



Calendar-Accident Year Underwriting Results Using Data Valued as of December 31, 2014

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Introduction to Calendar-Accident Year Underwriting Results

Workers compensation premiums are meant to provide funds to meet two expenditures: benefit costs and operating expenses of the benefit system. Underwriting results are a measure of the adequacy of premium funds to cover these expenditures. NCCI expresses the underwriting result as a ratio to net premium. The ratio is the difference between unity and the sum of the loss, expense, and dividend ratios to net premium. It represents the portion of the net premium that is left after benefit costs and operating expenses are paid. Negative underwriting ratios indicate that the premium collected was not adequate to pay benefits (losses) and expenses. By definition, underwriting results do not reflect investment income.

Underwriting results can be measured on a policy year, calendar year, or calendar-accident year basis. Financial Call data is used in **Calendar-Accident Year Underwriting Results** and **Policy Year Underwriting Results**. This data excludes underground coal mine, F-classification, large deductible, national defense project, and excess business. NCCI develops the losses reported by carriers to an estimated ultimate basis. Standard earned premiums at company level are provided, although these premiums are not used in the underwriting results.

NCCI produces reports for the policy year and calendar-accident year methods as described below.

- **Policy year** experience reflects policies with an effective date occurring in that year from January 1 to December 31. This type of reporting requires that all premium and loss activity, whether payment or reserve adjustment, be applied to the policy year to which the policy effective date corresponds. The policy year experience (1995–2013) for the latest 19 reports is contained in **Policy Year Underwriting Results** valued as of December 31, 2014. The policy year results provide the most exact matching of premium and losses, but the latest policy year is older than the latest accident year.
- **Calendar-accident year** experience reflects premium transactions occurring in that year along with loss experience for claims with accident dates beginning January 1 and ending December 31 of that year. The most recent five years (2010–2014) are contained in **Calendar-Accident Year Underwriting Results** valued as of December 31, 2014. Calendar-accident year provides more recent results, but the premiums are not as perfectly matched to losses since audits and retrospective rating adjustments on prior-year policies are reported in the year that they are made.



For **Policy Year** and **Calendar-Accident Year Underwriting Results**, in general, each state's losses are developed using a methodology consistent with the state's latest rate filing review. Because different methods are being used, an enclosed Development Methodology exhibit shows which methods are used to develop each state's losses.

Since the underwriting results have not been adjusted to reflect recent rate, loss cost, trend, or benefit changes, this information, by itself, does not necessarily indicate future potential results in a state.

An insurer is not required to use this information. The ultimate loss ratios are estimates that change each year as more claims are closed and reserve estimates are updated. Recommendations regarding ultimate historical loss ratios, as well as prospective loss ratios, are not made in this report.

For questions related to this report, please contact Sean Cooper at 561-893-3072.



Types of Data and Data Elements Contained in the Calendar-Accident Year Underwriting Results

The **Calendar-Accident Year Underwriting Results** contains 38 states where NCCI collects financial data. Data for Arizona, Colorado, Hawaii, Idaho, Kentucky, Louisiana, Missouri, Montana, New Mexico, Oklahoma, Oregon, Rhode Island, Texas, and Utah includes the state fund. Data for the remaining states is for private carriers only.

The components of **Calendar-Accident Year Underwriting Results** are defined below:

Standard Earned Company Premium (Column 1)

From the Calendar-Accident Year Call for Compensation Experience by state, standard earned company premium represents premium reported at the level of rates that the company actually charged the insured **prior** to the application of adjustments such as retrospective rating plan adjustments, schedule rating, and premium discounts.

Net Earned Premium (Column 2)

From the Calendar-Accident Year Call for Compensation Experience by state, net (direct) earned premium is reported at company rate level **after** the application of adjustments such as retrospective rating plan adjustments, schedule rating, and premium discounts. The net earned premium is the final amount paid by the insured. It is important to clarify that the net earned premium is direct, that is, prior to reinsurance cessions and assumptions.

