	(4.7)	(5.7)	(3.0)	3.4	(1.4)	8.5	7.2	4.3	0.9
Warranty	13.4	16.3	14.5	15.2	14.2	6.2	9.3	13.5	17.0	13.1	13.3
All Other*	20.2	13.4	21.6	27.0	21.3	32.4	17.9	27.5	27.3	27.5	23.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	72.5	72.5
Total All Lines	12.7	6.8	4.9	0.7	6.1	11.4	10.5	7.2	10.6	5.0	7.6

\*See technical notes

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

**2022 Profitability Report  
South Dakota  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	60.9	59.6	58.8	69.4	56.7	53.5	59.6	51.1	61.6	70.3	60.2
Private Passenger Auto Physical	95.8	104.0	77.1	61.6	71.9	75.1	64.6	81.9	66.5	82.8	78.1
Private Passenger Auto Total	78.7	82.5	68.3	65.3	64.9	65.4	62.4	68.7	64.4	77.8	69.9
Commercial Auto Liability	57.4	54.2	47.3	49.1	48.6	56.9	57.1	67.2	58.0	60.9	55.7
Commercial Auto Physical	99.9	98.4	68.9	55.6	75.4	73.5	60.1	72.8	55.6	75.2	73.5
Commercial Auto Total	74.9	72.7	56.7	51.9	60.4	64.1	58.4	69.7	56.9	67.5	63.3
Homeowners Multiple Peril	103.6	115.0	83.5	41.1	78.2	73.7	67.3	108.6	57.7	159.9	88.9
Farmowners Multiple Peril	72.0	54.9	80.6	57.2	58.0	59.3	57.8	64.3	60.6	250.8	81.5
Commercial Multiple Peril	93.3	91.9	62.7	46.6	59.3	65.6	82.3	117.7	41.7	129.1	79.0
Fire	34.2	59.6	31.5	52.4	42.8	68.6	55.2	48.2	48.8	121.9	56.3
Allied Lines	52.3	36.7	31.3	45.2	55.0	49.7	157.9	82.9	85.0	108.3	70.4
Inland Marine	45.7	51.4	45.1	37.6	47.3	55.1	59.3	66.6	41.1	63.5	51.3
Medical Professional Liability	73.7	34.2	23.3	(3.2)	(5.1)	(1.1)	81.4	78.1	50.3	53.2	38.5
Other Liability*	11.0	31.8	26.0	27.4	39.7	32.8	35.5	33.0	38.7	30.8	30.7
Products Liability	26.1	24.8	39.7	46.2	(2.2)	27.8	18.3	27.6	38.6	43.6	29.1
Workers Compensation	47.2	57.9	53.6	49.0	43.9	43.6	52.2	46.9	69.8	50.3	51.4
Mortgage Guaranty	31.7	3.2	11.5	4.9	4.5	(1.5)	3.1	13.4	4.8	(10.9)	6.5
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	91.1	85.1	124.7	124.1	76.3	78.8	87.6	71.2	89.0	73.4	90.1
Warranty	65.5	44.5	73.4	63.9	23.2	39.5	58.8	45.7	50.9	50.9	51.6
All Other*	15.5	31.0	28.7	33.5	68.2	38.4	23.2	75.5	15.5	10.8	34.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	98.1	98.1
Total All Lines	62.4	60.4	51.6	49.1	57.7	56.4	88.2	75.6	65.2	101.7	66.8

\*See technical notes

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**2022 Profitability Report  
South Dakota  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	0.5	2.5	3.8	(6.9)	8.5	13.0	5.4	11.6	3.1	(3.4)	3.8
Private Passenger Auto Physical	(38.4)	(46.5)	(15.5)	3.8	(6.7)	(10.4)	1.4	(21.7)	0.2	(15.2)	(14.9)
Private Passenger Auto Total	(19.4)	(22.8)	(6.3)	(1.2)	0.3	0.2	3.2	(7.5)	1.4	(10.4)	(6.3)
Commercial Auto Liability	2.8	5.9	16.9	15.0	15.6	6.7	5.8	(2.4)	7.0	5.5	7.9
Commercial Auto Physical	(45.2)	(40.4)	(8.0)	9.8	(13.1)	(11.9)	5.2	(9.7)	11.3	(9.8)	(11.2)
Commercial Auto Total	(16.9)	(13.4)	6.0	12.7	3.0	(1.4)	5.5	(5.7)	8.9	(1.5)	(0.3)
Homeowners Multiple Peril	(49.7)	(60.8)	(25.2)	23.9	(17.9)	(10.8)	(4.6)	(50.1)	7.7	(104.9)	(29.2)
Farmowners Multiple Peril	(10.3)	9.8	(18.7)	7.1	7.1	4.0	5.4	(0.4)	4.1	(197.6)	(19.0)
Commercial Multiple Peril	(40.7)	(37.6)	(5.2)	11.9	0.7	(7.0)	(28.6)	(63.1)	20.2	(74.4)	(22.4)
Fire	32.6	4.8	36.0	13.7	24.3	(3.8)	12.8	21.1	21.2	(55.8)	10.7
Allied Lines	32.8	47.0	50.7	33.4	24.0	24.7	(85.8)	(5.6)	(5.7)	(27.3)	8.8
Inland Marine	18.7	14.6	24.8	33.4	21.1	12.5	8.5	2.6	26.6	1.8	16.5
Medical Professional Liability	(31.4)	14.7	15.1	46.6	71.4	52.3	(32.1)	(52.3)	(12.4)	(18.2)	5.4
Other Liability*	55.2	30.0	40.3	38.8	16.9	26.2	24.8	33.7	28.8	35.1	33.0
Products Liability	27.8	29.8	6.9	(4.4)	75.6	42.5	34.4	52.2	3.5	19.7	28.8
Workers Compensation	19.0	8.8	12.6	17.8	21.5	24.4	9.6	17.8	(7.3)	14.4	13.9
Mortgage Guaranty	43.5	70.9	62.8	68.2	68.6	77.4	72.9	63.5	70.5	90.2	68.9
Financial Guaranty*	(0.7)	(92.9)	41.5	(34.4)	21.6	20.6	(40.8)	(135.5)	2.6	(22.9)	(24.1)
Accident and Health	(23.2)	(12.6)	(52.8)	(50.5)	(1.1)	(5.2)	(15.5)	1.6	(14.0)	0.1	(17.3)
Warranty	21.2	39.1	16.0	25.2	76.6	52.8	28.3	40.3	40.9	38.1	37.9
All Other*	47.3	29.9	25.9	19.5	(19.3)	11.9	34.4	(18.4)	46.3	51.9	22.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(55.9)	(55.9)
Total All Lines	7.4	8.1	17.0	19.6	10.5	10.4	(22.5)	(9.5)	4.4	(32.3)	1.3

\*See technical notes

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**2022 Profitability Report  
South Dakota  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	3.7	5.0	5.5	(1.5)	8.6	13.6	7.4	11.8	5.2	0.2	5.9
Private Passenger Auto Physical	(23.9)	(28.8)	(9.1)	3.1	(3.6)	(7.1)	2.2	(16.3)	1.1	(11.1)	(9.4)
Private Passenger Auto Total	(10.4)	(12.4)	(2.1)	0.9	2.0	2.2	4.5	(4.3)	2.8	(6.5)	(2.3)
Commercial Auto Liability	6.6	7.8	14.8	13.4	14.3	9.8	9.5	2.2	10.1	9.2	9.8
Commercial Auto Physical	(28.6)	(25.5)	(4.3)	7.1	(7.7)	(8.2)	4.9	(7.0)	9.9	(7.0)	(6.7)
Commercial Auto Total	(7.9)	(6.1)	6.5	10.7	4.6	2.0	7.4	(1.9)	10.0	1.7	2.7
Homeowners Multiple Peril	(30.3)	(38.0)	(14.5)	16.9	(10.1)	(6.5)	(1.5)	(37.6)	8.3	(80.6)	(19.4)
Farmowners Multiple Peril	(4.9)	8.1	(10.4)	6.0	6.1	4.8	6.1	1.3	5.0	(153.5)	(13.1)
Commercial Multiple Peril	(23.6)	(21.4)	(0.5)	10.2	3.3	(2.5)	(18.7)	(46.6)	19.1	(55.7)	(13.6)
Fire	22.2	3.9	28.0	9.7	17.4	(0.8)	12.5	18.6	18.9	(40.7)	9.0
Allied Lines	21.8	30.2	33.1	21.9	18.7	21.8	(66.1)	(3.5)	(3.4)	(20.5)	5.4
Inland Marine	12.2	9.3	16.1	21.9	14.2	10.8	7.9	3.1	22.0	2.6	12.0
Medical Professional Liability	(9.5)	18.6	17.6	37.6	54.8	50.8	(17.4)	(32.4)	(0.6)	(3.9)	11.5
Other Liability*	42.6	25.2	30.5	28.0	17.1	27.0	25.9	32.2	28.3	33.1	29.0
Products Liability	27.7	27.9	11.8	4.6	59.6	45.5	35.0	47.4	8.7	22.0	29.0
Workers Compensation	19.5	14.6	17.6	20.1	23.5	29.0	17.4	22.8	5.5	21.4	19.1
Mortgage Guaranty	44.8	50.5	35.6	37.5	37.0	52.8	54.1	44.2	44.1	59.1	46.0
Financial Guaranty*	(12.4)	(69.9)	29.4	(21.6)	52.8	26.8	(37.0)	(109.9)	14.7	63.0	(6.4)
Accident and Health	(12.4)	(5.7)	(30.0)	(28.5)	0.3	5.1	(1.3)	14.7	(1.1)	1.3	(5.8)
Warranty	19.0	28.2	14.7	24.7	61.3	53.6	34.7	41.9	42.6	40.6	36.1
All Other*	32.9	21.4	17.8	13.7	(9.6)	13.1	30.4	(10.6)	40.5	44.7	19.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(41.6)	(41.6)
Total All Lines	7.0	7.3	13.2	14.6	9.9	11.3	(14.9)	(5.1)	6.0	(23.1)	2.6

\*See technical notes

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

**2022 Profitability Report  
South Dakota  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	6.7	7.4	7.8	1.5	10.2	16.3	10.2	13.3	7.3	3.1	8.4
Private Passenger Auto Physical	(26.5)	(31.0)	(8.2)	6.8	(1.3)	(6.8)	6.1	(17.4)	4.2	(11.2)	(8.5)
Private Passenger Auto Total	(7.5)	(9.3)	0.9	3.8	5.1	5.6	8.2	(1.7)	5.8	(4.1)	0.7
Commercial Auto Liability	7.9	8.3	12.9	12.0	12.6	10.4	10.0	4.3	9.3	9.0	9.7
Commercial Auto Physical	(29.0)	(25.1)	(1.7)	10.8	(5.4)	(6.8)	8.9	(4.9)	13.4	(5.0)	(4.5)
Commercial Auto Total	(3.0)	(1.8)	8.3	11.6	6.8	4.8	9.6	1.2	10.6	4.3	5.3
Homeowners Multiple Peril	(25.4)	(31.0)	(10.2)	18.9	(6.3)	(3.7)	1.7	(31.4)	10.2	(71.3)	(14.8)
Farmowners Multiple Peril	(1.5)	11.0	(7.0)	8.6	8.8	8.2	9.5	4.1	7.5	(129.5)	(8.0)
Commercial Multiple Peril	(15.3)	(12.5)	2.7	10.6	5.5	0.9	(11.7)	(30.3)	16.7	(41.2)	(7.5)
Fire	26.3	6.9	28.8	11.8	18.2	2.2	15.0	19.2	19.3	(30.7)	11.7
Allied Lines	34.5	43.9	48.2	32.1	26.7	33.8	(91.8)	(2.0)	(2.0)	(26.4)	9.7
Inland Marine	19.5	14.8	23.8	30.4	20.6	18.1	13.5	6.6	29.1	6.1	18.3
Medical Professional Liability	(0.6)	10.6	10.8	18.2	26.8	31.2	(6.3)	(13.6)	2.4	1.2	8.1
Other Liability*	26.2	16.6	19.6	18.3	12.3	19.4	18.7	21.3	18.8	23.8	19.5
Products Liability	15.9	15.6	8.8	5.0	29.8	27.1	21.5	27.6	7.5	15.4	17.4
Workers Compensation	11.9	9.3	10.5	11.2	12.3	16.2	10.7	11.8	4.9	12.0	11.1
Mortgage Guaranty	36.7	44.4	36.3	38.8	39.7	67.3	72.0	57.5	55.5	83.3	53.1
Financial Guaranty*	2.3	(13.2)	10.4	(0.7)	32.8	15.8	(5.2)	(23.6)	4.2	10.8	3.4
Accident and Health	(2.7)	1.0	(6.0)	(5.1)	3.1	4.5	2.7	6.3	2.4	3.4	1.0
Warranty	13.8	25.6	11.0	12.4	23.1	21.4	14.6	17.0	16.9	16.7	17.2
All Other*	28.2	16.9	15.0	12.4	(3.7)	13.7	30.9	(5.4)	33.1	42.2	18.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(35.0)	(35.0)
Total All Lines	9.9	9.5	14.7	15.6	11.5	13.9	(11.0)	(1.7)	8.2	(19.4)	5.1

\*See technical notes

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



**2022 Profitability Report  
Tennessee  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	61.4	61.5	64.9	70.0	65.8	63.0	61.9	54.2	61.6	75.1	63.9
Private Passenger Auto Physical	57.8	58.9	62.3	64.4	63.9	60.1	62.7	59.7	74.6	82.9	64.7
Private Passenger Auto Total	59.8	60.3	63.7	67.5	65.0	61.7	62.2	56.7	67.6	78.8	64.3
Commercial Auto Liability	59.2	54.2	57.4	66.4	62.9	60.6	66.3	58.6	53.3	57.0	59.6
Commercial Auto Physical	58.0	58.0	57.8	56.0	60.3	58.4	60.1	55.7	61.2	62.7	58.8
Commercial Auto Total	58.8	55.4	57.6	63.0	62.0	59.9	64.2	57.6	55.6	58.7	59.3
Homeowners Multiple Peril	47.8	50.2	43.5	59.7	53.6	46.6	48.5	84.9	60.9	65.4	56.1
Farmowners Multiple Peril	49.4	53.8	45.0	50.6	59.6	42.3	54.4	70.2	66.5	64.0	55.6
Commercial Multiple Peril	38.9	45.9	51.0	89.7	45.4	49.7	41.0	116.8	54.3	57.0	59.0
Fire	38.5	53.7	41.6	163.0	46.1	40.4	54.8	93.2	108.0	66.0	70.5
Allied Lines	46.6	50.8	81.3	67.9	229.6	14.5	13.0	282.4	61.8	58.6	90.6
Inland Marine	39.6	40.3	35.3	62.8	42.5	41.4	44.8	74.5	38.7	39.8	46.0
Medical Professional Liability	36.8	34.0	51.1	58.5	47.1	52.6	70.6	65.6	38.9	67.5	52.3
Other Liability*	56.2	50.7	78.5	51.3	45.2	51.6	47.2	58.7	59.7	57.9	55.7
Products Liability	51.6	75.6	(32.9)	127.5	63.8	92.8	6.3	23.7	38.9	51.7	49.9
Workers Compensation	55.5	57.6	52.0	45.7	43.6	29.7	37.7	46.1	50.2	41.1	45.9
Mortgage Guaranty	47.2	19.7	15.4	9.5	2.8	2.0	0.8	23.9	1.7	(16.1)	10.7
Financial Guaranty*	0.0	4.3	(0.0)	0.0	0.0	2.2	(2.7)	0.0	(8.1)	0.0	(0.4)
Accident and Health	69.4	58.9	66.5	62.2	71.7	49.5	65.8	54.9	51.2	45.5	59.6
Warranty	70.4	58.2	65.2	53.3	57.3	65.2	68.8	66.4	45.6	69.5	62.0
All Other*	16.6	20.0	21.4	26.9	22.0	34.7	16.0	39.5	18.9	44.6	26.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	2.0	2.0
Total All Lines	51.6	52.7	55.3	64.0	59.3	50.7	51.1	72.7	59.4	63.3	58.0

\*See technical notes

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

**2022 Profitability Report  
Tennessee  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	1.3	1.7	(1.5)	(6.4)	(0.4)	3.2	4.3	8.7	5.6	(6.7)	1.0
Private Passenger Auto Physical	8.2	7.4	4.3	3.1	4.6	8.9	6.4	6.4	(6.2)	(12.9)	3.0
Private Passenger Auto Total	4.3	4.2	1.0	(2.2)	1.9	5.8	5.3	7.6	0.1	(9.6)	1.8
Commercial Auto Liability	(0.4)	6.2	2.4	(7.2)	(2.0)	1.9	(5.4)	3.1	12.5	10.3	2.1
Commercial Auto Physical	1.9	4.0	2.7	7.2	2.8	5.0	3.5	7.7	4.0	4.3	4.3
Commercial Auto Total	0.3	5.5	2.5	(2.6)	(0.4)	2.9	(2.4)	4.6	10.0	8.5	2.9
Homeowners Multiple Peril	16.5	14.8	22.1	4.3	12.1	20.5	17.7	(22.5)	4.8	1.2	9.2
Farmowners Multiple Peril	16.3	13.0	23.2	17.3	8.4	27.6	12.6	(4.0)	(0.3)	4.7	11.9
Commercial Multiple Peril	17.3	11.7	5.5	(38.2)	12.7	6.5	17.2	(64.4)	4.9	2.4	(2.4)
Fire	30.2	13.2	27.2	(104.2)	23.5	29.3	13.7	(25.9)	(40.0)	5.1	(2.8)
Allied Lines	32.8	21.3	(7.2)	5.9	(163.0)	58.1	64.1	(220.0)	14.7	20.2	(17.3)
Inland Marine	26.8	26.2	31.3	4.8	25.5	24.8	21.3	(9.0)	25.6	25.4	20.3
Medical Professional Liability	1.3	19.3	(6.7)	(12.3)	5.7	(13.2)	(32.7)	(30.4)	14.1	(20.7)	(7.6)
Other Liability*	7.8	11.5	(20.9)	15.3	18.4	9.0	18.7	5.3	3.9	8.5	7.7
Products Liability	(0.3)	(55.3)	90.0	(128.1)	(20.9)	(50.5)	52.2	30.8	22.4	5.4	(5.4)
Workers Compensation	5.4	3.9	11.6	18.8	20.7	37.4	27.5	15.8	11.8	21.7	17.5
Mortgage Guaranty	27.3	53.6	59.0	63.9	71.0	73.8	75.5	52.8	74.1	95.4	64.7
Financial Guaranty*	37.7	28.1	46.4	23.0	7.5	12.8	(0.3)	10.9	11.5	(31.5)	14.6
Accident and Health	(8.6)	(6.5)	(11.5)	(4.1)	(9.3)	11.2	(4.7)	6.0	11.9	15.0	(0.0)
Warranty	11.1	28.1	24.7	35.2	34.8	19.4	8.2	14.8	43.2	16.5	23.6
All Other*	46.5	42.6	41.3	33.7	39.7	26.7	48.8	23.6	46.1	15.2	36.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	76.6	76.6
Total All Lines	11.5	10.6	8.1	(0.8)	5.5	14.5	14.4	(10.3)	6.3	3.6	6.3

\*See technical notes

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

**2022 Profitability Report  
Tennessee  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	3.8	4.0	1.6	(1.7)	2.4	5.6	6.3	9.3	7.0	(2.6)	3.6
Private Passenger Auto Physical	6.3	6.2	3.8	2.7	3.8	8.1	6.1	5.8	(4.0)	(9.2)	3.0
Private Passenger Auto Total	4.9	5.0	2.6	0.3	3.0	6.7	6.3	7.7	1.9	(5.8)	3.3
Commercial Auto Liability	5.1	8.5	5.7	(0.4)	3.8	6.8	1.3	7.3	14.7	12.9	6.6
Commercial Auto Physical	2.0	3.3	2.6	5.4	2.5	5.1	3.4	6.7	4.2	4.1	3.9
Commercial Auto Total	4.2	6.9	4.7	1.5	3.4	6.2	2.0	7.1	11.5	10.3	5.8
Homeowners Multiple Peril	12.5	10.6	15.9	4.2	9.5	18.1	15.9	(16.1)	5.8	3.0	7.9
Farmowners Multiple Peril	12.5	10.2	16.8	12.6	6.9	23.3	11.6	(1.7)	1.6	5.7	9.9
Commercial Multiple Peril	14.7	10.5	6.3	(21.8)	11.8	8.6	17.4	(47.8)	7.3	5.2	1.2
Fire	20.8	9.5	22.2	(65.7)	18.9	26.2	13.4	(18.3)	(28.8)	7.3	0.6
Allied Lines	23.0	14.3	(3.1)	6.0	(98.8)	52.5	54.2	(170.5)	15.5	19.1	(8.8)
Inland Marine	18.0	17.2	20.6	3.3	17.2	20.6	18.0	(6.0)	21.4	21.3	15.2
Medical Professional Liability	14.9	24.6	7.3	2.8	16.5	4.7	(12.5)	(10.4)	25.9	(1.7)	7.2
Other Liability*	12.2	16.0	(5.8)	15.7	20.7	16.8	23.2	11.9	10.8	13.9	13.5
Products Liability	12.9	(23.8)	69.3	(73.6)	0.5	(23.7)	51.7	32.7	26.0	12.2	8.4
Workers Compensation	11.3	12.8	18.5	22.1	24.3	41.0	33.4	23.3	22.4	29.1	23.8
Mortgage Guaranty	36.8	41.3	35.0	36.0	39.7	51.0	57.0	36.5	47.7	63.9	44.5
Financial Guaranty*	21.0	27.9	38.1	21.1	45.9	24.0	0.4	16.8	14.6	58.0	26.8
Accident and Health	(1.0)	(4.8)	(8.6)	(4.4)	(8.3)	13.0	(1.0)	10.9	12.7	6.6	1.5
Warranty	13.4	24.3	20.6	43.4	47.2	35.0	25.3	31.9	57.7	31.0	33.0
All Other*	32.6	29.1	27.4	22.7	28.6	24.6	42.0	21.9	39.7	16.3	28.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.9	61.9
Total All Lines	11.2	10.3	8.6	2.4	7.3	15.4	15.2	(4.8)	8.6	6.2	8.0

\*See technical notes

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

**2022 Profitability Report  
Tennessee  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	6.9	6.8	4.6	1.3	5.2	8.7	9.4	11.4	9.1	0.5	6.4
Private Passenger Auto Physical	11.4	10.7	7.8	6.3	7.7	14.3	11.4	10.1	(2.1)	(8.8)	6.9
Private Passenger Auto Total	8.5	8.2	5.8	3.1	6.1	10.8	10.1	10.9	4.7	(3.2)	6.5
Commercial Auto Liability	6.6	8.4	6.7	2.6	5.3	7.7	4.0	7.3	11.9	11.5	7.2
Commercial Auto Physical	5.7	6.9	6.1	9.1	5.9	9.6	7.4	10.5	7.3	7.6	7.6
Commercial Auto Total	6.4	8.1	6.6	3.9	5.5	8.1	4.7	8.0	11.0	10.7	7.3
Homeowners Multiple Peril	15.7	13.4	18.7	6.8	11.8	22.3	19.7	(12.8)	8.2	5.8	11.0
Farmowners Multiple Peril	15.6	12.9	19.4	15.1	9.6	28.4	15.4	1.1	4.2	8.3	13.0
Commercial Multiple Peril	14.2	10.9	7.9	(12.6)	11.1	9.9	16.9	(31.9)	7.9	6.9	4.1
Fire	24.3	11.9	23.9	(47.5)	15.7	27.0	15.7	(12.9)	(20.1)	9.0	4.7
Allied Lines	28.0	18.2	0.1	8.0	(60.8)	38.9	54.4	(137.1)	14.4	20.1	(1.6)
Inland Marine	24.5	22.8	27.8	6.9	23.5	30.5	26.4	(4.2)	26.4	28.0	21.3
Medical Professional Liability	8.6	11.3	5.5	3.7	8.4	4.7	(1.6)	(0.8)	10.0	2.3	5.2
Other Liability*	9.8	9.9	0.7	9.4	11.9	10.6	14.7	8.3	7.7	10.2	9.3
Products Liability	8.1	(5.2)	29.0	(25.6)	3.2	(6.2)	25.7	17.1	14.2	8.9	6.9
Workers Compensation	8.1	8.1	10.1	11.2	11.9	19.7	16.1	10.8	10.5	13.8	12.0
Mortgage Guaranty	24.7	29.0	28.0	30.4	35.0	52.4	63.2	41.0	50.6	75.7	43.0
Financial Guaranty*	6.8	6.8	8.7	8.3	11.9	7.8	3.3	10.6	6.6	6.7	7.7
Accident and Health	3.1	1.4	(0.3)	1.2	0.1	8.9	2.9	7.8	9.0	9.5	4.4
Warranty	10.0	15.2	13.8	10.5	10.7	10.3	8.5	8.4	11.6	9.2	10.8
All Other*	30.1	26.8	25.8	21.8	26.5	25.2	41.0	21.6	34.8	16.1	27.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	74.1	74.1
Total All Lines	11.7	10.6	9.4	4.6	8.2	15.4	15.4	(0.8)	9.0	7.8	9.1

\*See technical notes

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

**2022 Profitability Report  
Texas  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	65.5	67.8	73.5	75.8	67.7	63.2	65.8	58.6	72.9	87.0	69.8
Private Passenger Auto Physical	62.6	62.9	70.3	84.7	88.0	53.7	62.7	52.5	74.2	75.5	68.7
Private Passenger Auto Total	64.3	65.6	72.1	79.7	76.6	59.0	64.4	55.9	73.5	81.8	69.3
Commercial Auto Liability	66.6	67.3	72.4	77.3	79.4	76.2	83.9	80.1	86.3	78.8	76.8
Commercial Auto Physical	63.1	61.7	65.4	81.6	90.9	58.5	58.8	51.3	54.3	60.4	64.6
Commercial Auto Total	65.7	66.0	70.7	78.4	82.1	72.0	78.2	73.5	79.7	75.0	74.1
Homeowners Multiple Peril	44.7	46.2	53.3	87.0	80.3	44.6	66.4	55.8	104.2	56.7	63.9
Farmowners Multiple Peril	61.9	62.2	73.0	68.3	81.8	48.7	57.4	53.1	81.7	62.4	65.0
Commercial Multiple Peril	49.4	50.0	48.1	87.0	105.4	42.6	75.0	56.5	114.3	49.9	67.8
Fire	41.9	41.7	49.9	55.8	94.4	43.8	59.7	52.1	102.7	68.9	61.1
Allied Lines	72.7	53.1	71.1	100.5	451.8	63.0	105.4	76.6	101.0	95.3	119.1
Inland Marine	42.5	44.3	58.0	56.1	77.2	48.2	60.5	69.7	59.2	46.1	56.2
Medical Professional Liability	15.1	16.9	29.2	26.6	10.5	48.4	48.3	34.6	31.1	39.0	30.0
Other Liability*	51.4	50.8	52.6	56.0	56.1	63.0	60.7	65.3	62.5	66.4	58.5
Products Liability	46.8	15.2	36.4	20.5	25.4	48.3	50.2	37.9	45.7	49.0	37.5
Workers Compensation	47.6	46.2	44.2	39.9	35.8	47.0	37.0	41.0	36.6	37.7	41.3
Mortgage Guaranty	10.2	(1.0)	1.9	5.5	6.0	(3.5)	3.5	37.5	5.3	(25.3)	4.0
Financial Guaranty*	(2.7)	2.3	0.5	0.9	1.5	0.6	2.5	3.4	0.1	10.0	1.9
Accident and Health	67.8	75.7	77.1	83.3	72.6	72.6	68.5	68.4	65.4	69.6	72.1
Warranty	70.1	75.3	72.5	79.4	85.5	84.7	72.7	65.9	58.6	59.0	72.4
All Other*	37.3	28.6	32.6	35.6	47.9	30.8	37.3	48.8	48.8	41.1	38.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	17.5	17.5
Total All Lines	55.0	53.9	60.3	73.7	95.4	54.7	65.3	58.8	79.0	68.4	66.4

\*See technical notes

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

**2022 Profitability Report**  
**Texas**  
**Underwriting Profit**  
**As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(3.5)	(4.8)	(11.0)	(12.4)	(2.2)	3.2	(0.7)	3.8	(7.7)	(20.2)	(5.6)
Private Passenger Auto Physical	1.9	2.9	(5.3)	(19.8)	(22.3)	16.6	6.6	14.6	(5.9)	(4.5)	(1.5)
Private Passenger Auto Total	(1.1)	(1.4)	(8.4)	(15.7)	(11.0)	9.1	2.5	8.6	(6.9)	(13.1)	(3.7)
Commercial Auto Liability	(8.3)	(10.0)	(16.2)	(21.3)	(21.9)	(16.3)	(26.5)	(23.3)	(28.1)	(16.9)	(18.9)
Commercial Auto Physical	(1.4)	(0.4)	(3.9)	(19.3)	(28.6)	8.4	7.4	14.8	14.2	8.2	(0.1)
Commercial Auto Total	(6.7)	(7.7)	(13.2)	(20.9)	(23.5)	(10.5)	(18.7)	(14.7)	(19.4)	(11.8)	(14.7)
Homeowners Multiple Peril	19.0	18.0	9.9	(27.2)	(18.7)	22.1	(3.2)	9.3	(44.0)	10.8	(0.4)
Farmowners Multiple Peril	1.5	2.9	(9.4)	(3.4)	(17.0)	18.1	8.9	14.3	(16.2)	6.2	0.6
Commercial Multiple Peril	5.9	7.2	8.3	(35.2)	(52.8)	14.8	(20.7)	0.5	(63.0)	10.2	(12.5)
Fire	25.7	26.5	17.8	11.2	(29.1)	25.1	8.3	17.8	(36.0)	0.8	6.8
Allied Lines	5.4	22.5	1.2	(31.3)	(401.9)	4.3	(36.6)	(3.8)	(29.0)	(19.0)	(48.8)
Inland Marine	23.9	22.0	7.3	11.8	(8.9)	19.8	6.9	(2.3)	6.5	20.8	10.8
Medical Professional Liability	45.1	38.1	19.8	28.1	48.4	(3.1)	(5.6)	17.4	19.5	18.9	22.7
Other Liability*	6.1	7.0	5.2	5.4	1.3	(5.4)	(0.4)	(7.1)	(0.8)	(4.4)	0.7
Products Liability	(9.4)	31.0	6.1	25.1	28.7	(8.9)	(3.7)	9.5	6.1	4.7	8.9
Workers Compensation	10.3	12.0	11.6	11.3	16.3	2.7	13.7	6.4	11.8	11.0	10.7
Mortgage Guaranty	66.0	75.3	73.6	68.2	67.9	80.5	72.8	39.2	70.5	105.1	71.9
Financial Guaranty*	39.5	43.1	38.8	25.8	11.5	9.6	(4.8)	6.3	6.8	(27.6)	14.9
Accident and Health	(6.2)	(8.6)	(8.6)	(13.4)	(0.6)	(1.6)	1.8	0.5	4.5	1.9	(3.0)
Warranty	13.4	14.1	12.5	3.7	0.4	2.9	(1.9)	2.1	21.6	18.4	8.7
All Other*	19.0	29.5	25.4	19.0	8.9	26.7	21.0	7.7	7.0	16.3	18.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	55.3	55.3
Total All Lines	7.7	9.3	2.0	(12.0)	(33.9)	10.0	(1.7)	4.2	(16.0)	(2.1)	(3.3)

\*See technical notes

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

**2022 Profitability Report**  
**Texas**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	0.2	(0.5)	(4.8)	(5.8)	1.0	5.4	2.4	5.6	(3.3)	(13.0)	(1.3)
Private Passenger Auto Physical	2.2	3.3	(2.4)	(12.2)	(13.7)	14.2	6.2	12.2	(3.8)	(2.8)	0.3
Private Passenger Auto Total	1.1	1.2	(3.7)	(8.6)	(5.4)	9.3	4.1	8.6	(3.5)	(8.4)	(0.5)
Commercial Auto Liability	(0.5)	(2.5)	(6.5)	(9.5)	(9.1)	(7.7)	(15.5)	(13.4)	(16.9)	(8.1)	(9.0)
Commercial Auto Physical	0.3	0.7	(1.3)	(11.6)	(17.4)	8.2	6.8	12.6	12.4	7.3	1.8
Commercial Auto Total	(0.3)	(1.7)	(5.2)	(10.0)	(11.1)	(4.0)	(10.4)	(7.5)	(10.9)	(4.9)	(6.6)
Homeowners Multiple Peril	14.1	12.7	8.2	(16.2)	(10.4)	19.5	(0.5)	9.2	(32.7)	10.6	1.4
Farmowners Multiple Peril	2.8	3.7	(4.2)	(0.7)	(9.5)	16.1	8.9	12.9	(11.0)	6.9	2.6
Commercial Multiple Peril	7.0	7.6	8.3	(19.8)	(30.0)	16.2	(11.8)	3.9	(45.9)	11.9	(5.3)
Fire	17.8	17.9	16.0	8.2	(16.8)	22.8	9.1	16.0	(25.8)	3.6	6.9
Allied Lines	5.2	15.2	2.0	(19.1)	(254.5)	9.5	(24.9)	(0.3)	(20.2)	(12.4)	(29.9)
Inland Marine	16.2	14.6	5.3	8.3	(4.5)	17.3	7.1	(0.2)	7.0	18.3	8.9
Medical Professional Liability	38.7	32.0	20.7	24.4	38.9	6.8	4.1	22.7	23.9	23.6	23.6
Other Liability*	13.0	12.4	10.1	8.9	9.9	4.8	8.7	2.2	7.0	4.3	8.1
Products Liability	7.4	32.6	15.6	27.9	32.4	8.3	8.0	17.8	15.6	14.1	18.0
Workers Compensation	15.0	17.6	18.2	18.3	22.8	14.3	22.9	16.6	23.5	21.1	19.0
Mortgage Guaranty	59.2	53.4	42.8	37.5	36.7	55.3	54.1	25.4	44.9	71.5	48.1
Financial Guaranty*	19.8	34.3	28.4	24.3	50.8	25.9	(2.7)	22.8	19.1	64.9	28.8
Accident and Health	(2.6)	(6.0)	(6.8)	(10.8)	(5.0)	1.2	2.8	5.9	6.5	(2.7)	(1.8)
Warranty	15.8	16.6	14.1	8.1	6.8	9.2	5.0	7.6	22.8	23.4	13.0
All Other*	16.5	22.4	18.4	14.1	9.6	25.2	20.6	10.0	9.6	17.3	16.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	45.5	45.5
Total All Lines	8.3	9.0	4.3	(5.3)	(18.5)	11.7	2.3	6.6	(9.2)	1.8	1.1

\*See technical notes

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**2022 Profitability Report  
Texas  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	3.6	2.6	(1.5)	(2.6)	4.0	8.7	5.5	7.9	(0.1)	(8.6)	1.9
Private Passenger Auto Physical	6.2	7.1	0.0	(12.4)	(13.5)	22.7	11.6	18.4	(1.9)	(0.7)	3.8
Private Passenger Auto Total	4.6	4.4	(0.9)	(6.3)	(2.5)	13.8	7.7	11.7	(0.7)	(5.8)	2.6
Commercial Auto Liability	3.0	1.5	(1.1)	(3.1)	(2.4)	(2.3)	(7.4)	(5.2)	(7.2)	(2.1)	(2.6)
Commercial Auto Physical	3.6	3.9	1.7	(9.4)	(14.7)	12.4	10.8	16.2	15.5	10.9	5.1
Commercial Auto Total	3.1	1.9	(0.7)	(4.1)	(4.3)	(0.0)	(4.6)	(2.2)	(4.2)	(0.5)	(1.6)
Homeowners Multiple Peril	17.3	15.4	10.8	(12.4)	(6.4)	23.2	2.6	11.6	(27.2)	13.0	4.8
Farmowners Multiple Peril	6.2	6.7	(0.9)	2.1	(5.6)	19.6	12.2	15.3	(7.5)	9.4	5.7
Commercial Multiple Peril	8.7	8.8	9.3	(11.1)	(15.7)	14.5	(5.4)	5.5	(27.7)	11.4	(0.2)
Fire	21.6	20.6	18.3	10.4	(10.8)	24.1	11.7	17.1	(18.2)	6.1	10.1
Allied Lines	8.9	18.7	5.2	(15.6)	(165.9)	9.8	(18.9)	2.6	(15.0)	(9.0)	(17.9)
Inland Marine	22.0	19.3	8.9	11.9	(1.6)	22.9	11.2	2.6	9.2	21.3	12.8
Medical Professional Liability	21.1	17.5	11.9	13.6	21.0	6.8	5.3	14.0	12.8	14.2	13.8
Other Liability*	9.2	8.7	7.6	6.7	7.2	5.3	7.3	3.8	6.0	5.0	6.7
Products Liability	6.0	14.3	8.6	12.3	14.6	6.4	6.5	9.5	8.4	8.5	9.5
Workers Compensation	9.4	10.1	10.1	9.2	10.6	8.5	11.7	8.2	10.3	10.5	9.9
Mortgage Guaranty	49.2	47.3	43.4	40.2	39.6	71.1	73.4	32.0	49.0	87.6	53.3
Financial Guaranty*	7.6	9.8	9.4	8.1	12.0	6.3	2.7	5.5	4.6	7.8	7.4
Accident and Health	1.9	0.2	(0.3)	(2.5)	0.4	3.7	4.7	5.8	6.2	0.8	2.1
Warranty	10.5	10.2	9.0	6.7	6.3	7.6	5.8	6.5	14.1	11.4	8.8
All Other*	14.0	17.3	15.7	12.9	9.8	23.7	19.9	10.6	9.6	16.8	15.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	51.3	51.3
Total All Lines	9.9	10.1	6.4	(1.2)	(10.4)	12.7	5.1	7.8	(4.0)	4.3	4.1

\*See technical notes

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**2022 Profitability Report  
Utah  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	67.1	66.3	71.3	73.6	68.9	69.6	68.1	60.1	65.1	72.4	68.2
Private Passenger Auto Physical	63.3	60.1	64.4	68.9	64.3	60.4	62.5	56.5	65.4	75.1	64.1
Private Passenger Auto Total	65.7	64.0	68.7	71.8	67.2	66.2	66.0	58.7	65.2	73.4	66.7
Commercial Auto Liability	63.2	53.3	59.3	63.0	66.8	58.0	73.5	70.7	64.2	79.5	65.2
Commercial Auto Physical	61.8	54.1	55.6	59.4	68.4	63.9	52.2	51.1	47.3	55.9	57.0
Commercial Auto Total	62.8	53.5	58.3	62.1	67.3	59.6	67.8	65.5	59.8	73.4	63.0
Homeowners Multiple Peril	48.2	42.3	43.5	61.7	55.3	59.7	66.1	87.0	63.2	63.6	59.1
Farmowners Multiple Peril	51.2	40.2	64.2	57.4	66.7	61.5	51.8	128.9	54.5	49.4	62.6
Commercial Multiple Peril	45.4	42.8	33.0	54.9	57.5	47.0	33.4	54.2	54.2	38.6	46.1
Fire	17.5	19.5	18.5	14.5	21.4	30.2	41.0	68.6	58.5	41.6	33.1
Allied Lines	50.0	32.5	40.9	42.8	56.2	73.0	53.1	190.8	27.3	75.9	64.2
Inland Marine	46.1	41.2	54.9	21.9	32.9	34.7	43.6	52.0	43.9	33.3	40.5
Medical Professional Liability	24.8	25.1	17.1	36.1	43.6	54.8	54.0	74.8	60.5	48.6	43.9
Other Liability*	57.7	33.2	65.2	59.0	34.1	42.0	63.0	60.3	52.3	56.8	52.4
Products Liability	61.3	59.4	21.8	13.3	9.0	37.7	33.3	35.3	14.9	33.0	31.9
Workers Compensation	55.9	51.2	54.4	54.3	41.1	48.3	47.2	56.7	43.9	41.2	49.4
Mortgage Guaranty	39.6	18.9	6.5	4.6	1.9	(1.0)	(0.1)	18.1	0.5	(12.4)	7.7
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	NR	0.0	0.0	0.0
Accident and Health	62.9	62.5	58.6	64.9	58.9	66.7	75.9	62.8	57.5	79.7	65.0
Warranty	71.6	62.6	59.2	66.9	67.8	71.7	79.2	83.1	90.9	76.9	73.0
All Other*	34.9	22.2	13.9	28.6	19.2	17.5	20.2	52.0	17.0	32.8	25.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	3.6	3.6
Total All Lines	55.7	49.6	54.1	58.5	53.8	55.1	57.7	63.6	55.8	59.8	56.4

\*See technical notes

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**2022 Profitability Report  
Utah  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(5.3)	(3.6)	(9.3)	(10.8)	(4.3)	(5.1)	(3.6)	1.8	(0.2)	(5.5)	(4.6)
Private Passenger Auto Physical	0.5	5.0	(0.1)	(3.7)	2.6	6.8	4.7	7.5	0.4	(7.6)	1.6
Private Passenger Auto Total	(3.2)	(0.4)	(5.9)	(8.2)	(1.7)	(0.7)	(0.5)	3.9	0.1	(6.3)	(2.3)
Commercial Auto Liability	(4.7)	5.4	(0.6)	(3.9)	(5.5)	3.8	(12.8)	(9.6)	(1.3)	(19.0)	(4.8)
Commercial Auto Physical	(1.1)	9.6	5.4	4.8	(5.3)	(0.5)	13.2	14.4	20.5	11.8	7.3
Commercial Auto Total	(3.7)	6.5	1.1	(1.6)	(5.5)	2.7	(5.8)	(3.2)	4.4	(11.1)	(1.6)
Homeowners Multiple Peril	14.8	22.9	20.9	0.5	9.1	4.3	(3.1)	(25.0)	1.2	2.9	4.8
Farmowners Multiple Peril	12.2	25.6	(1.9)	7.4	(5.3)	1.0	12.3	(104.6)	10.1	16.1	(2.7)
Commercial Multiple Peril	5.9	14.4	23.0	(3.3)	(1.7)	3.1	26.6	2.6	1.9	20.6	9.3
Fire	56.0	55.7	55.7	58.8	52.6	42.8	31.6	3.0	14.1	30.8	40.1
Allied Lines	31.0	45.2	31.3	34.6	20.4	(2.5)	22.2	(121.6)	52.4	1.9	11.5
Inland Marine	21.2	26.2	11.9	51.6	36.3	33.2	23.8	14.1	16.1	31.7	26.6
Medical Professional Liability	24.6	29.9	42.6	10.2	1.0	(19.1)	(22.9)	(44.8)	(14.4)	(5.8)	0.1
Other Liability*	(4.9)	29.5	(8.0)	(2.5)	27.8	19.9	(4.2)	2.2	9.2	5.8	7.5
Products Liability	(28.0)	(59.5)	31.3	43.6	36.9	9.8	14.3	26.5	46.3	22.0	14.3
Workers Compensation	7.0	10.6	8.8	5.0	21.8	11.6	12.0	(2.0)	12.5	17.4	10.5
Mortgage Guaranty	35.4	54.7	68.9	69.3	72.2	77.6	76.7	59.0	75.6	91.6	68.1
Financial Guaranty*	36.0	37.0	38.2	26.9	18.5	16.5	(5.1)	NR	6.4	(21.8)	17.0
Accident and Health	(3.9)	2.8	7.8	3.5	9.7	3.0	(8.0)	6.0	(73.5)	(7.0)	(6.0)
Warranty	14.1	26.7	28.8	20.5	21.1	17.5	(7.2)	(12.9)	(12.2)	(8.3)	8.8
All Other*	22.4	38.6	46.6	31.8	40.6	37.6	41.2	8.5	45.7	30.4	34.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	72.6	72.6
Total All Lines	5.2	13.4	8.4	3.7	10.3	8.0	5.7	(1.7)	7.0	5.3	6.5