Indemnity and Medical Losses (Columns 3 and 4)

From the Calendar-Accident Year Call for Compensation Experience by state, indemnity and medical losses have been separately developed to an ultimate basis using the methodology outlined in the enclosed Development Methodology exhibit. The two methodologies included are paid and paid plus case:

- **Paid losses** are losses that have been paid on given claims.
- **Case reserves** are estimates of the remaining amount required to settle particular claims based on the knowledge of those claims at a particular date. Case reserves, when added to the payments on open claims, do not necessarily reflect the ultimate settlement amount since case reserves are based on knowledge at a particular point in time.

The pattern by which losses (paid or paid plus case) for an accident period mature from an early reporting to the ultimate cost is referred to as “loss development.”



Expense Ratio (Column 7)

Direct defense and cost containment expense (or allocated loss adjustment expense), commission and brokerage expense, and taxes are calculated by state using data derived from Statutory Page 14 data of the Annual Statement. Adjusting and other expenses (or unallocated loss adjustment expense), general expense, and other acquisition expense are derived from the Insurance Expense Exhibit using private carrier countrywide data and state-specific state fund data. The expense ratio contains a provision for assessments in the tax component of the expense ratio. Therefore, no loss-based assessment adjustment has been applied to the losses.

The presentation of the expense ratio (for Calendar-Accident Year 2014) with the five separate components is shown following the underwriting results. The five components are:

- **Direct Defense and Cost Containment Expenses**—Includes defense, litigation, and medical cost containment expenses.
- **Adjusting and Other Expenses**—Reflects the remaining costs associated with the settlement of claims, such as fees of claim adjusters.
- **Commission and Brokerage Expenses**—Reflects fees paid by the insurer to agents and brokers who represent the insured in placing orders for coverage.
- **Taxes, Licenses, and Fees**—Represents the insurer's legal obligation to pay premium taxes and various miscellaneous taxes and assessments that vary by state. Taxes are generally levied as percentages of premium, and assessments can be levied as percentages of premium or losses.
- **General and Other Expenses**—Reflects costs to the insurer of running internal operations (e.g., rent, salaries), general activities (e.g., administration, payroll, audits, boards and bureaus funding, and inspections), and other acquisition costs (e.g., advertising and premium collection expenses).

Dividend Ratio (Column 8)

The dividend ratio reflects dividends as a percentage of earned premium based on individual state information from Statutory Page 14 data of the Annual Statement for Calendar Years 2010–2014.



Development Methodology

STATE	METHOD
Alabama	Average of Paid and Paid+Case to a 19th
Alaska	Average of Paid and Paid+Case to a 19th
Arizona	Paid to a 19th
Arkansas	Paid+Case to a 19th
Colorado	Paid+Case to a 19th
Connecticut	Average of Paid and Paid+Case to a 19th
District of Columbia	Paid+Case to a 19th
Florida	Average of Paid and Paid+Case to a 19th
Georgia	Average of Paid and Paid+Case to a 19th
Hawaii	Average of Paid and Paid+Case to a 19th
Idaho	Paid to a 19 th
Illinois	Average of Paid and Paid+Case to a 19th
Indiana	Average of Paid and Paid+Case to a 19th
Iowa	Average of Paid and Paid+Case to a 19th
Kansas	Average of Paid and Paid+Case to a 19th
Kentucky	Average of Paid and Paid+Case to a 19th
Louisiana	Paid to a 19 th
Maine	Paid to a 19 th
Maryland	Average of Paid and Paid+Case to a 19th
Mississippi	Average of Paid and Paid+Case to a 19th
Missouri	Average of Paid and Paid+Case to a 19th
Montana	Paid to a 19 th
Nebraska	Average of Paid and Paid+Case to a 19th
Nevada	Paid to an 12 th
New Hampshire	Average of Paid and Paid+Case to a 19th
New Mexico	Average of Paid and Paid+Case to a 19th
North Carolina	Average of Paid and Paid+Case to a 19th
Oklahoma	Average of Paid and Paid+Case to a 19th for private carriers, Paid to a 19th for the state fund
Oregon	Paid to a 19 th
Rhode Island	Paid to a 19 th
South Carolina	Average of Paid and Paid+Case to a 19th
South Dakota	Average of Paid and Paid+Case to a 19th
Tennessee	Average of Paid and Paid+Case to a 19th
Texas	Average of Paid and Paid+Case to a 14th
Utah	Paid to a 19 th
Vermont	Average of Paid and Paid+Case to a 19th
Virginia	Paid+Case to a 19 th
West Virginia	Average of Paid and Paid+Case to a 10th