\*See technical notes

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

**2022 Profitability Report  
Utah  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(0.2)	1.0	(3.0)	(4.2)	0.2	(0.6)	0.5	4.3	2.9	(1.2)	(0.0)
Private Passenger Auto Physical	1.4	4.7	1.0	(1.6)	2.5	6.4	4.8	6.7	1.3	(5.1)	2.2
Private Passenger Auto Total	0.4	2.4	(1.5)	(3.2)	1.1	2.0	2.1	5.2	2.3	(2.7)	0.8
Commercial Auto Liability	2.5	8.0	3.8	1.6	1.4	8.0	(4.7)	(2.6)	4.1	(9.5)	1.3
Commercial Auto Physical	0.3	7.3	4.7	4.1	(2.4)	1.0	11.3	12.2	17.3	10.1	6.6
Commercial Auto Total	1.9	7.8	4.1	2.3	0.4	6.1	(0.4)	1.3	7.6	(4.4)	2.7
Homeowners Multiple Peril	11.5	16.1	15.3	1.8	7.7	5.5	(0.2)	(17.8)	3.1	4.3	4.8
Farmowners Multiple Peril	10.1	18.8	0.9	6.7	(1.5)	2.8	11.9	(80.4)	10.8	15.4	(0.5)
Commercial Multiple Peril	7.9	13.1	18.5	1.3	3.0	6.7	25.6	5.5	5.2	19.9	10.7
Fire	37.2	36.2	39.9	38.4	35.2	35.7	26.9	4.4	13.8	27.1	29.5
Allied Lines	22.1	29.9	21.2	23.5	17.4	1.3	20.3	(92.4)	46.0	4.7	9.4
Inland Marine	14.2	17.0	7.9	34.0	24.3	27.1	19.9	12.3	14.1	26.5	19.7
Medical Professional Liability	26.0	27.9	34.6	12.2	8.5	(4.4)	(8.0)	(24.0)	0.1	6.2	7.9
Other Liability*	5.4	26.6	1.0	3.3	26.2	23.2	4.5	8.4	13.7	11.1	12.3
Products Liability	(7.6)	(27.6)	30.8	37.3	35.2	20.4	19.9	28.6	43.6	24.6	20.5
Workers Compensation	14.8	17.9	17.0	13.3	25.1	20.6	20.9	9.2	22.4	25.2	18.6
Mortgage Guaranty	41.8	41.7	41.0	39.2	40.9	54.5	58.3	41.3	48.9	61.0	46.9
Financial Guaranty*	23.5	32.0	26.4	25.4	54.6	34.2	(6.0)	NR	25.8	67.3	31.5
Accident and Health	(3.4)	(1.1)	1.1	(2.7)	(0.8)	2.2	(7.6)	7.3	(58.8)	(10.1)	(7.4)
Warranty	18.5	25.8	25.8	20.5	21.4	21.3	2.1	(3.4)	(2.6)	(0.5)	12.9
All Other*	16.4	26.2	30.6	21.5	29.4	33.0	35.6	9.9	39.5	28.1	27.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	59.2	59.2
Total All Lines	7.6	12.6	9.0	5.3	10.3	10.2	8.4	2.1	9.3	7.9	8.3

\*See technical notes

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

**2022 Profitability Report  
Utah  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	3.2	4.0	0.5	(0.7)	3.2	2.4	3.6	6.5	5.2	1.9	3.0
Private Passenger Auto Physical	5.1	8.7	4.3	0.9	6.0	11.7	9.5	11.0	4.4	(3.4)	5.8
Private Passenger Auto Total	3.8	5.4	1.6	(0.3)	4.0	5.2	5.3	7.8	5.0	0.3	3.8
Commercial Auto Liability	4.9	8.1	5.5	3.9	3.9	8.7	(0.1)	1.2	5.3	(2.9)	3.8
Commercial Auto Physical	3.7	10.7	8.1	7.1	0.6	4.2	16.0	15.6	20.8	14.0	10.1
Commercial Auto Total	4.7	8.5	6.0	4.5	3.3	7.9	2.8	3.7	7.9	(0.1)	4.9
Homeowners Multiple Peril	14.4	18.2	17.6	4.5	10.0	8.6	2.9	(13.5)	5.6	7.1	7.5
Farmowners Multiple Peril	12.9	20.3	3.9	8.8	1.8	5.8	14.8	(63.0)	11.3	16.0	3.3
Commercial Multiple Peril	8.8	12.0	15.9	3.7	4.9	7.9	21.6	6.6	6.3	17.4	10.5
Fire	44.8	45.2	49.1	44.3	38.6	42.6	31.0	6.6	13.7	26.8	34.3
Allied Lines	25.5	34.3	26.1	27.1	19.4	4.3	24.3	(66.9)	33.4	7.0	13.4
Inland Marine	20.8	23.7	12.8	44.1	31.9	40.7	29.0	16.7	17.6	32.7	27.0
Medical Professional Liability	15.0	14.9	19.4	8.6	6.9	0.8	(0.6)	(7.1)	2.8	5.4	6.6
Other Liability*	5.9	15.4	3.5	4.3	14.8	15.6	5.5	7.1	9.8	9.1	9.1
Products Liability	0.2	(7.2)	15.0	18.0	17.9	13.1	13.0	15.9	24.0	15.6	12.5
Workers Compensation	8.8	9.8	9.5	7.9	12.2	11.5	11.4	6.0	10.9	12.6	10.1
Mortgage Guaranty	27.6	29.3	32.5	32.5	31.9	49.3	59.3	45.1	50.6	70.8	42.9
Financial Guaranty*	6.3	8.2	10.3	7.6	12.9	6.2	1.3	NR	4.3	8.1	7.2
Accident and Health	0.8	2.4	4.0	0.7	2.5	5.0	(3.4)	8.9	(30.3)	(5.5)	(1.5)
Warranty	10.3	13.2	13.0	11.4	12.2	13.1	4.1	1.5	1.9	3.1	8.4
All Other*	17.5	24.9	29.2	20.6	26.2	33.3	36.3	11.4	33.9	26.1	25.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	64.7	64.7
Total All Lines	8.8	11.9	9.5	6.6	10.3	11.3	9.8	4.4	9.4	8.9	9.1

\*See technical notes

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

**2022 Profitability Report  
Vermont  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	61.1	61.8	61.2	59.7	59.1	55.1	57.2	42.8	51.6	66.6	57.6
Private Passenger Auto Physical	57.9	80.5	55.2	53.6	54.0	56.4	55.2	45.7	58.2	73.0	59.0
Private Passenger Auto Total	59.6	70.8	58.3	56.6	56.5	55.8	56.1	44.3	55.2	70.2	58.3
Commercial Auto Liability	43.0	60.8	50.6	39.8	53.8	61.2	52.5	46.0	33.8	57.3	49.9
Commercial Auto Physical	53.4	88.0	47.4	44.2	50.6	50.6	48.2	37.5	43.0	58.7	52.2
Commercial Auto Total	46.1	69.0	49.6	41.3	52.6	57.3	50.9	42.9	37.2	57.8	50.5
Homeowners Multiple Peril	45.1	67.9	45.0	39.4	46.5	42.1	46.9	32.0	40.8	58.7	46.4
Farmowners Multiple Peril	45.1	47.8	77.0	43.6	63.2	48.7	49.1	49.6	40.2	85.8	55.0
Commercial Multiple Peril	27.1	43.6	36.3	29.5	34.1	40.7	41.7	29.0	26.4	47.7	35.6
Fire	38.7	36.0	34.7	7.8	36.5	83.2	56.4	42.7	42.3	2.6	38.1
Allied Lines	102.8	36.5	7.1	25.3	39.0	35.0	28.9	49.2	17.6	31.7	37.3
Inland Marine	40.8	38.7	52.6	0.2	34.7	37.3	42.7	52.5	31.0	40.0	37.0
Medical Professional Liability	24.6	31.4	(23.3)	39.6	60.5	33.2	117.2	79.8	37.6	118.7	51.9
Other Liability*	37.1	5.2	58.0	60.5	12.5	72.1	45.0	84.9	44.4	42.2	46.2
Products Liability	40.6	14.3	132.6	(11.5)	35.3	(9.4)	59.4	23.6	35.5	3.4	32.4
Workers Compensation	51.2	63.1	60.7	55.2	51.0	42.6	56.9	47.0	72.2	53.4	55.3
Mortgage Guaranty	90.3	111.7	30.8	16.0	12.9	10.5	6.5	28.6	(2.4)	(11.8)	29.3
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	NR	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	100.0	120.4	121.3	107.0	93.5	77.3	75.5	99.5	99.9	74.8	96.9
Warranty	80.1	65.4	69.4	72.4	61.3	64.7	44.7	33.6	27.9	27.7	54.7
All Other*	8.5	0.9	6.2	3.2	1.5	3.0	0.3	15.5	(31.6)	(8.5)	(0.1)
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	2.9	2.9
Total All Lines	41.8	47.9	44.3	39.5	39.7	43.7	44.6	41.7	45.1	54.5	44.3

\*See technical notes

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

**2022 Profitability Report  
Vermont  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	2.1	2.4	3.4	5.8	7.9	13.0	9.7	23.4	16.7	0.6	8.5
Private Passenger Auto Physical	6.3	(17.5)	11.0	14.4	14.5	11.9	13.5	21.0	10.5	(3.7)	8.2
Private Passenger Auto Total	4.1	(7.2)	7.2	10.1	11.3	12.4	11.7	22.1	13.3	(1.8)	8.3
Commercial Auto Liability	17.7	(2.6)	8.6	26.1	9.5	(1.6)	9.2	20.2	34.3	8.1	13.0
Commercial Auto Physical	6.0	(33.9)	14.4	20.8	13.1	13.6	16.1	28.7	23.4	4.3	10.6
Commercial Auto Total	14.2	(12.0)	10.5	24.3	10.8	3.9	11.8	23.2	30.3	6.7	12.4
Homeowners Multiple Peril	15.7	(9.1)	16.7	24.4	16.6	22.7	15.4	32.8	23.3	4.4	16.3
Farmowners Multiple Peril	16.5	14.5	(17.3)	18.8	(1.7)	11.5	11.8	12.3	22.0	(25.0)	6.4
Commercial Multiple Peril	34.9	19.1	20.8	28.5	24.7	14.7	11.6	30.1	34.2	10.0	22.9
Fire	28.0	32.4	32.8	61.0	32.7	(23.7)	14.0	35.2	28.3	73.5	31.4
Allied Lines	(27.0)	40.9	71.6	48.5	35.4	31.0	43.9	27.6	60.6	46.1	37.9
Inland Marine	23.2	22.3	13.3	72.0	33.9	29.4	22.9	15.8	35.2	24.0	29.2
Medical Professional Liability	40.3	20.0	86.7	3.2	(17.0)	9.4	(94.5)	(43.9)	10.9	(82.4)	(6.7)
Other Liability*	25.8	64.1	(7.0)	(24.7)	54.0	(17.7)	14.5	(31.2)	18.4	18.2	11.4
Products Liability	17.5	32.6	(111.0)	54.7	31.6	79.1	(21.0)	19.4	32.5	80.3	21.6
Workers Compensation	17.8	1.5	4.4	9.1	13.3	22.4	5.9	17.6	(11.7)	8.9	8.9
Mortgage Guaranty	(17.1)	(41.8)	42.7	57.5	60.3	64.2	69.3	48.0	79.0	91.7	45.4
Financial Guaranty*	39.4	38.2	37.9	27.3	18.0	NR	0.8	15.6	9.1	(34.5)	16.9
Accident and Health	(46.7)	(52.1)	(53.2)	(36.2)	(17.9)	(2.9)	(1.5)	(27.4)	(23.9)	(0.6)	(26.2)
Warranty	5.7	24.2	17.8	14.4	27.5	21.9	31.2	44.2	47.6	43.7	27.8
All Other*	71.9	80.7	74.3	77.1	79.0	76.2	80.3	63.5	108.2	69.1	78.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	74.5	74.5
Total All Lines	24.5	18.0	20.4	25.0	27.4	22.1	20.8	24.3	20.4	9.8	21.3

\*See technical notes

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**2022 Profitability Report  
Vermont  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	5.0	5.2	5.4	6.7	8.3	13.9	11.2	21.5	16.1	3.6	9.7
Private Passenger Auto Physical	5.1	(9.9)	8.2	10.0	10.3	10.5	11.7	17.4	9.2	(2.0)	7.0
Private Passenger Auto Total	5.1	(2.1)	6.8	8.4	9.3	12.1	11.5	19.3	12.4	0.5	8.3
Commercial Auto Liability	16.6	2.5	10.0	20.9	10.7	3.6	12.8	20.3	31.6	11.2	14.0
Commercial Auto Physical	4.7	(21.3)	10.4	14.4	9.5	12.1	13.6	23.3	19.3	4.0	9.0
Commercial Auto Total	13.1	(4.6)	10.1	18.7	10.3	6.7	13.1	21.4	27.1	8.6	12.4
Homeowners Multiple Peril	12.1	(4.6)	12.6	17.2	12.5	20.0	14.3	27.7	20.4	5.6	13.8
Farmowners Multiple Peril	12.6	11.1	(9.4)	13.7	0.3	10.7	11.0	11.4	19.1	(17.9)	6.3
Commercial Multiple Peril	26.3	14.8	15.8	21.0	18.8	14.6	12.7	26.5	29.8	10.8	19.1
Fire	19.2	21.7	25.9	40.3	22.6	(15.4)	13.6	29.3	23.9	60.1	24.1
Allied Lines	(13.8)	29.5	48.6	32.4	26.8	27.3	37.1	23.7	49.8	38.2	30.0
Inland Marine	15.3	14.2	8.7	47.0	22.6	24.0	19.2	13.7	29.1	20.1	21.4
Medical Professional Liability	36.6	23.4	65.0	8.1	(2.9)	18.4	(64.0)	(22.3)	20.8	(52.0)	3.1
Other Liability*	25.6	49.2	1.2	(10.7)	43.6	(6.3)	19.5	(16.6)	22.4	21.6	15.0
Products Liability	21.8	32.8	(62.3)	45.1	33.7	77.7	(5.5)	26.0	36.1	72.2	27.8
Workers Compensation	16.5	8.6	10.6	12.7	16.3	25.4	12.0	20.7	0.7	16.3	14.0
Mortgage Guaranty	11.7	(20.2)	24.7	31.8	32.4	42.8	51.6	32.5	51.5	60.9	31.9
Financial Guaranty*	18.2	31.4	25.9	21.4	50.0	NR	104.7	45.5	12.4	49.7	39.9
Accident and Health	(22.7)	(22.5)	(21.2)	(19.6)	(11.3)	2.2	3.5	(14.0)	(14.2)	(3.8)	(12.4)
Warranty	9.6	22.6	19.4	19.8	30.0	31.9	36.6	44.2	45.4	41.3	30.1
All Other*	47.3	52.3	47.4	49.5	52.4	61.7	64.9	51.9	92.0	59.1	57.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	60.3	60.3
Total All Lines	19.3	14.9	16.1	18.7	21.1	20.9	19.9	22.4	19.9	11.4	18.5

\*See technical notes

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

**2022 Profitability Report  
Vermont  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	7.6	7.4	7.6	8.4	9.8	15.8	13.1	20.7	16.3	6.0	11.3
Private Passenger Auto Physical	9.7	(8.6)	13.1	15.2	15.3	17.2	18.5	24.1	13.9	0.4	11.9
Private Passenger Auto Total	8.4	1.1	9.8	11.2	12.0	16.4	15.5	22.2	15.2	3.4	11.5
Commercial Auto Liability	14.2	4.7	9.3	16.4	9.8	5.6	11.8	16.1	23.2	10.4	12.2
Commercial Auto Physical	8.6	(19.5)	14.2	18.3	12.8	17.1	18.5	28.2	23.6	7.5	12.9
Commercial Auto Total	13.1	(0.2)	10.4	16.9	10.6	8.6	13.5	19.2	23.3	9.6	12.5
Homeowners Multiple Peril	14.9	(1.0)	14.9	19.0	14.4	23.4	17.4	28.8	21.6	8.2	16.2
Farmowners Multiple Peril	15.7	13.9	(5.7)	15.6	3.4	14.3	14.5	13.7	20.6	(14.0)	9.2
Commercial Multiple Peril	23.4	15.5	16.3	18.7	17.1	15.4	13.4	22.8	25.4	11.5	18.0
Fire	22.9	23.9	27.0	41.0	23.8	(10.2)	16.6	31.6	27.1	63.4	26.7
Allied Lines	(7.4)	24.4	45.8	35.0	28.9	31.7	43.0	26.0	51.5	44.5	32.3
Inland Marine	22.4	20.7	14.1	61.4	30.8	37.4	29.2	18.7	34.6	28.0	29.7
Medical Professional Liability	18.9	11.5	28.7	6.4	1.9	11.9	(24.3)	(5.4)	9.4	(15.1)	4.4
Other Liability*	14.7	25.4	3.7	(1.8)	22.3	(0.4)	13.3	(4.8)	13.0	14.3	10.0
Products Liability	12.1	14.1	(20.2)	19.3	14.8	33.1	0.9	12.1	15.8	35.2	13.7
Workers Compensation	11.8	7.1	8.1	8.9	10.4	16.4	9.3	12.2	3.1	10.2	9.8
Mortgage Guaranty	8.7	(9.5)	21.0	28.8	32.8	53.5	67.5	39.6	57.7	75.1	37.5
Financial Guaranty*	7.8	8.8	10.5	19.6	36.1	NR	6.8	5.1	6.6	23.3	13.9
Accident and Health	(2.4)	(1.2)	(0.6)	(2.6)	(0.7)	3.9	4.4	(2.8)	(3.3)	0.4	(0.5)
Warranty	8.2	13.4	9.9	8.9	11.9	11.6	14.5	17.4	19.4	20.3	13.6
All Other*	61.4	66.4	61.6	65.4	71.3	96.0	98.6	71.5	46.1	48.4	68.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	70.0	70.0
Total All Lines	17.9	14.2	15.4	17.0	18.7	21.0	19.8	20.0	16.7	11.5	17.2

\*See technical notes

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



**2022 Profitability Report  
Virginia  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	61.6	64.4	68.2	70.3	69.2	64.6	67.1	53.8	60.9	76.0	65.6
Private Passenger Auto Physical	59.1	60.4	60.7	68.5	61.1	62.9	63.0	53.4	67.8	79.2	63.6
Private Passenger Auto Total	60.5	62.7	65.0	69.5	65.7	63.8	65.3	53.6	63.9	77.4	64.8
Commercial Auto Liability	54.7	57.5	58.3	65.3	64.1	61.2	64.0	57.5	57.9	59.6	60.0
Commercial Auto Physical	56.8	63.4	59.0	64.2	72.3	61.3	56.9	51.7	59.0	66.8	61.1
Commercial Auto Total	55.2	58.8	58.5	65.0	66.1	61.2	62.2	56.1	58.1	61.4	60.3
Homeowners Multiple Peril	34.4	37.0	43.4	59.4	59.2	77.0	53.8	52.4	49.7	63.6	53.0
Farmowners Multiple Peril	37.3	37.5	39.1	56.3	36.8	56.9	38.3	45.6	45.7	53.7	44.7
Commercial Multiple Peril	28.3	34.3	37.8	39.4	44.6	58.0	37.8	38.2	36.8	47.2	40.2
Fire	13.9	26.9	32.0	41.9	55.0	65.6	53.4	45.9	38.7	54.5	42.8
Allied Lines	25.6	30.0	31.6	74.6	48.2	71.1	30.5	50.9	33.7	31.7	42.8
Inland Marine	36.6	49.4	48.3	47.2	49.2	50.2	50.6	74.9	65.2	41.4	51.3
Medical Professional Liability	28.9	13.1	26.4	38.6	36.3	35.9	42.7	44.3	45.4	52.0	36.4
Other Liability*	49.8	49.1	46.7	52.4	45.2	42.9	47.5	55.4	54.2	44.7	48.8
Products Liability*	12.1	147.2	3.2	(35.4)	19.7	77.1	4.3	61.0	44.6	51.2	38.5
Workers Compensation	62.1	65.8	69.3	62.6	60.7	45.6	47.0	39.6	42.5	44.2	53.9
Mortgage Guaranty	95.4	64.2	63.1	45.1	15.0	3.6	7.6	30.3	2.8	(28.0)	29.9
Financial Guaranty*	(0.0)	53.0	3.8	1.7	(2.7)	0.0	22.5	3.2	5.0	(7.0)	7.9
Accident and Health	88.2	82.8	85.8	96.6	99.9	76.9	75.2	80.5	64.0	73.6	82.3
Warranty	61.9	54.5	53.7	52.7	57.0	62.0	61.4	55.7	56.0	79.4	59.4
All Other*	36.8	38.3	25.6	36.0	44.0	31.5	40.7	23.2	33.8	21.3	33.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	7.7	7.7
Total All Lines	49.2	52.1	53.8	60.3	58.1	59.7	55.0	51.2	53.7	59.4	55.3

\*See technical notes

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

**2022 Profitability Report  
Virginia  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	2.1	(0.3)	(4.4)	(5.1)	(2.8)	2.8	(1.1)	10.3	7.2	(6.7)	0.2
Private Passenger Auto Physical	6.8	6.8	6.4	(0.8)	8.7	6.5	6.2	13.1	1.6	(8.3)	4.7
Private Passenger Auto Total	4.1	2.7	0.2	(3.2)	2.2	4.4	2.0	11.6	4.7	(7.4)	2.1
Commercial Auto Liability	5.7	4.3	3.6	(3.7)	(1.8)	3.2	(0.8)	7.5	9.6	8.3	3.6
Commercial Auto Physical	3.7	(1.8)	3.0	(2.7)	(11.4)	2.7	8.0	11.4	5.0	(5.0)	1.3
Commercial Auto Total	5.2	2.9	3.4	(3.5)	(4.2)	3.1	1.4	8.5	8.4	4.9	3.0
Homeowners Multiple Peril	31.2	29.5	21.8	4.3	5.6	(13.5)	11.1	13.0	16.5	2.8	12.2
Farmowners Multiple Peril	32.1	33.3	31.2	12.3	33.3	10.7	31.2	23.3	23.5	16.3	24.7
Commercial Multiple Peril	30.6	25.1	21.4	18.0	14.9	(0.5)	20.5	22.0	24.5	14.3	19.1
Fire	57.2	43.4	37.2	26.2	12.4	2.9	16.0	25.6	34.3	17.2	27.2
Allied Lines	55.6	49.2	46.2	(1.2)	27.2	(2.2)	45.0	24.6	43.8	47.8	33.6
Inland Marine	32.1	18.3	19.5	21.9	19.6	15.7	15.5	(11.1)	(1.3)	25.0	15.5
Medical Professional Liability	28.3	39.5	23.6	0.1	15.6	10.4	10.5	3.8	(2.2)	(2.9)	12.7
Other Liability*	9.0	13.9	19.0	10.8	19.1	21.7	19.5	8.1	12.7	21.8	15.6
Products Liability*	50.4	(216.0)	58.5	103.9	33.6	(21.0)	61.9	(9.7)	5.6	9.3	7.7
Workers Compensation	2.6	(1.2)	(6.0)	0.1	1.8	19.7	17.2	25.7	23.4	19.0	10.2
Mortgage Guaranty	(22.3)	7.6	8.3	27.3	58.0	72.0	68.0	46.3	73.1	107.4	44.6
Financial Guaranty*	37.7	(14.0)	32.9	14.5	(5.9)	1.7	(41.8)	9.5	(9.5)	(9.4)	1.6
Accident and Health	(25.9)	(14.1)	(15.5)	(25.7)	(28.3)	(5.6)	(4.5)	(11.2)	6.5	0.4	(12.4)
Warranty	24.6	27.6	27.0	31.3	29.1	25.6	19.2	29.2	33.5	5.2	25.2
All Other*	21.8	21.4	33.1	19.9	13.7	27.3	18.0	38.2	25.6	39.0	25.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	69.4	69.4
Total All Lines	14.9	12.2	11.0	3.9	7.4	5.7	10.9	13.7	13.2	8.0	10.1

\*See technical notes

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**2022 Profitability Report  
Virginia  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	4.7	3.1	0.1	(0.5)	1.2	5.6	2.4	11.0	8.6	(2.4)	3.4
Private Passenger Auto Physical	5.3	5.7	5.0	0.1	6.4	6.1	5.9	11.1	2.2	(5.7)	4.2
Private Passenger Auto Total	5.0	4.2	2.3	(0.2)	3.4	5.8	3.9	11.0	5.7	(3.9)	3.7
Commercial Auto Liability	8.7	6.8	6.2	1.6	3.6	7.5	4.6	10.4	12.1	11.2	7.3
Commercial Auto Physical	3.4	(0.3)	3.1	(0.9)	(6.5)	3.5	7.2	9.8	5.0	(3.2)	2.1
Commercial Auto Total	7.5	5.2	5.5	1.0	1.1	6.5	5.3	10.3	10.4	7.5	6.0
Homeowners Multiple Peril	22.0	20.2	15.8	4.2	5.3	(8.6)	10.9	12.0	15.0	4.2	10.1
Farmowners Multiple Peril	22.9	23.4	22.2	9.6	23.3	10.2	26.6	19.9	20.3	14.8	19.3
Commercial Multiple Peril	22.8	18.8	16.4	14.1	12.6	2.9	19.9	20.1	22.3	14.3	16.4
Fire	38.2	28.8	28.4	17.7	9.7	4.8	15.0	22.0	29.2	16.1	21.0
Allied Lines	37.6	32.4	31.0	0.3	21.7	1.4	38.3	21.2	36.6	39.7	26.0
Inland Marine	21.1	11.7	12.7	14.4	13.3	13.4	13.6	(7.5)	0.5	21.3	11.5
Medical Professional Liability	26.6	32.0	21.3	4.9	17.6	18.1	16.5	12.1	7.1	7.0	16.3
Other Liability*	14.6	16.8	18.8	11.8	20.6	25.6	24.1	13.9	17.3	24.4	18.8
Products Liability*	45.8	(126.2)	54.1	80.4	36.0	(0.4)	61.6	2.4	16.3	18.3	18.8
Workers Compensation	9.2	8.5	5.5	8.5	10.2	24.7	22.4	28.1	29.1	25.1	17.1
Mortgage Guaranty	6.7	13.7	4.0	14.0	33.2	51.5	52.6	32.3	48.1	74.6	33.1
Financial Guaranty*	28.8	2.8	38.3	22.5	48.7	26.8	(8.5)	43.8	21.5	74.7	29.9
Accident and Health	(7.8)	(0.9)	(2.9)	(12.3)	(16.3)	5.9	4.7	3.7	13.0	(0.2)	(1.3)
Warranty	22.2	23.3	22.3	25.9	25.5	27.4	23.1	31.0	34.8	12.2	24.8
All Other*	16.9	15.6	22.7	14.2	12.4	25.6	18.4	34.1	24.1	34.9	21.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	56.4	56.4
Total All Lines	13.4	11.3	10.3	5.2	8.2	8.3	12.3	14.0	13.8	9.7	10.6

\*See technical notes

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**2022 Profitability Report  
Virginia  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	7.5	5.8	3.2	2.4	4.0	8.4	5.4	12.3	10.2	0.8	6.0
Private Passenger Auto Physical	10.3	10.2	9.6	3.0	11.0	11.6	11.1	17.0	5.5	(4.5)	8.5
Private Passenger Auto Total	8.4	7.3	5.4	2.6	6.4	9.5	7.3	13.9	8.5	(1.1)	6.8
Commercial Auto Liability	9.1	7.5	7.1	3.9	5.3	8.3	6.3	9.5	10.5	10.5	7.8
Commercial Auto Physical	7.0	2.9	6.4	1.9	(3.6)	7.1	11.2	13.2	8.0	(0.5)	5.4
Commercial Auto Total	8.8	6.8	7.0	3.5	3.8	8.1	7.1	10.1	10.1	8.6	7.4
Homeowners Multiple Peril	25.0	22.7	18.5	6.8	7.9	(6.0)	14.1	14.4	16.9	7.0	12.7
Farmowners Multiple Peril	25.4	25.7	24.3	11.7	24.3	13.6	30.3	22.7	21.9	17.1	21.7
Commercial Multiple Peril	21.3	17.8	16.0	13.7	12.4	5.4	19.1	18.2	19.5	14.2	15.7
Fire	43.0	31.7	30.9	19.6	11.5	7.7	17.7	22.8	28.8	18.1	23.2
Allied Lines	44.4	37.2	36.3	3.1	23.9	4.5	43.5	24.8	39.8	45.8	30.3
Inland Marine	30.7	18.2	19.4	21.4	19.5	21.5	20.6	(5.7)	3.3	26.9	17.6
Medical Professional Liability	16.5	18.4	13.6	5.3	11.1	12.5	11.8	8.7	5.6	6.0	10.9
Other Liability*	10.1	10.7	11.6	8.3	12.3	16.0	14.9	9.4	11.0	15.7	12.0
Products Liability*	20.3	(36.5)	18.4	28.1	15.5	2.8	26.4	3.7	8.3	10.0	9.7
Workers Compensation	7.3	6.6	5.4	6.4	7.2	14.7	13.5	14.6	14.7	13.5	10.4
Mortgage Guaranty	6.6	9.8	5.3	10.9	22.5	39.5	45.0	30.2	40.9	70.2	28.1
Financial Guaranty*	6.2	3.5	6.3	5.4	6.8	5.0	3.0	5.0	3.8	12.5	5.7
Accident and Health	1.4	2.9	2.4	(0.3)	(1.3)	4.5	4.4	3.7	6.6	2.8	2.7
Warranty	14.5	15.3	13.8	15.7	15.3	16.6	13.8	15.5	16.3	7.8	14.5
All Other*	16.3	15.1	19.8	13.5	12.0	23.3	17.4	28.5	20.4	31.5	19.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	66.2	66.2
Total All Lines	13.5	11.5	10.8	6.7	9.0	9.8	13.0	13.4	13.0	10.6	11.1

\*See technical notes

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**2022 Profitability Report  
Washington  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	66.3	67.5	72.5	73.8	69.3	65.9	64.5	53.4	61.5	78.9	67.4
Private Passenger Auto Physical	56.8	59.6	62.3	64.5	62.8	58.5	60.3	49.7	69.6	90.7	63.5
Private Passenger Auto Total	63.2	64.9	69.1	70.7	67.1	63.4	63.0	52.1	64.4	83.3	66.1
Commercial Auto Liability	55.9	57.7	66.1	62.9	76.2	64.2	68.1	59.9	61.0	63.1	63.5
Commercial Auto Physical	57.8	62.5	58.4	59.7	63.7	57.1	51.0	44.1	49.1	64.5	56.8
Commercial Auto Total	56.3	58.7	64.4	62.1	73.1	62.4	64.0	56.1	58.2	63.5	61.9
Homeowners Multiple Peril	44.7	56.3	63.0	50.4	55.8	53.2	56.8	55.4	63.6	78.2	57.7
Farmowners Multiple Peril	57.9	68.2	61.7	46.7	56.9	43.7	61.3	91.0	56.8	52.2	59.6
Commercial Multiple Peril	42.1	40.6	55.9	54.6	54.4	53.7	55.9	59.6	60.8	67.6	54.5
Fire	16.2	37.7	79.1	39.5	43.9	67.0	46.6	48.4	70.1	58.5	50.7
Allied Lines	49.6	74.9	98.5	50.5	81.0	39.9	68.8	82.5	163.4	78.1	78.7
Inland Marine	36.4	42.5	39.1	45.6	44.6	36.3	42.8	42.9	38.2	37.9	40.6
Medical Professional Liability	46.4	68.8	43.4	48.5	69.7	52.7	78.8	67.3	51.2	60.8	58.8
Other Liability*	46.2	52.3	56.2	60.4	54.2	65.7	62.4	64.0	63.0	58.5	58.3
Products Liability	75.1	62.8	38.0	69.6	27.8	59.4	50.4	56.3	54.4	37.4	53.1
Workers Compensation*	71.3	27.1	6.4	36.8	44.0	(2.3)	(70.8)	(0.6)	44.9	51.7	20.9
Mortgage Guaranty	88.5	40.6	26.0	5.5	0.0	(3.9)	0.9	24.2	3.3	(19.1)	16.6
Financial Guaranty*	14.4	(0.0)	(0.0)	(0.0)	0.0	8.2	(18.7)	0.0	0.0	0.0	0.4
Accident and Health	81.8	90.7	104.3	113.9	110.6	113.1	76.3	104.6	92.8	76.1	96.4
Warranty	54.9	47.5	48.5	47.3	50.3	56.1	56.8	54.5	48.3	66.6	53.1
All Other*	25.6	24.2	20.2	23.2	29.5	22.2	30.6	35.0	22.3	42.3	27.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	2.5	2.5
Total All Lines	52.1	56.4	61.4	58.8	59.6	56.0	57.9	54.3	62.1	68.5	58.7

\*See technical notes

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**2022 Profitability Report  
Washington  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(5.2)	(5.3)	(11.0)	(11.1)	(5.1)	(0.7)	1.0	10.2	5.5	(11.7)	(3.3)
Private Passenger Auto Physical	9.1	6.9	4.1	2.7	6.0	11.3	8.6	17.4	(1.0)	(21.3)	4.4
Private Passenger Auto Total	(0.5)	(1.3)	(6.0)	(6.4)	(1.4)	3.4	3.6	12.8	3.1	(15.3)	(0.8)
Commercial Auto Liability	3.1	0.8	(5.4)	(3.9)	(18.3)	(3.6)	(6.4)	3.6	4.1	3.3	(2.3)
Commercial Auto Physical	0.9	(0.9)	2.0	2.3	(1.3)	6.7	14.1	20.9	18.4	2.7	6.6
Commercial Auto Total	2.6	0.4	(3.7)	(2.4)	(14.2)	(1.1)	(1.5)	7.7	7.4	3.1	(0.2)
Homeowners Multiple Peril	20.2	7.4	(0.2)	15.1	9.7	13.8	8.8	10.6	2.4	(12.2)	7.6
Farmowners Multiple Peril	1.7	(7.6)	(1.0)	15.9	3.3	19.2	1.6	(32.7)	4.3	13.3	1.8
Commercial Multiple Peril	12.9	18.3	(1.4)	(0.0)	3.3	(0.0)	(1.4)	(6.7)	(2.3)	(8.9)	1.4
Fire	55.0	33.9	(11.8)	29.3	25.5	1.8	24.1	22.0	1.5	13.7	19.5
Allied Lines	30.9	3.5	(24.0)	26.0	(5.5)	32.8	5.8	(7.5)	(90.4)	1.5	(2.7)
Inland Marine	33.7	26.4	30.2	24.9	26.5	22.6	16.1	19.8	23.1	23.8	24.7
Medical Professional Liability	6.1	(23.1)	3.5	2.3	(27.4)	(2.8)	(40.8)	(18.3)	1.4	(10.2)	(10.9)
Other Liability*	11.7	4.0	(0.4)	(2.1)	0.2	(10.7)	(7.2)	(5.1)	(1.7)	4.0	(0.7)
Products Liability	(64.4)	(89.6)	(12.2)	(19.2)	2.2	(29.7)	(4.1)	(15.9)	(16.7)	19.7	(23.0)
Workers Compensation*	(5.0)	41.0	58.4	20.3	13.5	69.7	163.1	71.2	20.9	14.4	46.8
Mortgage Guaranty	(14.9)	32.1	48.0	68.4	74.4	81.0	75.8	52.9	72.6	98.6	58.9
Financial Guaranty*	23.9	36.8	38.2	20.8	16.1	3.1	26.5	12.9	6.2	(18.9)	16.5
Accident and Health	(20.0)	(23.3)	(31.7)	(41.2)	(37.7)	(55.7)	(15.5)	(31.9)	(17.7)	(2.2)	(27.7)
Warranty	33.1	42.0	39.3	40.3	36.6	34.8	23.0	26.4	41.5	13.0	33.0
All Other*	37.2	38.4	42.2	39.5	31.1	40.9	32.7	29.0	42.3	18.3	35.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	72.9	72.9
Total All Lines	10.4	6.1	0.6	4.6	4.0	7.7	5.8	9.4	3.4	(2.3)	5.0

\*See technical notes

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**2022 Profitability Report  
Washington  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	0.6	0.5	(3.5)	(3.9)	0.2	3.4	4.6	11.4	7.7	(5.6)	1.5
Private Passenger Auto Physical	6.9	5.9	3.7	2.5	4.7	10.0	7.8	14.5	0.2	(15.8)	4.0
Private Passenger Auto Total	2.6	2.2	(1.1)	(1.7)	1.7	5.6	5.7	12.5	5.0	(9.4)	2.3
Commercial Auto Liability	7.3	4.9	0.7	1.8	(6.9)	2.3	0.1	7.5	8.1	7.6	3.3
Commercial Auto Physical	1.6	0.4	2.5	2.4	0.1	6.7	12.0	17.4	15.7	2.9	6.2
Commercial Auto Total	6.1	3.9	1.1	1.9	(5.2)	3.4	3.0	9.9	9.9	6.5	4.0
Homeowners Multiple Peril	15.2	6.2	1.9	11.5	8.1	13.2	9.2	10.3	4.1	(7.3)	7.2
Farmowners Multiple Peril	3.3	(2.5)	1.8	12.1	4.0	17.1	3.4	(23.6)	5.8	12.8	3.4
Commercial Multiple Peril	12.4	15.5	2.7	3.4	6.1	4.1	3.5	(1.6)	2.2	(2.9)	4.5
Fire	37.5	23.1	(3.0)	20.3	18.5	4.3	21.9	19.3	3.8	14.0	16.0
Allied Lines	21.5	2.7	(14.4)	18.1	0.7	29.3	7.6	(3.4)	(68.1)	4.4	(0.2)
Inland Marine	22.4	17.3	19.9	16.5	18.0	18.7	13.8	16.8	19.5	20.0	18.3
Medical Professional Liability	13.5	(7.3)	10.5	7.9	(9.3)	8.3	(24.1)	(4.5)	9.9	0.7	0.6
Other Liability*	17.5	11.1	6.9	4.0	9.1	0.6	3.5	4.0	6.2	10.3	7.3
Products Liability	(27.9)	(44.9)	4.3	(2.5)	13.6	(9.9)	6.4	(3.7)	(3.6)	25.2	(4.3)
Workers Compensation*	23.5	45.8	55.9	26.7	23.4	65.0	142.4	65.1	27.1	33.6	50.9
Mortgage Guaranty	15.0	30.5	29.4	39.6	42.2	56.7	57.2	36.6	46.9	66.8	42.1
Financial Guaranty*	9.3	29.1	26.4	19.5	50.0	15.5	24.4	27.0	18.7	74.2	29.4
Accident and Health	(6.1)	(9.0)	(13.4)	(19.2)	(20.5)	(30.2)	(6.5)	(10.1)	(4.2)	(1.9)	(12.1)
Warranty	28.5	35.6	32.5	33.1	31.8	36.6	28.4	30.7	40.6	20.8	31.8
All Other*	26.6	26.6	28.3	26.9	23.6	36.2	29.7	26.6	37.3	19.5	28.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	59.0	59.0
Total All Lines	10.7	7.4	3.5	5.6	6.0	9.8	8.2	10.7	6.0	1.6	7.0

\*See technical notes

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

**2022 Profitability Report  
Washington  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	3.8	3.5	0.3	(0.2)	3.2	6.0	7.1	12.0	8.9	(1.6)	4.3
Private Passenger Auto Physical	12.1	10.3	7.7	5.9	8.7	16.8	13.7	20.9	3.0	(16.8)	8.2
Private Passenger Auto Total	5.8	5.1	2.0	1.3	4.6	8.7	8.8	14.3	7.3	(5.8)	5.2
Commercial Auto Liability	8.0	6.2	3.5	3.9	(1.1)	4.6	3.2	7.5	7.8	7.9	5.2
Commercial Auto Physical	5.1	3.6	5.7	5.4	3.2	10.7	16.8	21.2	19.0	6.2	9.7
Commercial Auto Total	7.6	5.8	3.8	4.2	(0.4)	5.6	5.4	9.7	9.5	7.6	5.9
Homeowners Multiple Peril	17.7	8.8	4.8	13.2	10.3	16.3	12.2	12.4	6.5	(3.8)	9.8
Farmowners Multiple Peril	6.5	0.9	4.7	13.7	6.6	20.4	6.5	(17.7)	7.7	14.5	6.4
Commercial Multiple Peril	12.0	13.7	4.9	5.1	7.0	6.1	5.6	1.8	4.2	0.9	6.1
Fire	38.3	24.3	0.3	20.1	18.3	7.0	22.3	19.6	5.8	14.6	17.0
Allied Lines	26.7	6.0	(12.0)	21.1	3.6	32.7	10.8	(0.2)	(52.0)	6.8	4.3
Inland Marine	30.0	23.0	26.6	22.5	23.9	29.3	21.4	22.1	23.8	26.8	25.0
Medical Professional Liability	9.6	(0.1)	7.5	6.3	(0.9)	7.2	(9.9)	0.8	6.9	3.2	3.0
Other Liability*	10.7	7.8	6.0	4.5	6.9	3.3	4.8	4.6	5.6	8.3	6.3
Products Liability	(6.2)	(11.4)	4.6	1.9	8.3	(1.5)	6.0	1.3	1.4	13.6	1.8
Workers Compensation*	7.8	14.1	17.3	10.6	9.7	32.2	52.4	28.2	14.0	10.5	19.7
Mortgage Guaranty	9.2	17.3	20.5	30.2	35.6	58.4	63.8	40.5	47.2	74.8	39.7
Financial Guaranty*	5.4	9.2	10.2	7.8	21.8	6.9	6.0	6.0	4.4	7.0	8.5
Accident and Health	1.6	0.8	(0.2)	(1.3)	(2.0)	(2.8)	1.3	0.5	1.6	2.0	0.1
Warranty	16.6	17.2	15.7	17.1	16.2	18.2	13.5	12.8	19.3	9.5	15.6
All Other*	24.7	23.9	25.5	23.8	20.7	33.6	27.5	23.4	29.9	16.8	25.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	69.0	69.0
Total All Lines	11.4	8.5	5.7	7.0	7.5	11.2	9.9	10.9	7.2	4.2	8.4

\*See technical notes

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



**2022 Profitability Report  
West Virginia  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	44.7	52.3	57.9	55.3	55.5	57.2	59.4	47.7	53.0	65.6	54.9
Private Passenger Auto Physical	56.7	57.2	58.1	68.1	55.1	61.1	61.7	55.8	68.6	80.6	62.3
Private Passenger Auto Total	49.7	54.3	58.0	60.8	55.3	58.9	60.4	51.5	60.4	72.8	58.2
Commercial Auto Liability	59.5	51.9	55.3	44.8	53.4	58.8	65.8	44.0	39.0	53.6	52.6
Commercial Auto Physical	52.4	61.1	50.6	67.3	52.1	51.1	53.1	43.8	47.5	63.7	54.3
Commercial Auto Total	57.7	54.3	54.1	50.6	53.1	56.7	62.2	43.9	41.4	56.4	53.0
Homeowners Multiple Peril	46.8	57.5	47.5	56.9	43.8	63.9	54.8	52.4	47.6	58.3	53.0
Farmowners Multiple Peril	52.7	57.6	48.4	43.5	39.3	46.8	44.0	38.1	33.9	44.7	44.9
Commercial Multiple Peril	42.5	47.1	39.7	53.1	37.9	55.1	48.8	35.7	55.4	49.1	46.4
Fire	40.2	24.7	35.0	35.5	31.2	47.2	35.2	38.2	32.6	39.8	36.0
Allied Lines	43.3	27.6	59.4	138.9	61.4	69.7	17.1	34.1	46.0	43.8	54.1
Inland Marine*	40.8	42.0	25.9	78.9	47.3	41.3	45.5	39.9	43.3	33.2	43.8
Medical Professional Liability	39.2	44.4	93.4	122.7	10.5	65.9	57.0	90.1	39.3	49.3	61.2
Other Liability*	40.9	43.1	49.6	56.1	67.8	48.5	67.7	33.5	82.9	10.6	50.1
Products Liability	48.5	(69.8)	(16.2)	271.4	78.0	55.1	22.3	50.0	89.8	94.8	62.4
Workers Compensation	38.9	20.8	24.0	47.3	41.3	56.8	36.9	42.5	48.4	31.1	38.8
Mortgage Guaranty	49.1	95.0	29.5	31.1	16.2	16.5	13.6	29.2	8.4	(9.1)	27.9
Financial Guaranty*	0.0	(0.0)	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	56.9	78.7	74.8	84.4	73.3	89.2	86.6	72.2	69.4	86.8	77.2
Warranty	65.0	48.0	50.6	50.2	53.0	57.1	66.6	61.1	75.6	69.5	59.7
All Other*	17.2	17.7	21.8	24.3	82.4	35.2	13.4	19.6	2.7	121.3	35.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	4.4	4.4
Total All Lines	45.7	47.0	48.9	60.1	51.3	57.2	54.3	46.7	54.1	57.5	52.3