Development factors are based on a subset or combination of the data valued as of 12/31/2008, 12/31/2009, 12/31/2010, 12/31/2011, 12/31/2012, 12/31/2013, and 12/31/2014. To be as consistent as possible with NCCI's filing process, each state's losses are developed using a methodology consistent with the state's latest rate review.

In general, these calculations assume that a two- or three-year average of link ratios as well as a particular 19th-to-ultimate loss development methodology is appropriate. Other assumptions may be made regarding loss development.

Methodology Key

For the purposes of this document, the development methodology refers to the basis of losses, which are then developed to ultimate.

Paid to a 19th—Paid losses are used as the experience base from 1st through 19th. The paid losses are then developed to an ultimate report.

Paid + Case to a 19th—The sum of paid losses and case reserves is used as the experience base from 1st through 19th report. The sum of paid losses and case reserves is then developed to ultimate.

Paid to an Nth and Paid + Case to 19th—Paid losses are used as the experience base from 1st through Nth report. The paid losses are then developed to an ultimate report. The sum of paid losses and case reserves are used as the experience base from (N+1)th through 19th. The sum of paid losses and case reserves is then developed to ultimate.

Please note that some states use variations of the development methods described above.



**CALENDAR-ACCIDENT YEAR UNDERWRITING RESULTS BASED ON
EXPERIENCE VALUED AS OF DECEMBER 31, 2014**

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Alabama										
	2010	297,169,324	243,582,576	50,876,756	112,455,995	163,332,751	0.671	0.414	0.002	-0.087
	2011	304,547,689	247,624,055	51,475,739	125,613,835	177,089,574	0.715	0.417	0.001	-0.133
	2012	285,205,325	250,952,279	44,848,048	116,947,600	161,795,648	0.645	0.350	0.002	0.003
	2013	280,737,791	248,937,832	46,541,306	95,994,828	142,536,134	0.573	0.385	0.002	0.040
	2014	293,192,258	255,658,084	49,870,604	118,227,862	168,098,466	0.658	0.376	0.004	-0.038

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Alaska										
	2010	264,602,868	220,929,779	38,776,502	102,138,665	140,915,167	0.638	0.362	0.012	-0.012
	2011	275,860,033	225,913,262	41,088,683	104,788,978	145,877,661	0.646	0.356	0.008	-0.010
	2012	287,048,934	241,666,013	38,839,771	113,631,211	152,470,982	0.631	0.312	0.008	0.049
	2013	291,715,958	256,617,294	38,863,096	109,784,957	148,648,053	0.579	0.320	0.010	0.091
	2014	286,691,328	255,212,358	45,048,984	150,270,961	195,319,945	0.765	0.324	0.013	-0.102

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Arizona										
	2010	576,003,109	503,922,078	120,578,845	270,301,361	390,880,206	0.776	0.485	0.018	-0.279
	2011	580,932,104	509,048,103	129,206,758	293,545,636	422,752,394	0.830	0.475	0.012	-0.317
	2012	647,114,218	569,435,312	120,107,269	305,575,905	425,683,174	0.748	0.437	0.008	-0.193
	2013	729,704,501	658,670,108	116,279,401	313,640,560	429,919,961	0.653	0.391	0.007	-0.051
	2014	800,496,051	718,784,304	115,697,507	310,240,959	425,938,466	0.593	0.361	0.007	0.039