\*See technical notes

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

**2022 Profitability Report  
West Virginia  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	17.9	10.5	4.3	8.8	10.1	7.9	5.0	14.4	12.4	0.9	9.2
Private Passenger Auto Physical	6.8	7.2	5.6	(3.7)	12.0	5.0	4.7	7.1	(2.7)	(13.1)	2.9
Private Passenger Auto Total	13.3	9.1	4.9	3.3	11.0	6.6	4.9	11.0	5.2	(5.9)	6.3
Commercial Auto Liability	(3.8)	7.0	4.2	18.7	8.4	1.5	(4.2)	19.3	26.7	13.2	9.1
Commercial Auto Physical	6.8	(1.9)	11.0	(8.0)	10.0	12.2	10.8	21.2	18.2	1.6	8.2
Commercial Auto Total	(1.2)	4.7	5.9	11.9	8.8	4.4	(0.0)	19.9	24.3	9.9	8.9
Homeowners Multiple Peril	15.3	4.2	14.1	4.8	20.7	(1.4)	7.7	10.3	16.6	6.5	9.9
Farmowners Multiple Peril	11.8	5.8	15.9	21.5	25.6	13.0	19.4	27.5	31.6	21.7	19.4
Commercial Multiple Peril	10.6	7.3	14.5	(1.1)	17.1	(3.3)	4.4	22.6	(1.3)	9.4	8.0
Fire	27.0	43.5	32.7	30.6	36.6	20.7	34.2	30.5	41.2	32.8	33.0
Allied Lines	31.7	46.2	10.8	(75.4)	8.5	(7.3)	51.0	38.1	23.1	29.3	15.6
Inland Marine*	24.4	24.1	42.2	(14.5)	18.4	26.2	20.9	27.7	21.9	33.6	22.5
Medical Professional Liability	1.9	(5.0)	(55.7)	(115.1)	47.1	(20.9)	(4.2)	(56.9)	11.0	(1.0)	(19.9)
Other Liability*	12.3	11.5	0.4	(1.3)	(12.5)	6.8	(11.2)	20.5	(19.5)	56.5	6.4
Products Liability	(47.9)	156.9	69.1	(498.0)	(73.9)	(20.1)	27.4	(28.8)	(77.9)	(86.5)	(58.0)
Workers Compensation	27.5	48.9	48.7	19.7	22.3	4.2	33.8	27.4	16.3	37.7	28.7
Mortgage Guaranty	24.4	(26.0)	43.1	41.1	55.6	55.7	59.5	46.4	65.7	87.9	45.3
Financial Guaranty*	14.8	32.4	31.8	23.8	(10.1)	4.7	4,806.6	10.9	1.6	(26.6)	489.0
Accident and Health	8.9	(10.4)	(5.1)	(14.3)	(0.7)	(18.8)	(15.6)	(1.2)	3.8	(14.3)	(6.8)
Warranty	20.9	40.4	35.5	37.0	37.8	31.6	14.7	21.4	15.7	17.6	27.3
All Other*	37.8	41.5	34.6	29.8	(34.9)	17.2	43.1	40.3	54.3	(69.8)	19.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	69.2	69.2
Total All Lines	15.2	15.2	13.0	(0.1)	11.8	4.6	9.5	15.6	10.0	8.1	10.3

\*See technical notes

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

**2022 Profitability Report  
West Virginia  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	15.1	10.1	5.7	8.4	9.4	9.5	7.2	14.1	12.5	3.6	9.6
Private Passenger Auto Physical	4.9	5.6	4.4	(1.8)	8.5	5.0	4.7	6.4	(1.2)	(9.4)	2.7
Private Passenger Auto Total	10.9	8.2	5.1	3.9	9.0	7.5	6.1	10.5	6.0	(2.7)	6.5
Commercial Auto Liability	2.4	8.5	6.3	16.0	9.8	5.9	2.1	20.2	26.2	15.2	11.3
Commercial Auto Physical	5.4	(0.2)	8.3	(4.2)	7.6	11.0	9.5	17.5	15.3	1.9	7.2
Commercial Auto Total	3.2	6.2	6.8	10.8	9.2	7.3	4.2	19.4	23.1	11.4	10.2
Homeowners Multiple Peril	11.7	3.8	10.7	4.4	14.9	0.8	8.0	9.8	15.0	7.0	8.6
Farmowners Multiple Peril	9.3	5.5	12.1	15.2	17.8	11.7	17.0	23.1	26.4	18.7	15.7
Commercial Multiple Peril	10.6	8.0	12.5	2.1	14.4	1.1	8.0	21.3	2.7	11.2	9.2
Fire	18.7	29.0	25.4	20.2	24.8	18.1	28.7	25.1	34.2	28.2	25.2
Allied Lines	22.4	30.5	8.1	(47.4)	10.5	(1.4)	44.6	32.9	21.3	26.2	14.8
Inland Marine*	17.1	16.5	28.1	(9.1)	12.3	21.5	17.5	22.7	18.3	27.8	17.3
Medical Professional Liability	10.3	3.9	(27.6)	(66.7)	40.6	(6.6)	3.0	(31.0)	19.8	9.3	(4.5)
Other Liability*	19.2	16.8	8.2	4.5	0.5	14.9	1.5	26.7	(5.6)	53.9	14.1
Products Liability	2.5	133.3	70.9	(293.2)	(8.5)	19.6	53.6	5.6	(17.2)	(37.7)	(7.1)
Workers Compensation	25.6	41.9	41.8	23.0	25.9	14.9	38.6	33.6	27.9	43.0	31.6
Mortgage Guaranty	33.5	(11.0)	24.5	21.3	30.0	36.9	44.4	31.5	41.2	58.1	31.0
Financial Guaranty*	0.7	30.5	25.1	20.7	32.1	13.3	5,072.3	18.8	13.6	66.1	529.3
Accident and Health	6.0	(9.4)	(6.7)	(13.8)	(7.6)	(13.9)	(12.2)	2.7	4.1	(16.7)	(6.8)
Warranty	19.7	33.3	29.6	30.9	32.7	32.9	20.5	24.3	21.6	21.8	26.7
All Other*	26.8	28.4	23.0	20.3	(18.8)	18.3	38.3	35.5	46.8	(51.1)	16.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	56.0	56.0
Total All Lines	13.9	13.6	12.0	2.9	11.3	7.8	11.8	16.0	11.8	10.1	11.1

\*See technical notes

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

**2022 Profitability Report  
West Virginia  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	16.5	11.8	8.1	10.2	11.1	12.3	9.9	15.1	13.7	6.1	11.5
Private Passenger Auto Physical	10.2	10.5	8.9	0.6	13.4	9.9	9.5	10.8	1.4	(8.9)	6.6
Private Passenger Auto Total	14.5	11.4	8.3	6.8	11.9	11.4	9.7	13.5	8.9	0.1	9.7
Commercial Auto Liability	5.0	8.6	7.4	13.3	9.4	7.3	4.6	15.2	18.5	13.0	10.2
Commercial Auto Physical	9.3	2.9	11.8	(1.5)	10.7	16.1	13.9	22.0	19.0	5.1	10.9
Commercial Auto Total	5.7	7.6	8.2	10.7	9.6	8.9	6.3	16.4	18.6	11.5	10.4
Homeowners Multiple Peril	14.8	6.8	13.5	7.1	17.1	3.9	11.4	12.3	17.0	9.8	11.4
Farmowners Multiple Peril	12.8	8.4	14.7	17.8	20.4	15.7	20.9	25.9	28.4	21.5	18.7
Commercial Multiple Peril	11.0	8.8	12.2	4.4	13.1	3.9	9.0	17.4	4.6	10.9	9.5
Fire	22.2	30.8	28.4	23.3	27.2	23.3	34.2	29.6	35.8	30.5	28.5
Allied Lines	26.0	34.2	11.4	(39.9)	11.6	1.9	40.0	30.9	20.4	26.0	16.3
Inland Marine*	21.7	20.4	35.2	(8.6)	19.2	34.8	27.7	32.0	24.5	36.8	24.4
Medical Professional Liability	8.2	4.9	(8.0)	(22.4)	18.5	(0.5)	5.1	(7.5)	9.6	6.8	1.5
Other Liability*	11.0	10.0	6.5	4.8	3.3	10.0	3.8	12.8	0.6	27.0	9.0
Products Liability	3.8	25.3	16.9	(43.4)	1.9	6.6	12.8	3.8	0.9	(3.5)	2.5
Workers Compensation	14.0	19.4	19.8	11.2	12.1	9.0	17.8	13.6	11.3	17.7	14.6
Mortgage Guaranty	26.2	(4.6)	21.7	19.9	27.2	39.9	51.5	36.2	44.3	68.8	33.1
Financial Guaranty*	4.3	7.2	7.4	10.0	9.8	10.0	380.5	8.0	4.1	6.3	44.8
Accident and Health	7.4	(3.5)	(1.6)	(7.5)	(3.2)	(7.1)	(5.0)	4.6	5.7	(13.5)	(2.4)
Warranty	13.2	18.0	15.0	16.1	16.7	18.1	11.7	13.1	10.4	12.0	14.4
All Other*	25.0	25.4	21.5	18.6	(9.4)	16.5	32.2	30.6	35.5	(37.3)	15.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	68.6	68.6
Total All Lines	13.4	12.8	11.8	5.0	11.0	9.2	12.1	14.3	11.1	10.6	11.1

\*See technical notes

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

**2022 Profitability Report  
Wisconsin  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	66.9	69.2	64.0	64.4	61.7	57.0	59.7	50.3	56.9	66.9	61.7
Private Passenger Auto Physical	63.9	63.7	61.6	64.0	64.8	66.0	64.3	56.7	72.9	90.2	66.8
Private Passenger Auto Total	65.6	66.8	62.9	64.2	63.1	61.0	61.8	53.3	64.5	78.4	64.2
Commercial Auto Liability	52.5	53.7	54.6	58.1	54.3	52.0	59.6	46.2	48.9	50.8	53.1
Commercial Auto Physical	62.5	63.2	55.8	57.1	65.5	61.8	61.4	49.6	55.5	68.0	60.0
Commercial Auto Total	55.5	56.5	55.0	57.8	57.9	55.1	60.2	47.3	51.1	56.7	55.3
Homeowners Multiple Peril	49.0	54.5	42.6	42.9	58.8	52.0	54.7	44.3	60.8	116.3	57.6
Farmowners Multiple Peril	47.9	52.3	40.1	45.2	78.3	71.6	78.5	40.5	60.9	69.1	58.4
Commercial Multiple Peril	58.9	54.2	40.5	41.1	55.9	69.3	58.4	54.5	52.3	85.0	57.0
Fire	41.3	84.1	36.8	41.5	45.8	162.5	50.9	57.0	57.7	48.9	62.7
Allied Lines	126.9	86.8	45.8	29.7	50.8	70.7	84.3	46.2	35.3	37.7	61.4
Inland Marine	37.3	38.8	36.5	47.2	41.1	50.8	48.1	52.7	48.2	39.0	44.0
Medical Professional Liability	5.1	3.2	5.1	(14.2)	0.8	23.9	48.0	47.9	5.1	54.0	17.9
Other Liability*	36.9	40.9	29.3	50.3	33.3	46.0	46.0	49.8	44.9	45.5	42.3
Products Liability	25.3	58.8	116.0	83.7	73.0	(14.8)	74.5	78.0	66.0	69.7	63.0
Workers Compensation	66.0	65.4	60.3	62.5	56.4	51.9	55.2	53.3	52.1	45.4	56.8
Mortgage Guaranty	69.5	37.3	23.7	10.4	5.7	2.5	5.8	16.8	7.0	(12.0)	16.7
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	(0.0)
Accident and Health	75.1	73.4	67.0	79.0	73.8	64.9	82.6	75.9	71.9	76.2	74.0
Warranty	54.4	59.7	56.4	50.1	51.9	58.9	52.8	53.0	55.3	41.4	53.4
All Other*	48.2	25.9	17.9	28.8	20.6	22.3	27.9	29.1	21.7	20.2	26.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	5.1	5.1
Total All Lines	60.0	59.3	50.7	53.7	54.8	56.6	57.3	50.4	54.1	66.9	56.4

\*See technical notes

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

**2022 Profitability Report  
Wisconsin  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(4.3)	(5.9)	0.3	1.1	5.1	10.5	7.1	14.4	10.8	3.1	4.2
Private Passenger Auto Physical	1.0	2.1	4.7	3.7	3.8	2.2	4.4	9.6	(4.9)	(20.6)	0.6
Private Passenger Auto Total	(2.0)	(2.4)	2.2	2.3	4.5	6.8	5.9	12.2	3.4	(8.6)	2.4
Commercial Auto Liability	8.5	8.3	7.5	2.7	9.8	12.8	3.9	20.0	19.0	18.5	11.1
Commercial Auto Physical	(2.1)	(0.1)	7.9	7.6	(0.9)	3.4	4.0	16.2	11.1	(1.6)	4.6
Commercial Auto Total	5.4	5.8	7.6	4.3	6.4	9.8	3.9	18.7	16.4	11.6	9.0
Homeowners Multiple Peril	15.0	9.8	23.2	24.0	7.0	14.9	11.3	23.0	5.2	(54.5)	7.9
Farmowners Multiple Peril	18.9	14.4	27.6	20.6	(14.9)	(8.9)	(15.3)	24.8	3.9	(2.7)	6.8
Commercial Multiple Peril	(2.0)	3.7	18.0	17.9	3.6	(11.3)	0.6	5.3	8.7	(25.4)	1.9
Fire	27.7	(18.9)	32.1	26.5	21.5	(99.0)	18.5	13.2	14.8	24.1	6.0
Allied Lines	(48.2)	(8.0)	32.7	46.3	25.5	(0.2)	(10.5)	31.1	44.2	44.9	15.8
Inland Marine	29.0	28.5	32.7	22.0	28.6	16.1	18.3	13.8	14.6	25.5	22.9
Medical Professional Liability	56.1	64.0	62.4	77.4	63.0	44.9	(4.3)	11.3	60.7	(6.7)	42.9
Other Liability*	21.4	21.9	36.8	11.0	28.8	17.3	17.6	13.2	21.2	22.3	21.2
Products Liability	(36.4)	(73.0)	(136.6)	(85.5)	(62.5)	44.1	(55.7)	(74.5)	(54.2)	(51.6)	(58.6)
Workers Compensation	(9.5)	(5.0)	0.7	(4.1)	1.9	6.1	1.0	2.6	5.6	14.0	1.3
Mortgage Guaranty	4.8	35.7	50.6	63.3	68.2	73.4	70.2	60.4	68.3	91.4	58.6
Financial Guaranty*	(6.9)	(0.7)	10.4	23.2	10.3	2.5	(8.4)	13.1	4.7	(19.3)	2.9
Accident and Health	(7.1)	(1.4)	7.1	(4.0)	2.1	10.6	(8.7)	(2.7)	3.7	(3.0)	(0.3)
Warranty	34.2	29.2	31.8	40.0	39.2	32.2	29.2	29.2	35.1	37.1	33.7
All Other*	10.3	36.2	44.4	33.1	41.3	39.7	33.6	34.9	41.6	43.7	35.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	75.8	75.8
Total All Lines	1.4	3.9	13.4	10.0	9.6	7.8	6.6	13.6	11.3	(0.8)	7.7

\*See technical notes

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

**2022 Profitability Report  
Wisconsin  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	1.7	0.5	4.1	4.3	7.0	12.3	9.5	14.7	12.0	5.9	7.2
Private Passenger Auto Physical	1.5	2.6	3.9	3.1	3.2	2.7	4.4	8.3	(3.0)	(15.4)	1.1
Private Passenger Auto Total	1.6	1.4	4.1	3.7	5.3	8.1	7.2	11.8	4.9	(4.6)	4.3
Commercial Auto Liability	11.3	10.1	9.2	6.3	11.7	15.5	8.7	20.6	19.7	19.4	13.3
Commercial Auto Physical	(0.5)	0.7	6.1	5.7	0.2	3.9	3.9	13.5	9.6	(0.7)	4.2
Commercial Auto Total	7.8	7.3	8.3	6.1	8.0	11.7	7.2	18.2	16.4	12.5	10.4
Homeowners Multiple Peril	11.6	7.5	16.8	17.0	6.2	13.9	11.1	20.0	6.3	(40.6)	7.0
Farmowners Multiple Peril	14.3	11.3	19.8	14.8	(8.0)	(5.1)	(9.9)	21.4	5.1	0.2	6.4
Commercial Multiple Peril	2.0	5.5	14.8	14.3	5.4	(5.3)	4.8	7.5	10.3	(16.6)	4.3
Fire	19.3	(11.1)	25.7	18.0	15.4	(75.5)	17.7	12.7	14.2	21.8	5.8
Allied Lines	(30.0)	(4.7)	22.1	30.6	19.9	2.9	(5.5)	26.4	36.7	37.1	13.5
Inland Marine	19.3	18.6	21.4	14.5	19.1	13.7	15.7	12.0	12.8	21.3	16.8
Medical Professional Liability	48.9	51.6	50.0	58.1	49.1	46.5	7.0	20.0	58.5	5.5	39.5
Other Liability*	23.5	22.3	30.1	12.0	26.9	21.7	22.1	17.6	23.8	24.5	22.5
Products Liability	(2.8)	(27.8)	(70.6)	(37.6)	(17.7)	58.0	(27.0)	(43.9)	(28.5)	(26.6)	(22.4)
Workers Compensation	(1.6)	3.6	7.5	3.5	8.3	12.3	8.1	8.9	13.9	18.8	8.3
Mortgage Guaranty	22.5	29.6	29.2	35.1	37.3	49.9	52.2	41.9	42.7	60.5	40.1
Financial Guaranty*	(17.8)	(0.1)	6.1	20.6	49.2	14.6	(2.8)	23.6	34.2	100.5	22.8
Accident and Health	(2.7)	(1.2)	2.9	(4.6)	(3.2)	10.6	(4.9)	3.5	6.2	(5.8)	0.1
Warranty	28.6	26.7	28.4	34.5	35.3	35.0	31.6	30.6	35.5	34.7	32.1
All Other*	9.3	25.0	29.3	22.3	29.6	34.5	29.8	30.7	36.1	38.1	28.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.4	61.4
Total All Lines	4.9	6.5	12.4	9.6	10.1	10.4	9.4	14.3	13.0	3.1	9.4

\*See technical notes

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

**2022 Profitability Report  
Wisconsin  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	4.6	3.5	6.2	6.1	8.3	13.8	11.3	14.5	12.2	7.8	8.8
Private Passenger Auto Physical	5.3	6.4	8.1	6.7	7.0	6.8	9.1	13.3	(0.9)	(16.7)	4.5
Private Passenger Auto Total	4.8	4.4	6.8	6.3	7.9	11.5	10.5	14.1	7.4	(1.6)	7.2
Commercial Auto Liability	10.4	9.3	8.9	6.7	10.0	13.7	9.0	15.6	15.2	15.9	11.5
Commercial Auto Physical	2.8	3.9	9.9	9.2	3.3	7.8	7.7	17.8	13.4	2.1	7.8
Commercial Auto Total	9.0	8.2	9.1	7.2	8.6	12.5	8.7	16.1	14.8	12.7	10.7
Homeowners Multiple Peril	14.6	10.2	19.0	18.9	8.7	17.3	14.2	21.7	8.4	(33.7)	9.9
Farmowners Multiple Peril	17.3	13.8	22.2	17.0	(4.3)	(2.2)	(6.6)	23.0	7.4	3.1	9.1
Commercial Multiple Peril	4.9	7.1	14.0	13.5	7.0	(1.2)	6.7	8.1	10.0	(9.4)	6.1
Fire	22.4	(6.8)	25.9	19.6	17.0	(68.7)	18.6	13.6	14.5	22.8	7.9
Allied Lines	(31.5)	(2.0)	28.6	38.9	25.9	6.3	(3.0)	31.5	43.8	48.4	18.7
Inland Marine	26.7	25.2	29.4	21.1	26.5	21.6	23.3	16.9	17.0	28.7	23.6
Medical Professional Liability	22.1	22.5	22.5	25.6	24.7	25.5	6.3	11.1	24.1	5.1	18.9
Other Liability*	13.1	12.7	17.0	8.3	15.1	14.3	14.4	11.4	14.4	16.2	13.7
Products Liability	2.6	(3.7)	(15.2)	(6.4)	(1.0)	19.0	(5.1)	(9.8)	(5.5)	(5.7)	(3.1)
Workers Compensation	2.5	4.9	6.9	4.6	7.0	9.7	7.3	6.9	9.1	12.5	7.1
Mortgage Guaranty	16.3	22.6	25.7	33.4	37.1	61.0	68.1	53.7	51.2	78.6	44.8
Financial Guaranty*	0.9	4.3	5.3	9.1	10.5	5.9	3.1	7.0	4.1	4.8	5.5
Accident and Health	1.8	2.4	4.6	0.4	1.2	9.4	0.4	4.5	5.8	(1.0)	3.0
Warranty	17.5	14.3	13.4	15.7	15.8	17.0	16.9	15.5	17.4	21.7	16.5
All Other*	10.9	23.3	27.9	21.6	27.5	35.9	30.6	29.9	32.4	37.2	27.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	71.6	71.6
Total All Lines	6.8	7.5	11.7	9.5	9.9	11.1	10.3	13.0	11.8	5.2	9.7

\*See technical notes

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



**2022 Profitability Report  
Wyoming  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	53.1	55.9	55.7	58.0	57.7	52.7	63.9	56.6	61.8	67.8	58.3
Private Passenger Auto Physical	70.3	70.4	60.5	85.4	72.8	80.0	86.2	68.5	57.0	56.1	70.7
Private Passenger Auto Total	61.9	63.3	58.2	72.6	65.8	67.7	76.4	63.4	59.0	60.8	64.9
Commercial Auto Liability	50.6	45.4	48.4	44.9	58.9	51.7	65.2	61.8	55.7	57.0	54.0
Commercial Auto Physical	57.6	61.4	50.4	68.6	61.4	73.5	68.0	44.4	46.4	52.2	58.4
Commercial Auto Total	53.1	51.3	49.1	53.5	59.8	59.7	66.4	55.4	52.2	55.1	55.6
Homeowners Multiple Peril	66.4	64.4	47.2	69.2	68.1	126.9	93.2	76.4	48.1	34.5	69.4
Farmowners Multiple Peril	78.2	46.5	38.7	64.9	46.9	82.6	92.6	81.4	63.3	43.9	63.9
Commercial Multiple Peril	49.9	54.5	36.5	55.3	55.8	60.8	121.8	48.7	33.0	33.5	55.0
Fire	19.1	75.9	60.2	62.7	10.5	43.4	65.7	84.0	(7.8)	26.3	44.0
Allied Lines	82.5	55.7	59.3	85.6	71.4	72.5	104.0	72.4	55.8	76.7	73.6
Inland Marine	40.5	34.5	39.6	55.4	40.1	115.0	38.4	47.8	33.3	44.2	48.9
Medical Professional Liability	46.8	77.2	5.3	52.0	61.2	35.1	19.3	24.4	60.8	16.8	39.9
Other Liability*	18.2	31.0	21.1	38.5	35.2	36.9	46.5	42.8	28.1	31.3	33.0
Products Liability	29.2	5.0	72.7	25.0	19.0	(7.5)	3.0	18.3	12.0	39.6	21.6
Workers Compensation*	51.3	39.6	58.7	3.7	11.2	32.6	(4.4)	26.2	17.6	0.9	23.7
Mortgage Guaranty	35.8	71.0	10.0	30.7	18.2	14.2	5.3	34.8	(5.4)	(19.1)	19.5
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0
Accident and Health	86.3	86.3	86.2	99.8	94.3	74.3	66.8	130.3	39.9	82.4	84.7
Warranty	23.9	56.2	11.3	(18.0)	17.7	41.2	44.8	62.5	62.4	89.9	39.2
All Other*	2.8	16.1	26.0	20.5	18.2	18.4	17.0	8.8	32.3	6.6	16.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(2.1)	(2.1)
Total All Lines	52.6	54.9	46.2	61.9	56.9	71.7	72.9	59.0	46.3	44.6	56.7

\*See technical notes

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**2022 Profitability Report  
Wyoming  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	12.8	9.5	10.0	9.2	10.3	16.2	3.1	8.2	7.6	2.3	8.9
Private Passenger Auto Physical	(6.1)	(5.2)	5.6	(21.4)	(5.9)	(14.3)	(20.4)	(4.7)	12.8	16.4	(4.3)
Private Passenger Auto Total	3.1	2.0	7.7	(7.1)	1.6	(0.6)	(10.0)	0.8	10.6	10.7	1.9
Commercial Auto Liability	11.4	16.9	16.4	19.2	4.0	11.1	(1.8)	1.4	11.6	8.7	9.9
Commercial Auto Physical	4.1	1.8	13.4	(6.1)	3.1	(10.9)	(1.9)	23.0	21.4	16.2	6.4
Commercial Auto Total	8.8	11.3	15.3	10.0	3.7	2.9	(1.8)	9.4	15.3	11.6	8.7
Homeowners Multiple Peril	(4.3)	(1.4)	18.5	(6.6)	(2.6)	(67.6)	(31.6)	(12.1)	20.4	37.4	(5.0)
Farmowners Multiple Peril	(15.8)	19.7	27.9	(0.0)	21.0	(21.2)	(31.5)	(17.4)	2.3	24.7	1.0
Commercial Multiple Peril	7.7	3.8	23.2	2.9	4.9	(1.6)	(69.2)	12.0	29.8	30.9	4.4
Fire	54.8	(6.3)	9.3	4.7	61.5	26.6	3.6	(15.1)	84.3	49.4	27.3
Allied Lines	(1.6)	23.3	18.3	(11.8)	5.2	(2.3)	(32.8)	2.1	20.1	1.2	2.1
Inland Marine	27.2	33.8	30.2	16.1	32.8	(49.0)	32.2	23.9	36.3	23.2	20.7
Medical Professional Liability	3.5	(28.9)	42.0	(14.9)	(25.6)	12.6	35.9	26.4	(26.8)	41.2	6.5
Other Liability*	44.7	29.4	41.9	21.1	31.5	26.4	17.0	18.4	40.6	31.6	30.3
Products Liability	21.6	60.7	(42.0)	11.4	43.1	83.2	49.5	51.6	53.9	11.9	34.5
Workers Compensation*	21.2	38.5	2.2	66.4	50.8	15.0	61.3	37.8	44.9	70.4	40.9
Mortgage Guaranty	40.2	0.5	64.2	41.7	54.2	59.1	70.4	41.5	82.1	98.3	55.2
Financial Guaranty*	41.8	34.0	41.5	30.0	10.7	20.6	0.8	15.6	(4.7)	(15.0)	17.5
Accident and Health	(19.6)	(16.0)	(15.2)	(26.8)	(20.4)	(1.6)	6.5	(63.7)	37.5	(10.4)	(13.0)
Warranty	61.9	32.7	71.4	106.6	75.6	45.4	44.2	22.5	30.0	(2.4)	48.8
All Other*	61.1	45.4	36.2	42.8	47.0	44.2	46.5	57.8	29.3	58.3	46.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	79.5	79.5
Total All Lines	11.6	9.2	18.7	1.8	9.3	(7.7)	(8.9)	5.7	21.6	24.7	8.6

\*See technical notes

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**2022 Profitability Report  
Wyoming  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	11.5	9.3	9.3	8.6	9.5	16.0	5.5	9.1	8.8	4.8	9.2
Private Passenger Auto Physical	(2.8)	(1.8)	4.7	(13.1)	(2.9)	(10.2)	(15.0)	(2.8)	11.1	13.9	(1.9)
Private Passenger Auto Total	4.2	3.6	6.9	(3.0)	2.8	1.6	(5.9)	2.3	10.2	10.2	3.3
Commercial Auto Liability	12.3	15.0	14.3	16.6	7.7	14.0	4.3	6.1	14.4	12.1	11.7
Commercial Auto Physical	3.7	2.3	10.0	(2.8)	3.2	(7.0)	(0.5)	19.2	18.0	13.6	6.0
Commercial Auto Total	9.3	10.3	12.8	9.5	6.0	6.2	2.2	11.0	15.7	12.7	9.6
Homeowners Multiple Peril	(0.8)	0.4	13.8	(2.8)	0.1	(51.0)	(22.3)	(7.4)	18.3	31.5	(2.0)
Farmowners Multiple Peril	(8.0)	15.1	20.4	1.9	15.7	(14.7)	(22.4)	(11.3)	4.3	22.1	2.3
Commercial Multiple Peril	7.9	5.2	17.7	4.6	6.5	2.3	(50.3)	13.0	26.9	27.4	6.1
Fire	37.2	(2.7)	11.2	3.8	41.3	23.2	5.1	(9.8)	69.5	41.9	22.1
Allied Lines	0.2	15.8	13.6	(6.1)	7.9	1.6	(22.6)	3.9	18.2	3.1	3.6
Inland Marine	18.3	22.1	20.0	10.8	22.0	(37.5)	26.8	20.0	29.8	19.7	15.2
Medical Professional Liability	9.6	(12.8)	32.8	(6.0)	(9.9)	20.0	37.4	29.3	(12.1)	43.1	13.1
Other Liability*	35.4	24.4	31.2	16.7	27.2	27.4	19.7	20.6	38.3	30.4	27.1
Products Liability	20.7	47.3	(18.9)	18.5	41.2	79.0	47.0	48.5	50.6	16.4	35.1
Workers Compensation*	13.9	28.4	4.5	47.8	37.0	19.1	53.3	32.5	43.8	61.0	34.1
Mortgage Guaranty	42.2	4.7	36.7	20.6	28.0	38.5	52.1	27.0	53.8	65.9	37.0
Financial Guaranty*	19.5	23.3	31.6	33.4	53.5	42.1	0.3	25.2	(0.4)	72.6	30.1
Accident and Health	(13.4)	(13.1)	(13.9)	(21.5)	(19.9)	(0.9)	5.0	(45.6)	31.3	(13.3)	(10.5)
Warranty	48.4	28.9	51.7	73.4	53.9	42.1	43.2	25.4	31.7	7.8	40.6
All Other*	41.3	30.4	23.8	28.9	33.6	38.4	40.0	48.9	26.4	49.8	36.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	64.2	64.2
Total All Lines	10.3	8.3	14.3	2.9	8.5	(3.2)	(4.0)	7.2	19.8	22.0	8.6

\*See technical notes

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

**2022 Profitability Report  
Wyoming  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	13.7	11.4	11.4	10.5	11.2	19.0	8.5	10.9	10.4	7.2	11.4
Private Passenger Auto Physical	(0.1)	1.0	8.9	(13.0)	(0.4)	(10.8)	(16.5)	(0.6)	16.1	20.5	0.5
Private Passenger Auto Total	7.7	6.8	10.3	(0.2)	5.9	4.9	(3.6)	5.2	13.3	14.0	6.4
Commercial Auto Liability	11.6	12.8	12.7	13.4	7.7	12.6	6.0	6.5	11.3	10.6	10.5
Commercial Auto Physical	7.3	5.4	13.3	(0.0)	6.2	(4.8)	2.5	22.1	21.4	17.9	9.1
Commercial Auto Total	10.5	10.8	12.9	9.9	7.3	8.0	4.9	10.6	13.9	12.6	10.1
Homeowners Multiple Peril	2.6	3.5	16.1	0.2	3.1	(46.9)	(17.6)	(3.8)	19.3	33.5	1.0
Farmowners Multiple Peril	(4.0)	16.4	21.3	4.5	16.4	(11.4)	(17.6)	(6.8)	6.3	22.0	4.7
Commercial Multiple Peril	9.5	7.0	16.8	6.2	7.6	4.8	(34.1)	11.7	21.8	24.5	7.6
Fire	39.2	0.7	12.4	6.3	41.7	27.3	8.1	(5.6)	56.9	39.3	22.6
Allied Lines	3.6	19.0	15.6	(2.8)	9.9	4.6	(18.1)	6.4	19.3	6.1	6.4
Inland Marine	25.0	28.8	26.4	15.6	28.9	(44.9)	36.9	26.3	36.2	25.9	20.5
Medical Professional Liability	8.6	(3.4)	20.4	(0.6)	(1.9)	13.6	21.8	18.0	(2.2)	20.7	9.5
Other Liability*	22.9	16.8	20.8	11.9	17.0	19.4	15.1	14.1	22.9	21.9	18.3
Products Liability	15.0	25.1	(5.3)	9.3	18.1	40.3	27.4	25.3	25.3	11.6	19.2
Workers Compensation*	14.9	23.4	6.6	31.0	26.9	13.4	37.7	26.4	24.7	43.5	24.8
Mortgage Guaranty	37.2	7.1	37.8	22.4	30.3	50.1	72.5	35.5	61.7	86.4	44.1
Financial Guaranty*	8.4	12.2	9.0	6.0	7.9	6.1	3.2	7.5	2.9	9.8	7.3
Accident and Health	(7.2)	(6.2)	(8.0)	(12.4)	(11.8)	2.2	6.6	(23.4)	23.4	(9.6)	(4.6)
Warranty	23.3	15.4	27.5	48.9	37.3	25.7	23.0	13.3	15.6	5.5	23.6
All Other*	40.4	29.2	23.3	25.3	29.2	37.3	39.4	44.5	24.2	45.4	33.8
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	75.0	75.0
Total All Lines	12.3	10.1	15.3	5.3	10.0	0.0	(0.5)	8.8	19.0	22.4	10.3

\*See technical notes

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

**2022 Profitability Report  
American Samoa  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	11.8	0.1	(4.3)	1.8	(6.6)	0.0	0.0	0.0	19.5	10.3	3.2
Fire	(21.6)	4.0	0.4	0.8	(34.8)	4.0	32.6	(5.2)	-144,611.8	(56.1)	(14,468.8)
Allied Lines	(38.8)	(1.8)	0.0	1.4	(40.5)	12.7	52.5	27.7	166.7	(470.3)	(29.0)
Inland Marine	31.4	122.4	36.7	38.3	76.7	(52.6)	10.4	NR	NR	(400.0)	(17.1)
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	NR	NR	(24,750.0)	4.4	42.5	NR	NR	NR	(8,234.4)
Products Liability	NR	NR	NR	NR	NR	44.9	9.3	NR	NR	NR	27.1
Workers Compensation	NR	NR	(0.0)	NR	NR	16.2	50.8	(25.0)	NR	NR	10.5
Mortgage Guaranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	NR	NR	(15.5)	1.6	(9.2)	(187.5)	5.1	5.2	NR	NR	(33.4)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	9.3	8.4	0.0	0.7	(71.3)	0.7	19.9	10.4	(129.4)	74.0	(7.7)
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(281.7)	(281.7)
Total All Lines	1.7	13.3	2.0	9.8	(55.7)	5.3	38.3	13.5	(117.6)	(153.7)	(24.3)

\*See technical notes

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

**2022 Profitability Report  
American Samoa  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	54.4	71.2	71.8	71.4	74.1	71.7	70.3	67.5	49.4	53.4	65.5
Fire	109.2	79.5	85.3	82.7	860.3	652.8	5,133.2	79.3	161,111.8	137.5	16,833.2
Allied Lines	135.0	92.3	105.6	87.2	130.5	54.1	10.6	41.6	(34.9)	562.8	118.5
Inland Marine	18.4	(75.9)	22.7	9.9	(2,217.1)	125.4	66.6	NR	NR	-2134298.2	-267,043.5
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	NR	NR	26,915.1	75.1	218.0	NR	NR	NR	9,069.4
Products Liability	NR	NR	NR	NR	NR	24.3	(30,924.3)	NR	NR	NR	(15,450.0)
Workers Compensation	NR	NR	88.9	NR	NR	63.3	14.0	108.8	NR	NR	68.7
Mortgage Guaranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	NR	NR	56.6	38.9	55.7	235.9	(151.5)	74.9	NR	NR	51.8
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	59.4	63.7	77.6	67.4	158.0	76.5	43.3	45.5	229.4	(18.8)	80.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	447.0	447.0
Total All Lines	71.1	58.9	77.9	58.7	2.5	327.6	877.4	50.1	228.1	(125.6)	162.7

\*See technical notes

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

**2022 Profitability Report  
American Samoa  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	34.8	46.1	46.5	46.3	48.1	56.6	55.9	53.6	39.3	42.9	47.0
Fire	77.9	62.0	64.2	67.1	1,168.6	526.9	4,085.9	64.4	126,844.2	109.1	13,307.0
Allied Lines	106.0	77.4	73.7	79.8	221.6	44.9	11.0	34.4	8.3	459.5	111.7
Inland Marine	11.7	(49.7)	14.5	6.2	(1,465.8)	100.9	53.1	NR	NR	-1702262.1	-212,948.9
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	NR	NR	17,893.1	67.8	172.0	NR	NR	NR	6,044.3
Products Liability	NR	NR	NR	NR	NR	24.0	(24,912.9)	NR	NR	NR	(12,444.5)
Workers Compensation	NR	NR	56.8	NR	NR	50.4	11.4	86.7	NR	NR	51.3
Mortgage Guaranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	NR	NR	29.9	18.1	27.3	184.1	(127.5)	60.8	NR	NR	32.1
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	41.5	42.9	50.1	48.1	105.4	62.5	36.9	38.5	182.1	(13.3)	59.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	350.2	350.2
Total All Lines	50.5	40.7	51.8	44.7	39.3	265.0	700.0	41.5	186.7	(96.2)	132.4

\*See technical notes

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

**2022 Profitability Report  
American Samoa  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Private Passenger Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Physical	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Auto Total	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Homeowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	61.8	70.2	72.1	68.6	69.8	102.7	98.5	75.6	60.7	62.2	74.2
Fire	35.2	19.3	30.9	16.0	34.9	608.5	4,110.9	71.5	(1,582.1)	113.3	345.8
Allied Lines	27.5	18.2	44.8	13.8	8.9	55.3	15.9	44.5	3.9	154.7	38.8
Inland Marine	20.6	(64.6)	24.0	12.0	(1,400.3)	116.7	95.2	NR	NR	2492613.3	311,427.1
Medical Professional Liability	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Other Liability*	NR	NR	NR	NR	144.9	25.6	301.5	NR	NR	NR	157.4
Products Liability	NR	NR	NR	NR	NR	37.2	(11,229.3)	NR	NR	NR	(5,596.1)
Workers Compensation	NR	NR	110.9	NR	NR	74.5	12.9	89.3	NR	NR	71.9
Mortgage Guaranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	NR	NR	55.1	29.5	32.9	327.8	(121.4)	71.4	NR	NR	65.9
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	28.7	32.0	50.7	27.2	95.1	76.1	39.8	43.8	276.7	(13.0)	65.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	33,587.8	33,587.8
Total All Lines	30.2	26.9	45.1	19.3	6.4	301.2	780.3	49.5	109.6	(55.3)	131.3

\*See technical notes

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



**2022 Profitability Report  
Guam  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	66.1	68.1	79.0	64.6	94.8	86.1	97.1	53.4	36.9	44.1	69.0
Private Passenger Auto Physical	36.9	34.0	31.7	36.6	39.0	36.0	40.7	25.7	38.6	42.2	36.1
Private Passenger Auto Total	44.0	42.0	42.3	43.0	52.0	46.6	52.6	31.4	37.9	42.8	43.5
Commercial Auto Liability	99.9	60.6	57.4	54.5	53.1	38.4	44.1	19.2	41.5	75.9	54.5
Commercial Auto Physical	26.2	25.5	24.7	22.4	32.0	64.8	32.7	22.8	19.1	9.0	27.9
Commercial Auto Total	61.3	43.3	39.4	35.7	42.2	52.8	38.0	21.2	30.1	40.0	40.4
Homeowners Multiple Peril	7.9	8.3	4.4	7.7	9.7	13.3	9.8	8.6	6.1	8.5	8.4
Farmowners Multiple Peril	0.0	0.0	NR	NR	NR	NR	NR	NR	NR	NR	0.0
Commercial Multiple Peril	8.8	3.6	10.2	(1.5)	56.3	242.7	64.2	(229.3)	2.0	64.7	22.2
Fire	9.0	1.3	483.6	9.2	0.2	(36.0)	1.4	2.2	7.2	3.5	48.2
Allied Lines	20.6	1.3	27.0	(13.1)	1.6	60.6	(2.5)	4.4	(1.1)	5.3	10.4
Inland Marine	18.4	11.7	6.1	17.8	11.1	7.4	32.9	8.6	21.6	5.4	14.1
Medical Professional Liability	(0.4)	39.9	(31.7)	22.9	28.7	112.2	(26.0)	41.8	4.9	(86.8)	10.5
Other Liability*	11.8	36.2	17.5	23.1	178.9	83.4	(23.1)	82.2	31.0	(7.5)	43.3
Products Liability	493.2	(647.8)	2.2	3.5	(4.5)	258.5	(24.7)	7.2	4.7	29.5	12.2
Workers Compensation	50.4	39.6	23.2	29.2	44.6	43.5	21.2	28.1	3.9	32.4	31.6
Mortgage Guaranty	(20.2)	83.7	18.8	(0.7)	2.7	(1.6)	0.0	21.9	8.6	(6.6)	10.6
Financial Guaranty*	0.0	1.1	0.0	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.2
Accident and Health	81.0	81.6	80.5	83.5	83.6	85.6	93.6	73.5	85.4	93.3	84.2
Warranty	0.0	NR	NR	NR	NR	NR	NR	NR	NR	NR	0.0
All Other*	11.4	7.7	(33.7)	12.6	1.7	4.7	14.0	30.5	5.1	11.2	6.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	8.4	8.4
Total All Lines	51.2	50.2	93.5	51.4	63.3	60.5	57.1	43.6	50.1	56.5	57.8