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Arkansas										
	2010	217,643,640	192,943,566	38,225,539	72,338,032	110,563,571	0.573	0.409	0.002	0.016
	2011	231,353,409	202,752,388	38,563,661	71,517,644	110,081,305	0.543	0.367	0.001	0.089
	2012	239,766,690	217,876,560	40,622,053	74,235,949	114,858,002	0.527	0.361	0.001	0.111
	2013	238,944,276	223,973,489	39,010,913	81,006,746	120,017,659	0.536	0.359	0.002	0.103
	2014	233,404,972	222,006,407	40,411,622	67,937,560	108,349,182	0.488	0.356	0.003	0.153

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Colorado										
	2010	612,238,929	545,133,341	202,761,002	287,969,353	490,730,355	0.900	0.405	0.083	-0.388
	2011	631,604,772	560,675,929	207,950,936	291,319,708	499,270,644	0.890	0.415	0.068	-0.373
	2012	702,240,919	619,743,561	215,351,729	297,110,246	512,461,975	0.827	0.379	0.058	-0.264
	2013	791,117,090	714,909,315	227,842,824	325,422,556	553,265,380	0.774	0.371	0.003	-0.148
	2014	934,515,130	834,277,921	263,198,228	349,475,147	612,673,375	0.734	0.343	0.002	-0.079



**CALENDAR-ACCIDENT YEAR UNDERWRITING RESULTS BASED ON
EXPERIENCE VALUED AS OF DECEMBER 31, 2014**

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Connecticut										
	2010	614,336,648	548,878,682	272,197,059	245,269,215	517,466,274	0.943	0.403	0.008	-0.354
	2011	682,605,993	594,677,757	271,160,713	264,990,607	536,151,320	0.902	0.382	0.006	-0.290
	2012	733,780,935	645,733,183	253,155,408	248,176,946	501,332,354	0.776	0.368	0.005	-0.149
	2013	781,243,996	714,918,752	235,905,084	241,339,802	477,244,886	0.668	0.365	0.005	-0.038
	2014	861,455,659	771,879,956	233,562,902	245,144,061	478,706,963	0.620	0.372	0.005	0.003

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
District of Columbia										
	2010	104,294,552	103,988,714	39,651,777	22,267,578	61,919,355	0.595	0.456	0.010	-0.061
	2011	107,414,487	91,096,302	37,401,402	21,523,697	58,925,099	0.647	0.381	0.009	-0.037
	2012	124,428,362	108,827,225	48,470,476	35,999,091	84,469,567	0.776	0.322	0.007	-0.105
	2013	127,929,937	126,115,969	45,103,067	23,507,680	68,610,747	0.544	0.460	0.008	-0.012
	2014	130,072,339	121,905,027	46,675,083	25,359,254	72,034,337	0.591	0.310	0.006	0.093

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Florida										
	2010	1,486,897,234	1,391,361,502	337,923,455	709,489,465	1,047,412,920	0.753	0.433	0.050	-0.236
	2011	1,583,177,807	1,493,927,331	354,357,359	749,708,418	1,104,065,777	0.739	0.373	0.041	-0.153
	2012	1,910,542,003	1,745,395,424	355,667,391	792,741,657	1,148,409,048	0.658	0.375	0.030	-0.063
	2013	2,116,643,278	1,988,623,602	362,782,248	791,509,791	1,154,292,039	0.580	0.368	0.027	0.025
	2014	2,383,944,265	2,209,653,100	371,819,443	858,454,212	1,230,273,655	0.557	0.381	0.026	0.036