\*See technical notes

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

**2022 Profitability Report  
Guam  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(21.6)	(27.9)	(38.9)	(19.6)	(53.1)	(43.2)	(53.9)	(0.8)	32.1	18.5	(20.8)
Private Passenger Auto Physical	14.2	17.6	21.5	17.0	17.8	19.8	14.8	30.7	11.6	9.2	17.4
Private Passenger Auto Total	5.5	6.9	7.9	8.7	1.2	6.5	0.2	24.1	19.9	11.9	9.3
Commercial Auto Liability	(64.4)	(20.0)	(8.8)	(7.9)	3.8	18.8	7.1	46.5	15.1	(21.9)	(3.2)
Commercial Auto Physical	27.2	29.1	28.3	33.5	25.4	(14.8)	21.9	38.1	37.6	51.1	27.8
Commercial Auto Total	(16.3)	4.1	11.6	16.3	15.0	0.5	15.0	41.8	26.6	17.3	13.2
Homeowners Multiple Peril	52.8	51.2	53.5	53.9	52.5	47.3	50.6	54.2	56.1	53.5	52.6
Farmowners Multiple Peril	55.9	55.2	NR	NR	NR	NR	NR	NR	NR	NR	55.6
Commercial Multiple Peril	46.8	56.2	(14.6)	32.7	(10.1)	(196.7)	(15.8)	323.1	46.3	(20.4)	24.8
Fire	50.3	56.4	(453.4)	38.5	64.5	100.1	64.2	74.9	58.9	61.2	11.6
Allied Lines	47.1	68.4	37.8	82.3	67.1	(4.4)	68.5	68.7	69.7	65.3	57.0
Inland Marine	41.3	54.4	59.2	47.9	(5,295.1)	59.4	27.8	61.3	43.9	52.4	(484.8)
Medical Professional Liability	79.1	15.2	124.0	28.3	(113.9)	(62.0)	108.0	19.0	38.6	189.2	42.5
Other Liability*	51.0	14.4	34.7	20.1	(156.2)	(55.2)	83.5	(27.4)	14.7	54.5	3.4
Products Liability	(604.8)	1,180.8	16.2	60.4	(2.8)	(314.8)	103.2	47.7	44.6	50.6	58.1
Workers Compensation	(0.4)	10.3	31.4	26.6	8.0	8.9	31.0	28.9	46.7	18.0	20.9
Mortgage Guaranty	92.7	(15.7)	52.5	72.8	70.7	77.0	76.5	55.3	66.5	85.8	63.4
Financial Guaranty*	35.6	43.1	5.8	7.2	21.6	20.6	0.8	15.6	9.1	(15.0)	14.5
Accident and Health	(11.2)	(8.6)	(7.7)	(7.0)	(6.1)	(9.2)	(18.1)	1.7	(6.7)	(18.8)	(9.2)
Warranty	92.1	NR	NR	NR	NR	NR	NR	NR	NR	NR	92.1
All Other*	45.8	48.1	92.0	43.3	54.8	50.8	40.7	27.8	51.2	47.9	50.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	49.1	49.1
Total All Lines	10.6	13.0	(33.5)	12.6	(19.1)	4.7	9.1	23.9	17.9	9.5	4.9

\*See technical notes

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

**2022 Profitability Report  
Guam  
Profit on Insurance Transactions  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(10.7)	(14.9)	(22.3)	(10.2)	(31.6)	(31.2)	(39.3)	2.4	27.0	16.2	(11.5)
Private Passenger Auto Physical	10.8	13.4	15.3	12.0	13.0	16.9	13.0	25.2	10.7	8.4	13.9
Private Passenger Auto Total	5.5	6.7	6.8	7.0	2.6	6.7	1.9	20.5	17.3	10.7	8.6
Commercial Auto Liability	(38.7)	(10.2)	(3.1)	(3.2)	4.7	17.0	7.9	38.9	14.2	(14.2)	1.3
Commercial Auto Physical	18.4	19.7	19.5	22.8	17.7	(10.0)	18.9	31.4	31.1	41.3	21.1
Commercial Auto Total	(8.8)	4.5	9.3	12.0	11.4	2.3	13.8	34.7	22.8	15.6	11.8
Homeowners Multiple Peril	35.5	34.0	35.9	35.8	35.4	38.6	41.3	43.9	45.9	43.5	39.0
Farmowners Multiple Peril	36.4	36.7	NR	NR	NR	NR	NR	NR	NR	NR	36.6
Commercial Multiple Peril	31.1	37.2	(9.7)	21.4	(4.5)	(149.4)	(1.0)	263.6	40.1	(13.7)	21.5
Fire	33.7	37.2	(282.9)	36.9	52.4	83.7	52.4	60.2	47.7	49.9	17.1
Allied Lines	31.8	44.6	25.6	54.6	47.3	0.0	57.0	55.8	56.8	53.2	42.7
Inland Marine	26.4	35.3	39.2	32.0	(3,537.1)	49.0	24.4	50.4	36.9	43.2	(320.1)
Medical Professional Liability	53.4	11.5	82.0	18.3	(73.5)	(41.2)	93.2	20.1	40.1	157.0	36.1
Other Liability*	35.6	11.8	24.8	14.1	(94.3)	(34.1)	75.5	(13.5)	22.5	52.1	9.4
Products Liability	(388.7)	772.7	11.1	41.0	0.7	(242.2)	83.4	39.1	38.9	40.7	39.7
Workers Compensation	(0.8)	9.3	23.4	19.4	7.9	10.1	26.9	24.2	41.5	17.0	17.9
Mortgage Guaranty	72.8	(8.4)	27.3	39.3	37.4	51.7	56.4	37.3	40.6	55.3	41.0
Financial Guaranty*	14.6	76.6	21.4	12.5	55.2	66.7	14.9	41.6	13.6	65.4	38.2
Accident and Health	(10.5)	(11.3)	(11.6)	(11.6)	(13.4)	(9.7)	(18.0)	1.8	(7.0)	(22.1)	(11.3)
Warranty	58.2	NR	NR	NR	NR	NR	NR	NR	NR	NR	58.2
All Other*	30.7	31.8	59.4	28.1	37.8	42.6	34.8	24.8	43.6	41.8	37.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	40.4	40.4
Total All Lines	6.2	6.7	(23.0)	6.4	(15.7)	4.1	6.8	20.3	14.8	5.5	3.2

\*See technical notes

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

**2022 Profitability Report  
Guam  
Return on Net Worth  
As a Percent of Net Worth**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(5.4)	(8.9)	(14.9)	(5.5)	(21.9)	(27.5)	(31.0)	4.8	32.3	21.0	(5.7)
Private Passenger Auto Physical	14.8	16.5	19.7	15.9	15.7	24.1	18.5	30.8	12.9	12.4	18.1
Private Passenger Auto Total	9.0	9.7	10.1	10.1	5.6	11.1	5.4	23.8	20.0	14.8	12.0
Commercial Auto Liability	(26.8)	(4.1)	0.9	0.4	7.0	20.3	11.0	36.3	15.0	(8.3)	5.2
Commercial Auto Physical	23.7	24.0	23.2	25.8	19.8	(7.8)	21.4	32.8	31.6	42.5	23.7
Commercial Auto Total	(4.5)	7.1	11.3	14.0	13.3	5.6	16.6	34.4	23.1	16.8	13.8
Homeowners Multiple Peril	40.5	37.0	39.7	39.8	35.6	49.8	50.2	49.9	46.2	49.7	43.9
Farmowners Multiple Peril	60.0	42.5	NR	NR	NR	NR	NR	NR	NR	NR	51.3
Commercial Multiple Peril	34.0	39.7	(5.8)	26.7	(0.1)	(88.9)	2.8	97.2	24.4	(7.2)	12.3
Fire	34.4	35.3	(117.4)	14.6	22.1	63.1	55.8	62.4	48.7	53.0	27.2
Allied Lines	36.0	49.1	27.9	53.6	47.3	3.3	58.5	61.7	57.6	58.3	45.3
Inland Marine	46.1	45.5	42.3	33.4	(3,189.1)	49.2	24.0	44.7	30.0	41.8	(283.2)
Medical Professional Liability	52.3	12.1	68.8	18.7	(47.3)	(21.7)	52.6	18.4	17.9	85.2	25.7
Other Liability*	31.5	11.9	19.6	12.3	(44.3)	(13.3)	37.7	(3.2)	10.8	25.7	8.9
Products Liability	(244.2)	402.9	14.3	33.4	4.8	(231.0)	93.8	50.8	34.3	65.9	22.5
Workers Compensation	2.9	10.0	20.5	17.7	8.7	11.2	24.5	21.9	31.8	16.4	16.6
Mortgage Guaranty	98.1	(7.6)	37.1	50.9	48.0	77.6	83.5	52.5	54.9	82.4	57.7
Financial Guaranty*	7.4	5.8	4.8	4.7	17.4	5.1	3.9	5.3	5.9	42.3	10.3
Accident and Health	(12.6)	(14.3)	(15.6)	(16.2)	(18.5)	(15.1)	(29.4)	5.8	(8.3)	(34.7)	(15.9)
Warranty	131.0	NR	NR	NR	NR	NR	NR	NR	NR	NR	131.0
All Other*	32.1	30.5	55.4	28.6	33.7	44.3	35.2	23.4	34.0	33.2	35.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	43.3	43.3
Total All Lines	10.3	10.4	(19.2)	8.8	(11.4)	7.9	11.1	24.3	17.9	9.4	7.0

\*See technical notes

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**2022 Profitability Report  
Puerto Rico  
Losses Incurred  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	66.3	66.2	76.0	70.8	61.9	60.4	66.2	44.7	50.6	51.7	61.5
Private Passenger Auto Physical	66.6	64.7	64.2	63.2	105.6	61.4	59.3	38.0	47.7	52.2	62.3
Private Passenger Auto Total	66.5	65.1	67.3	66.0	89.1	61.1	61.5	40.2	48.6	52.0	61.8
Commercial Auto Liability	59.4	57.5	60.6	58.1	59.3	51.5	54.2	39.0	38.3	41.2	51.9
Commercial Auto Physical	45.8	45.1	47.8	49.2	74.8	51.3	37.6	27.4	27.4	30.0	43.6
Commercial Auto Total	52.8	51.4	54.4	53.8	67.1	51.4	45.8	32.9	32.7	35.2	47.8
Homeowners Multiple Peril	34.2	30.3	30.9	28.3	735.9	(73.6)	9.6	70.1	13.2	42.2	92.1
Farmowners Multiple Peril	11.7	7.9	18.6	17.4	1,112.0	1,234.3	(353.7)	12.1	38.4	56.0	215.5
Commercial Multiple Peril	19.1	20.1	18.7	22.8	897.1	175.2	44.2	33.2	17.4	21.0	126.9
Fire	10.1	7.0	7.6	14.4	578.4	(37.0)	122.1	7.0	(1.8)	10.5	71.8
Allied Lines	4.9	0.3	13.4	2.0	2,905.0	644.0	(143.9)	24.7	32.0	57.4	354.0
Inland Marine	31.0	31.9	36.7	44.2	606.4	(173.0)	17.9	33.2	38.2	30.3	69.7
Medical Professional Liability	54.2	36.0	34.4	31.9	30.8	3.4	35.3	40.3	33.4	34.4	33.4
Other Liability*	43.3	39.2	43.1	33.2	78.3	23.3	27.6	41.4	12.5	7.0	34.9
Products Liability	25.6	25.8	24.4	(8.6)	56.1	26.0	(3.7)	9.4	(4.5)	13.8	16.4
Workers Compensation*	44.3	47.1	1.5	60.9	54.4	23.3	33.3	197.9	171.6	(169.8)	46.5
Mortgage Guaranty	142.0	177.8	136.7	120.5	191.0	17.8	22.8	154.1	27.8	(71.8)	91.9
Financial Guaranty*	0.0	1,986.9	622.5	3,494.4	15,571.9	2,641.2	688.7	1,995.3	(2,818.5)	9.0	2,419.1
Accident and Health	33.3	45.3	36.2	42.9	19.6	23.7	37.4	33.0	47.7	33.0	35.2
Warranty	44.2	70.1	120.8	91.8	80.8	72.7	82.2	70.9	71.8	82.9	78.8
All Other*	33.0	36.8	37.3	29.0	66.5	16.2	24.6	81.7	9.7	47.9	38.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(10.8)	(10.8)
Total All Lines	37.0	67.0	49.4	69.4	609.2	103.9	53.8	66.7	12.4	32.3	110.1

\*See technical notes

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**2022 Profitability Report  
Puerto Rico  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(5.3)	(6.1)	(14.1)	(6.1)	5.5	8.4	1.2	23.4	19.5	20.0	4.7
Private Passenger Auto Physical	(10.3)	(7.1)	(6.7)	(4.3)	(53.4)	(1.3)	1.7	23.7	14.9	12.4	(3.1)
Private Passenger Auto Total	(9.1)	(6.9)	(8.7)	(5.0)	(31.2)	2.3	1.5	23.6	16.4	14.7	(0.2)
Commercial Auto Liability	(1.4)	1.8	(4.1)	2.0	2.3	14.2	9.9	26.2	29.6	24.5	10.5
Commercial Auto Physical	12.9	16.3	9.6	8.9	(16.6)	11.2	26.5	38.4	40.1	36.1	18.3
Commercial Auto Total	5.6	9.0	2.6	5.3	(7.2)	12.8	18.3	32.5	35.0	30.7	14.4
Homeowners Multiple Peril	2.9	30.6	28.6	32.0	(756.8)	110.6	46.3	(21.2)	45.2	14.9	(46.7)
Farmowners Multiple Peril	59.9	65.0	49.7	51.0	(1,130.2)	(1,281.7)	453.5	54.3	26.0	7.4	(164.5)
Commercial Multiple Peril	43.7	39.1	39.6	35.9	(913.0)	(130.1)	13.2	25.7	41.4	39.7	(76.5)
Fire	58.8	65.2	63.5	55.5	(546.4)	106.5	(62.3)	64.4	78.1	63.7	(5.3)
Allied Lines	71.2	74.8	55.4	69.2	(3,012.5)	(627.0)	211.0	44.8	37.7	12.6	(306.3)
Inland Marine	36.4	38.6	37.0	28.6	(564.3)	260.9	58.7	40.4	32.1	41.2	0.9
Medical Professional Liability	(0.4)	22.0	(3.6)	12.0	19.2	52.7	17.3	11.6	16.2	14.7	16.2
Other Liability*	8.6	10.8	12.9	22.5	(22.4)	35.8	32.5	23.9	55.0	63.3	24.3
Products Liability	13.3	20.4	(7.9)	28.9	14.3	1.3	61.3	51.7	74.1	48.4	30.6
Workers Compensation*	13.8	18.3	58.0	(25.3)	(16.2)	47.1	30.4	(195.3)	(89.2)	258.1	10.0
Mortgage Guaranty	(71.6)	(111.0)	(70.8)	(51.4)	(134.7)	53.9	50.5	(82.9)	47.1	154.2	(21.7)
Financial Guaranty*	(2.3)	(2,609.9)	(6,455.3)	(8,215.7)	(16,230.8)	(2,896.8)	(761.1)	(2,262.5)	2,413.5	(35.6)	(3,705.7)
Accident and Health	22.3	16.9	29.1	24.2	51.9	37.3	27.6	14.0	17.3	31.3	27.2
Warranty	41.7	13.1	(30.7)	(4.6)	8.3	15.9	(3.3)	10.2	19.1	4.9	7.5
All Other*	32.6	27.7	23.9	28.4	(10.3)	45.6	36.7	(26.2)	51.6	13.7	22.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	86.7	86.7
Total All Lines	23.8	(15.9)	(92.0)	(52.2)	(586.4)	(49.4)	3.1	(8.8)	49.4	30.6	(69.8)

\*See technical notes

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**2022 Profitability Report**  
**Puerto Rico**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(1.1)	(1.3)	(6.6)	(2.3)	5.5	9.0	3.2	20.2	17.2	17.5	6.1
Private Passenger Auto Physical	(5.4)	(2.9)	(2.9)	(1.7)	(32.9)	1.0	2.8	19.9	13.1	11.0	0.2
Private Passenger Auto Total	(4.3)	(2.5)	(3.9)	(1.9)	(18.5)	3.9	3.0	20.0	14.4	12.9	2.3
Commercial Auto Liability	3.3	4.7	0.7	4.5	5.1	14.6	11.4	23.7	26.4	22.2	11.7
Commercial Auto Physical	10.2	12.3	8.1	7.3	(9.0)	11.2	22.2	31.6	33.2	29.6	15.7
Commercial Auto Total	6.7	8.4	4.3	5.9	(2.0)	13.0	16.9	27.8	29.9	26.2	13.7
Homeowners Multiple Peril	3.1	20.9	20.3	22.2	(479.0)	99.9	38.9	(14.7)	37.7	13.5	(23.7)
Farmowners Multiple Peril	39.8	43.5	33.6	34.0	(720.0)	(987.9)	367.5	43.9	22.0	7.3	(111.6)
Commercial Multiple Peril	30.5	27.2	27.6	25.0	(578.6)	(84.9)	18.3	24.7	37.0	35.2	(43.8)
Fire	39.6	43.3	45.9	37.1	(345.7)	92.0	(46.3)	52.2	63.1	52.0	3.3
Allied Lines	47.1	48.5	36.7	45.5	(1,911.8)	(430.2)	194.8	46.0	36.3	15.5	(187.2)
Inland Marine	23.7	25.0	24.1	18.5	(357.3)	218.6	50.8	32.6	26.2	33.6	9.6
Medical Professional Liability	8.3	21.3	3.6	12.9	20.0	51.3	21.4	17.4	21.5	21.0	19.9
Other Liability*	12.6	13.7	13.7	18.5	(6.9)	36.1	32.6	25.2	49.2	55.3	25.0
Products Liability	16.9	21.7	2.2	26.0	19.0	13.5	56.0	47.8	65.3	43.7	31.2
Workers Compensation*	11.4	20.4	40.4	(8.6)	(2.7)	37.3	28.1	(141.9)	(51.2)	219.3	15.3
Mortgage Guaranty	(17.7)	(53.3)	(34.2)	(20.7)	(72.9)	55.8	57.4	(54.9)	39.9	119.2	1.9
Financial Guaranty*	(3.7)	(1,882.2)	(5,980.2)	(7,364.5)	(10,089.4)	(1,651.1)	(534.2)	(1,645.3)	2,143.7	73.4	(2,693.4)
Accident and Health	12.4	6.6	14.2	10.5	25.8	28.1	19.2	12.5	13.1	18.5	16.1
Warranty	41.4	23.2	4.0	14.1	22.9	29.7	16.5	26.7	32.8	22.5	23.4
All Other*	22.8	19.0	16.0	19.5	(2.7)	40.5	32.6	(16.8)	44.7	15.2	19.1
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	71.0	71.0
Total All Lines	17.9	(11.1)	(88.8)	(50.5)	(368.1)	(23.2)	10.9	(1.4)	43.6	30.3	(44.0)

\*See technical notes

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

**2022 Profitability Report  
Puerto Rico  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	2.4	2.0	(2.4)	0.6	8.2	12.7	6.5	22.5	19.7	21.0	9.3
Private Passenger Auto Physical	(2.2)	0.3	0.1	1.2	(27.0)	4.2	6.4	23.5	16.4	15.1	3.8
Private Passenger Auto Total	(0.9)	0.8	(0.7)	1.0	(14.0)	7.2	6.4	23.2	17.4	16.9	5.7
Commercial Auto Liability	5.8	6.3	3.6	6.0	6.7	15.5	12.6	21.0	23.4	21.5	12.2
Commercial Auto Physical	11.8	13.1	9.7	8.9	(4.1)	12.9	24.1	30.8	32.1	31.3	17.1
Commercial Auto Total	8.5	9.4	6.3	7.3	1.6	14.3	18.0	25.8	27.7	26.4	14.5
Homeowners Multiple Peril	6.9	22.8	22.1	23.5	(153.6)	41.3	40.6	(10.6)	37.7	16.4	4.7
Farmowners Multiple Peril	49.9	49.0	37.2	38.8	(210.5)	(217.5)	174.2	48.9	23.8	10.4	0.4
Commercial Multiple Peril	29.5	26.0	26.3	23.9	(164.1)	(21.3)	12.8	17.9	25.9	27.6	0.5
Fire	41.2	43.1	44.4	35.6	(134.3)	53.2	(39.2)	54.8	65.9	59.0	22.4
Allied Lines	58.6	57.5	42.2	51.0	(223.8)	(38.1)	43.6	20.7	22.3	13.0	4.7
Inland Marine	37.4	36.2	36.2	29.7	(151.3)	93.4	46.1	50.1	38.1	47.4	26.3
Medical Professional Liability	7.4	13.0	5.0	9.2	12.4	31.2	15.1	12.1	11.8	12.5	13.0
Other Liability*	9.9	9.8	9.9	11.9	(0.2)	22.1	21.5	15.9	29.4	37.0	16.7
Products Liability	11.6	12.6	4.1	14.6	11.9	9.6	32.9	25.9	34.7	28.9	18.7
Workers Compensation*	10.4	12.1	37.4	(1.0)	1.9	63.5	23.3	(42.0)	(9.7)	68.2	16.4
Mortgage Guaranty	(2.1)	(11.0)	(5.5)	(1.6)	(11.7)	16.3	17.4	(11.5)	14.0	53.4	5.8
Financial Guaranty*	4.3	(87.5)	(183.0)	(103.6)	(106.1)	(11.3)	(35.4)	(53.9)	42.0	15.5	(51.9)
Accident and Health	18.1	10.5	17.8	13.4	30.9	40.3	27.8	17.8	17.5	27.0	22.1
Warranty	14.7	8.9	3.3	5.5	7.9	10.0	6.4	7.7	9.2	7.2	8.1
All Other*	23.7	19.2	16.6	18.4	1.1	35.2	31.3	(10.0)	34.9	14.8	18.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	67.9	67.9
Total All Lines	16.6	(1.7)	(31.8)	(15.5)	(114.2)	(4.4)	8.4	2.1	29.4	24.9	(8.6)

\*See technical notes

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**2022 Profitability Report**  
**U.S. Virgin Islands**  
**Losses Incurred**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	64.9	74.2	63.8	52.3	15.2	119.6	56.9	40.4	35.4	73.3	59.6
Private Passenger Auto Physical	61.2	47.9	43.3	52.7	279.9	156.3	51.9	46.3	51.0	50.6	84.1
Private Passenger Auto Total	63.4	63.7	56.5	52.5	95.9	131.1	55.3	42.3	40.5	63.1	66.4
Commercial Auto Liability	0.6	58.6	(20.9)	28.3	65.3	35.4	45.6	26.9	24.6	29.4	29.4
Commercial Auto Physical	23.2	32.2	15.2	48.5	302.2	141.6	22.9	16.3	10.6	33.2	64.6
Commercial Auto Total	6.2	51.9	(11.7)	33.3	126.5	64.0	38.3	23.7	20.3	30.7	38.3
Homeowners Multiple Peril	(0.2)	7.6	1.7	2.4	1,501.9	525.2	(142.7)	(37.7)	22.8	(38.2)	184.3
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	24.6	24.9	14.1	20.4	1,000.9	799.5	12.4	12.3	11.2	4.1	192.4
Fire	96.3	(6.0)	4.8	11.1	1,167.8	636.7	1.7	(41.1)	8.1	(52.9)	182.7
Allied Lines	1.5	11.1	4.2	1.8	5,869.7	2,242.8	(155.9)	(28.2)	67.1	62.7	807.7
Inland Marine	66.5	27.0	52.9	41.2	355.7	(1.8)	35.9	62.6	12.0	14.1	66.6
Medical Professional Liability	11.1	54.2	6.8	(12.1)	6.4	31.3	(57.1)	20.9	12.4	98.2	17.2
Other Liability*	79.2	35.7	97.9	47.5	43.1	(9.0)	70.2	15.6	44.0	81.9	50.6
Products Liability	(18.0)	55.3	NR	(52.3)	329.7	28.3	(284.4)	575.4	929.0	(1,562.1)	0.1
Workers Compensation	NR	2,169.1	63.0	NR	232.8	(305.2)	29.4	(0.7)	3.4	1.1	274.1
Mortgage Guaranty	96.8	239.1	50.2	144.3	101.7	(170.6)	(12.6)	925.9	817.1	NR	243.5
Financial Guaranty*	0.0	0.0	0.0	0.0	0.0	0.0	639.7	12.8	(31.3)	(41.2)	58.0
Accident and Health	746.2	207.9	151.7	546.0	38.8	76.9	75.1	(16.6)	29.0	(14.9)	184.0
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	23.0	(40.8)	14.6	44.3	261.7	55.1	26.5	6.9	24.4	6.5	42.2
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(0.0)	(0.0)
Total All Lines	35.9	23.1	32.1	30.3	822.2	390.2	12.9	1.7	27.3	22.4	139.8