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Georgia										
	2010	988,715,467	843,126,210	296,573,448	310,612,734	607,186,182	0.720	0.424	0.005	-0.149
	2011	1,071,149,651	907,074,239	309,706,997	357,415,460	667,122,457	0.735	0.439	0.005	-0.179
	2012	1,133,821,196	955,326,006	306,716,884	325,585,529	632,302,413	0.662	0.436	0.004	-0.102
	2013	1,158,402,105	1,037,852,031	337,326,191	333,599,412	670,925,603	0.646	0.429	0.004	-0.079
	2014	1,262,241,080	1,125,443,773	359,461,983	361,328,509	720,790,492	0.640	0.413	0.003	-0.056

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Hawaii										
	2010	181,214,781	163,725,589	65,088,252	50,123,148	115,211,400	0.704	0.434	0.012	-0.150
	2011	178,843,598	165,076,950	64,802,687	55,540,258	120,342,945	0.729	0.394	0.010	-0.133
	2012	186,265,831	168,580,557	61,573,474	52,131,345	113,704,819	0.674	0.373	0.009	-0.056
	2013	209,261,888	195,535,307	64,237,816	55,089,423	119,327,239	0.610	0.418	0.011	-0.039
	2014	240,357,199	215,326,315	73,101,962	61,425,036	134,526,998	0.625	0.423	0.012	-0.060



**CALENDAR-ACCIDENT YEAR UNDERWRITING RESULTS BASED ON
EXPERIENCE VALUED AS OF DECEMBER 31, 2014**

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Idaho	2010	274,423,600	240,654,388	67,066,478	131,513,047	198,579,525	0.825	0.307	0.055	-0.187
	2011	288,558,905	256,244,688	68,851,711	132,325,399	201,177,110	0.785	0.308	0.043	-0.136
	2012	307,223,328	275,563,365	71,830,827	138,914,860	210,745,687	0.765	0.476	0.031	-0.272
	2013	331,236,534	298,994,396	76,672,650	145,464,567	222,137,217	0.743	0.315	0.030	-0.088
	2014	354,447,591	327,031,111	75,571,336	146,201,031	221,772,367	0.678	0.305	0.039	-0.022

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Illinois	2010	2,621,618,561	1,998,683,756	829,103,904	791,197,263	1,620,301,167	0.811	0.399	0.004	-0.214
	2011	2,755,047,215	2,132,784,332	788,275,043	718,982,354	1,507,257,397	0.707	0.358	0.004	-0.069
	2012	2,726,987,817	2,194,477,753	699,261,682	654,449,142	1,353,710,824	0.617	0.352	0.003	0.028
	2013	2,781,129,331	2,331,750,990	684,225,023	640,851,257	1,325,076,280	0.568	0.347	0.003	0.082
	2014	2,808,550,092	2,381,643,921	698,231,542	663,620,073	1,361,851,615	0.572	0.344	0.003	0.081

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Indiana	2010	669,020,263	548,435,904	119,305,350	323,079,746	442,385,096	0.807	0.377	0.002	-0.186
	2011	738,881,598	601,061,727	120,028,845	327,514,869	447,543,714	0.745	0.338	0.002	-0.085
	2012	805,969,216	668,945,790	112,135,110	324,686,758	436,821,868	0.653	0.322	0.002	0.023
	2013	839,428,574	716,776,760	109,303,306	329,469,907	438,773,213	0.612	0.331	0.002	0.055
	2014	836,622,637	748,745,053	118,607,220	341,846,330	460,453,550	0.615	0.322	0.002	0.061

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Iowa	2010	543,522,865	483,128,337	186,425,373	227,448,557	413,873,930	0.857	0.367	0.033	-0.257
	2011	606,095,088	528,446,503	185,023,724	224,947,014	409,970,738	0.776	0.351	0.032	-0.159
	2012	667,492,365	595,349,352	174,671,599	218,995,217	393,666,816	0.661	0.320	0.027	-0.008
	2013	707,324,163	643,149,677	186,950,032	239,813,880	426,763,912	0.664	0.327	0.030	-0.021
	2014	745,799,297	670,297,575	175,077,687	228,118,034	403,195,721	0.602	0.315	0.029	0.054