\*See technical notes

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**2022 Profitability Report**  
**U.S. Virgin Islands**  
**Underwriting Profit**  
**As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	(11.6)	(18.3)	(19.6)	(3.8)	40.6	(75.6)	(6.5)	9.4	18.5	(26.4)	(9.3)
Private Passenger Auto Physical	(3.8)	16.1	14.4	4.2	(254.2)	(113.9)	7.3	7.3	12.3	9.2	(30.1)
Private Passenger Auto Total	(8.4)	(4.6)	(7.6)	(1.4)	(49.2)	(87.6)	(2.3)	8.7	16.5	(10.4)	(14.6)
Commercial Auto Liability	61.7	1.9	91.4	34.5	(5.3)	25.2	16.6	37.5	45.3	35.0	34.4
Commercial Auto Physical	39.0	34.1	49.4	12.0	(273.6)	(104.3)	46.2	47.3	60.7	26.6	(6.3)
Commercial Auto Total	56.0	10.1	80.7	28.9	(74.6)	(9.7)	26.1	40.5	50.0	32.2	24.0
Homeowners Multiple Peril	70.5	64.0	63.7	64.7	(1,660.3)	(522.1)	222.7	101.6	36.1	106.5	(145.3)
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	38.6	36.9	48.3	36.8	(1,030.3)	(845.4)	49.3	53.1	49.8	59.6	(150.3)
Fire	(33.9)	75.5	54.2	47.1	(1,196.6)	(632.1)	50.0	101.9	49.3	117.5	(136.7)
Allied Lines	71.9	60.3	68.8	73.0	(6,154.8)	(2,336.1)	240.8	105.3	8.9	15.0	(784.7)
Inland Marine	(3.3)	31.7	2.4	21.4	(310.4)	72.0	30.4	(5.9)	59.9	53.4	(4.8)
Medical Professional Liability	48.9	(42.7)	57.7	88.2	51.9	33.3	105.6	31.2	30.5	(82.1)	32.2
Other Liability*	(47.9)	10.9	(62.9)	(2.2)	(8.5)	50.3	(26.6)	37.9	4.1	(34.2)	(7.9)
Products Liability	43.4	(12.6)	NR	(64.2)	(277.5)	92.3	402.6	(547.4)	(693.7)	1,532.2	52.8
Workers Compensation	NR	(4,580.7)	(24.8)	NR	(240.6)	333.5	32.3	77.6	73.2	(837.8)	(645.9)
Mortgage Guaranty	(27.3)	(176.4)	16.9	(79.5)	(41.5)	269.3	62.3	(919.5)	(950.1)	NR	(205.1)
Financial Guaranty*	30.6	40.5	41.5	30.0	(61.5)	0.9	(742.9)	(23.6)	52.9	(23.9)	(65.5)
Accident and Health	(937.2)	(228.6)	(140.5)	(647.8)	(21.0)	(30.0)	(19.2)	86.3	45.4	98.4	(179.4)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	39.3	101.5	42.1	5.4	(253.3)	(0.5)	27.0	49.9	30.2	43.2	8.5
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	74.0	74.0
Total All Lines	22.6	36.2	22.9	25.5	(843.6)	(369.5)	43.2	56.8	30.6	33.7	(94.2)

\*See technical notes

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**2022 Profitability Report**  
**U.S. Virgin Islands**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(5.1)	(9.1)	(10.5)	0.0	28.4	(57.1)	(2.5)	9.5	16.6	(17.9)	(4.8)
Private Passenger Auto Physical	(0.5)	12.4	10.3	3.5	(162.5)	(86.8)	7.6	7.2	11.3	8.7	(18.9)
Private Passenger Auto Total	(3.2)	(0.5)	(3.2)	1.0	(29.8)	(66.4)	0.6	8.8	14.8	(6.0)	(8.4)
Commercial Auto Liability	43.5	3.9	61.8	24.8	0.4	23.7	16.3	32.5	38.7	30.0	27.6
Commercial Auto Physical	26.8	23.7	33.7	9.6	(172.1)	(77.4)	37.2	38.3	48.7	21.1	(1.1)
Commercial Auto Total	39.4	8.9	54.6	21.0	(44.1)	(3.5)	23.1	34.2	41.8	27.1	20.2
Homeowners Multiple Peril	46.8	42.1	42.0	42.6	(1,057.9)	(376.2)	187.4	84.7	32.3	88.0	(86.8)
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	26.6	25.5	32.6	25.0	(653.7)	(640.6)	53.3	45.8	42.0	50.0	(99.4)
Fire	(19.5)	50.4	38.1	30.3	(763.0)	(479.3)	51.6	86.7	44.4	97.5	(86.3)
Allied Lines	47.6	39.1	45.4	48.1	(3,916.9)	(1,711.2)	252.4	94.7	11.6	16.2	(507.3)
Inland Marine	(2.6)	19.9	0.9	13.5	(197.2)	63.2	27.4	(2.5)	49.1	43.2	1.5
Medical Professional Liability	36.8	(23.9)	42.0	58.6	36.1	32.4	88.0	28.5	27.0	(58.1)	26.7
Other Liability*	(21.9)	16.0	(37.3)	1.4	1.6	47.2	(15.1)	34.8	7.9	(21.0)	1.4
Products Liability	42.4	(5.3)	NR	(20.1)	(138.9)	150.8	348.8	(399.4)	(487.0)	1,256.8	83.1
Workers Compensation	NR	(2,776.1)	(7.2)	NR	(146.7)	273.0	27.7	60.3	60.1	(681.6)	(398.8)
Mortgage Guaranty	7.1	(97.4)	22.0	(47.4)	(18.3)	233.0	91.9	(610.8)	(570.6)	NR	(110.1)
Financial Guaranty*	22.6	27.0	57.3	45.9	20.7	30.0	(563.1)	20.4	70.5	75.9	(19.3)
Accident and Health	(595.6)	(144.3)	(93.9)	(415.5)	(20.5)	(22.8)	(13.1)	82.8	42.1	81.8	(109.9)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	28.3	67.7	27.3	4.1	(159.8)	4.9	25.8	43.5	28.1	40.2	11.0
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	59.4	59.4
Total All Lines	17.7	25.8	16.8	17.8	(535.4)	(273.4)	44.0	49.3	27.9	30.9	(57.9)

\*See technical notes

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

**2022 Profitability Report  
U.S. Virgin Islands  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	(1.5)	(5.0)	(7.1)	2.9	31.1	(60.5)	0.6	12.3	19.9	(12.4)	(2.0)
Private Passenger Auto Physical	2.9	16.3	16.6	7.2	(138.1)	(80.3)	11.9	10.6	14.9	12.6	(12.5)
Private Passenger Auto Total	0.2	2.7	(0.2)	3.9	(25.0)	(67.3)	3.9	11.8	18.3	(2.7)	(5.4)
Commercial Auto Liability	38.2	6.1	52.6	23.0	3.3	22.9	18.0	29.1	34.5	29.8	25.8
Commercial Auto Physical	31.3	26.2	37.3	11.8	(93.9)	(52.4)	48.3	43.7	58.8	28.0	13.9
Commercial Auto Total	36.8	10.5	49.3	20.5	(26.1)	0.2	26.0	32.7	40.2	29.3	21.9
Homeowners Multiple Peril	56.0	49.1	55.8	54.2	(235.1)	(57.9)	82.7	61.8	27.3	71.5	16.6
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	28.9	26.4	35.3	27.9	(179.8)	(130.1)	22.2	32.0	37.4	45.2	(5.5)
Fire	(12.8)	47.3	60.0	41.5	(226.0)	(129.5)	24.4	50.4	29.2	74.8	(4.1)
Allied Lines	58.6	47.3	52.4	55.5	(260.3)	(78.6)	28.4	37.3	10.5	14.9	(3.4)
Inland Marine	(1.3)	39.2	4.7	26.0	(137.9)	46.8	30.5	(0.0)	58.0	63.1	12.9
Medical Professional Liability	26.6	(10.7)	26.0	45.4	32.0	28.5	68.7	28.9	23.5	(29.7)	23.9
Other Liability*	(6.3)	9.8	(19.5)	3.7	3.9	30.2	(6.8)	25.3	7.9	(9.7)	3.8
Products Liability	18.2	(1.4)	NR	(1.5)	(15.1)	15.6	68.7	(56.5)	(37.3)	146.5	15.2
Workers Compensation	NR	(63.9)	(0.2)	NR	(54.7)	114.0	13.3	76.1	73.1	(552.7)	(49.4)
Mortgage Guaranty	6.2	(26.7)	9.1	(13.3)	(1.9)	48.6	15.0	(24.2)	(12.9)	NR	(0.0)
Financial Guaranty*	5.7	16.2	5.9	5.0	4.0	4.8	(26.2)	4.2	7.9	9.9	3.7
Accident and Health	(146.8)	(50.2)	(59.8)	(117.5)	(12.9)	(15.4)	(4.3)	23.4	19.5	32.3	(33.2)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	26.3	55.2	28.3	6.5	(97.0)	6.7	24.4	36.6	23.1	28.9	13.9
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	77.4	77.4
Total All Lines	16.3	23.1	19.2	18.9	(175.4)	(76.9)	23.9	35.4	23.2	26.2	(6.6)

\*See technical notes

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

**2022 Profitability Report  
N. Mariana Islands  
Losses Incurred  
As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	29.7	18.9	12.4	59.2	52.9	50.6	64.2	38.8	145.8	8.0	48.0
Private Passenger Auto Physical	41.4	20.1	33.2	45.3	32.4	38.2	36.4	31.0	38.9	26.0	34.3
Private Passenger Auto Total	35.2	19.5	24.0	50.7	41.4	42.9	47.2	34.0	79.1	18.4	39.2
Commercial Auto Liability	32.7	51.2	31.6	58.9	157.1	111.7	29.0	75.3	71.0	(1.1)	61.7
Commercial Auto Physical	37.9	37.9	35.9	43.1	43.6	43.9	5.9	11.0	19.0	15.5	29.4
Commercial Auto Total	34.7	44.4	33.6	50.7	100.3	75.4	17.0	46.0	46.8	7.4	45.6
Homeowners Multiple Peril	0.3	0.9	227.3	(52.8)	(5.7)	256.1	153.5	(4.7)	(9.5)	47.3	61.3
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	0.0	(0.0)	449.2	33.3	(0.4)	(41.6)	(38.1)	233.3	(1.3)	80.0	71.4
Fire	(39.4)	16.0	117.1	(6.4)	(14.2)	72.1	30.8	33.9	(2.8)	0.9	20.8
Allied Lines	0.0	37.8	478.8	14.4	(165.4)	4,782.7	301.3	(55.7)	973.6	1.4	636.9
Inland Marine	(61.1)	2.8	12.5	43.4	(17.8)	(7.4)	0.0	0.6	0.5	0.9	(2.6)
Medical Professional Liability	NR	290.6	(175.9)	108.3	104.1	(273.6)	68.4	173.9	(11.0)	(28.1)	28.5
Other Liability*	(0.7)	35.0	(0.9)	53.9	42.1	(8.8)	1.9	157.1	304.9	(270.8)	31.4
Products Liability	(247.4)	118.0	(134.2)	1,962.2	677.7	(407.2)	16.9	(2.3)	NR	1.0	220.5
Workers Compensation	47.4	4.6	39.2	35.0	16.3	3.6	17.0	30.3	41.3	16.4	25.1
Mortgage Guaranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	76.1	80.2	58.0	65.7	28.8	61.7	109.8	86.9	86.5	41.4	69.5
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	(1.6)	7.2	(0.9)	21.0	366.0	(52.0)	11.7	5.6	(9.4)	75.8	42.3
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	(4.3)	(4.3)
Total All Lines	50.6	54.7	74.1	48.1	38.3	161.3	72.2	57.1	186.1	4.9	74.7

\*See technical notes

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

**2022 Profitability Report  
N. Mariana Islands  
Underwriting Profit  
As a Percent of Direct Premiums Earned**

<b>Line Of Business</b>	<b>(1) 2013</b>	<b>(2) 2014</b>	<b>(3) 2015</b>	<b>(4) 2016</b>	<b>(5) 2017</b>	<b>(6) 2018</b>	<b>(7) 2019</b>	<b>(8) 2020</b>	<b>(9) 2021</b>	<b>(10) 2022</b>	<b>(11) AVG</b>
Private Passenger Auto Liability	15.3	34.6	36.2	(27.2)	(11.9)	(9.8)	(18.2)	19.7	(109.8)	53.4	(1.8)
Private Passenger Auto Physical	1.0	34.1	15.9	1.4	18.7	16.5	19.9	29.7	17.4	35.0	19.0
Private Passenger Auto Total	8.6	34.4	24.8	(9.7)	5.3	6.5	5.1	25.9	(30.5)	42.7	11.3
Commercial Auto Liability	13.1	(8.3)	17.1	(17.2)	(139.7)	(98.5)	(44.4)	(39.2)	(28.0)	29.9	(31.5)
Commercial Auto Physical	7.4	10.8	10.0	(2.7)	3.1	8.6	48.7	50.8	36.1	43.9	21.7
Commercial Auto Total	10.9	1.4	13.8	(9.7)	(68.2)	(41.1)	4.0	1.8	1.8	37.1	(4.8)
Homeowners Multiple Peril	57.3	56.9	(217.6)	119.7	73.9	(290.4)	(89.8)	79.5	74.4	11.8	(12.4)
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	51.3	51.7	(442.8)	11.9	76.4	127.7	126.8	(200.9)	58.7	(32.6)	(17.2)
Fire	117.1	44.4	(59.0)	85.8	63.1	(13.0)	29.2	45.6	64.5	64.0	44.2
Allied Lines	58.1	19.1	(477.0)	40.6	230.6	(5,033.1)	(297.5)	145.3	(934.6)	83.0	(616.5)
Inland Marine	70.4	15.9	12.8	(1.1)	66.6	40.6	54.8	82.7	53.6	82.2	47.9
Medical Professional Liability	NR	(270.8)	273.7	(60.8)	(37.9)	400.6	(12.5)	(131.7)	75.9	101.5	37.5
Other Liability*	47.9	21.4	21.6	23.0	42.8	97.2	63.9	(172.7)	(350.8)	431.3	22.6
Products Liability	359.8	(129.5)	209.7	(1,994.6)	(679.2)	(3,186.7)	227.1	92.4	NR	46.2	(561.7)
Workers Compensation	(7.9)	56.2	11.9	11.4	38.2	56.8	39.3	33.2	15.7	45.0	30.0
Mortgage Guaranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	(15.6)	(13.4)	11.3	6.2	45.1	10.4	(39.9)	(15.2)	(10.5)	30.4	0.9
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	59.5	59.9	67.2	36.0	(338.3)	118.1	50.1	59.9	73.7	(11.8)	17.4
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	78.1	78.1
Total All Lines	6.3	7.2	(19.8)	16.2	25.8	(103.0)	(12.6)	6.3	(132.7)	68.1	(13.8)

\*See technical notes

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**2022 Profitability Report**  
**N. Mariana Islands**  
**Profit on Insurance Transactions**  
**As a Percent of Direct Premiums Earned**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	11.7	24.0	25.0	(15.9)	(5.9)	(5.5)	(12.2)	17.4	(83.1)	45.1	0.0
Private Passenger Auto Physical	2.2	24.1	11.7	2.0	13.7	14.5	17.2	25.0	16.1	30.0	15.7
Private Passenger Auto Total	7.2	24.0	17.6	(5.0)	5.1	6.9	5.8	22.1	(21.3)	36.3	9.9
Commercial Auto Liability	9.7	(3.5)	12.2	(9.7)	(89.1)	(75.3)	(32.4)	(28.2)	(17.7)	26.1	(20.8)
Commercial Auto Physical	5.0	7.9	7.9	(0.7)	3.0	8.4	39.4	41.1	29.5	35.2	17.7
Commercial Auto Total	7.9	2.3	10.2	(5.0)	(43.0)	(30.4)	4.9	3.3	4.3	30.8	(1.5)
Homeowners Multiple Peril	37.8	36.8	(138.2)	80.6	49.0	(223.2)	(63.0)	65.3	60.2	10.9	(8.4)
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	33.1	33.9	(279.3)	17.6	54.9	100.4	97.9	(162.1)	47.5	(23.4)	(8.0)
Fire	79.6	28.7	(33.8)	56.0	41.5	(8.1)	26.2	37.6	52.4	52.2	33.2
Allied Lines	38.1	11.4	(303.4)	31.4	156.0	(3,912.5)	(187.4)	128.6	(734.7)	68.1	(470.4)
Inland Marine	46.2	9.3	7.6	(0.9)	44.4	32.7	43.5	65.3	43.6	66.1	35.8
Medical Professional Liability	NR	(172.3)	182.9	(28.4)	(17.9)	334.2	(3.1)	(97.6)	65.9	88.4	39.1
Other Liability*	35.3	15.9	17.2	15.8	32.0	80.9	54.1	(131.8)	(265.7)	349.4	20.3
Products Liability	244.6	(78.5)	145.9	(1,064.5)	(345.4)	(2,428.3)	184.4	74.6	NR	36.8	(358.9)
Workers Compensation	(6.0)	37.8	9.6	9.1	26.8	46.5	32.0	26.8	17.5	38.9	23.9
Mortgage Guaranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	(13.6)	(14.2)	1.4	(3.1)	20.1	6.0	(34.9)	(11.0)	(9.6)	17.0	(4.2)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	39.7	40.9	43.6	23.3	(216.8)	97.2	42.7	50.4	61.2	(4.9)	17.7
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	63.6	63.6
Total All Lines	2.7	2.0	(13.8)	7.8	12.8	(79.7)	(7.3)	7.6	(102.7)	54.4	(11.6)

\*See technical notes

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**2022 Profitability Report  
N. Mariana Islands  
Return on Net Worth  
As a Percent of Net Worth**

Line Of Business	(1) 2013	(2) 2014	(3) 2015	(4) 2016	(5) 2017	(6) 2018	(7) 2019	(8) 2020	(9) 2021	(10) 2022	(11) AVG
Private Passenger Auto Liability	15.6	30.2	29.0	(11.8)	(2.2)	(2.6)	(9.2)	19.7	(57.2)	42.1	5.4
Private Passenger Auto Physical	5.9	28.5	15.8	5.2	15.8	19.7	21.8	27.4	16.4	29.9	18.6
Private Passenger Auto Total	11.1	29.3	21.7	(1.9)	8.0	10.9	9.5	24.4	(13.8)	35.1	13.4
Commercial Auto Liability	13.7	0.8	14.1	(5.2)	(76.7)	(68.4)	(27.4)	(20.0)	(8.1)	26.3	(15.1)
Commercial Auto Physical	9.8	10.9	10.5	2.4	6.1	12.6	48.3	47.2	31.8	38.3	21.8
Commercial Auto Total	12.4	5.3	12.4	(1.5)	(36.0)	(28.1)	8.4	5.9	6.2	32.1	1.7
Homeowners Multiple Peril	48.6	50.0	(101.9)	64.2	53.3	(136.5)	(30.4)	60.3	64.4	13.8	8.6
Farmowners Multiple Peril	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Commercial Multiple Peril	46.0	35.5	(110.0)	9.3	35.0	198.4	419.8	(691.7)	42.5	(13.8)	(2.9)
Fire	67.4	34.8	(31.2)	67.9	46.0	(5.8)	25.7	40.0	53.7	58.0	35.6
Allied Lines	48.4	20.2	(149.6)	21.3	106.4	(376.7)	(20.7)	43.0	(532.4)	65.5	(77.5)
Inland Marine	57.1	18.7	15.8	1.7	48.0	44.6	85.1	118.9	38.8	79.8	50.8
Medical Professional Liability	NR	(107.8)	104.2	(4.8)	(5.9)	116.1	1.2	(63.2)	40.1	45.3	13.9
Other Liability*	27.4	16.7	13.8	13.7	25.1	67.2	46.9	(80.2)	(90.0)	165.7	20.6
Products Liability	107.2	(41.9)	65.6	(22.0)	(16.6)	(174.9)	112.5	80.5	NR	67.1	19.7
Workers Compensation	(1.6)	36.0	11.5	10.3	23.5	45.3	32.4	27.6	14.5	32.5	23.2
Mortgage Guaranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Financial Guaranty*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Accident and Health	(19.0)	(18.3)	5.1	(2.2)	33.3	13.4	(53.2)	(13.0)	(10.8)	30.3	(3.5)
Warranty	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
All Other*	39.3	28.1	39.2	24.7	(158.7)	83.7	42.0	46.5	52.8	(1.0)	19.6
Earthquake	NR	NR	NR	NR	NR	NR	NR	NR	NR	61.3	61.3
Total All Lines	6.9	5.7	(10.2)	11.4	17.1	(75.9)	(2.6)	9.4	(83.4)	53.8	(6.8)

\*See technical notes

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