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Kansas	2010	382,123,904	356,069,212	100,476,288	140,433,780	240,910,068	0.677	0.380	0.014	-0.071
	2011	402,211,448	371,371,932	92,753,750	157,376,764	250,130,514	0.674	0.403	0.013	-0.090
	2012	431,674,436	393,668,044	75,602,726	134,595,120	210,197,846	0.534	0.345	0.009	0.112
	2013	458,187,533	424,924,706	80,426,230	140,955,171	221,381,401	0.521	0.338	0.009	0.132
	2014	478,911,534	446,067,717	81,518,316	152,505,806	234,024,122	0.525	0.351	0.009	0.115



**CALENDAR-ACCIDENT YEAR UNDERWRITING RESULTS BASED ON
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		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Kentucky										
	2010	542,295,214	410,980,069	120,689,387	179,680,783	300,370,170	0.731	0.410	0.065	-0.206
	2011	531,499,107	419,332,230	119,584,569	175,756,657	295,341,226	0.704	0.367	0.001	-0.072
	2012	497,010,893	395,389,170	118,973,162	162,352,286	281,325,448	0.712	0.372	0.011	-0.095
	2013	484,060,515	398,759,853	111,998,046	155,332,834	267,330,880	0.670	0.372	0.014	-0.056
	2014	488,231,175	408,666,034	124,096,767	168,740,202	292,836,969	0.717	0.370	0.008	-0.095

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Louisiana										
	2010	651,513,207	585,752,692	183,821,737	228,688,258	412,509,995	0.704	0.457	0.023	-0.184
	2011	669,132,742	580,281,897	172,958,054	208,271,909	381,229,963	0.657	0.460	0.033	-0.150
	2012	718,142,773	607,902,691	171,549,295	216,782,481	388,331,776	0.639	0.396	0.063	-0.098
	2013	763,637,781	672,883,745	173,320,927	219,332,785	392,653,712	0.584	0.415	0.062	-0.061
	2014	816,737,330	721,030,410	171,158,001	218,835,436	389,993,437	0.541	0.406	0.083	-0.030

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Maine										
	2010	234,887,668	182,904,355	61,169,855	66,762,853	127,932,708	0.699	0.333	0.059	-0.091
	2011	241,583,315	189,307,522	67,319,317	64,070,921	131,390,238	0.694	0.357	0.061	-0.112
	2012	230,321,271	188,468,085	68,882,046	64,636,892	133,518,938	0.708	0.324	0.065	-0.097
	2013	224,588,210	184,690,635	68,063,335	70,832,774	138,896,109	0.752	0.350	0.078	-0.180
	2014	237,291,748	194,076,126	81,548,730	74,585,169	156,133,899	0.804	0.329	0.085	-0.218

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Maryland										
	2010	533,519,115	461,287,874	196,747,009	213,010,824	409,757,833	0.888	0.423	0.007	-0.318
	2011	569,398,269	477,709,036	204,543,431	223,702,171	428,245,602	0.896	0.414	0.006	-0.316
	2012	618,369,528	519,082,172	195,643,062	214,994,069	410,637,131	0.791	0.346	0.006	-0.143
	2013	644,469,456	562,188,512	192,949,995	211,534,308	404,484,303	0.719	0.392	0.007	-0.118
	2014	660,609,666	582,987,633	204,321,109	234,142,563	438,463,672	0.752	0.371	0.006	-0.129

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Mississippi										
	2010	272,390,120	222,358,814	71,284,887	111,366,153	182,651,040	0.821	0.434	0.001	-0.256
	2011	274,270,317	238,684,775	71,674,389	106,347,153	178,021,542	0.746	0.417	0.001	-0.164
	2012	286,526,975	248,609,239	64,947,520	104,007,226	168,954,746	0.680	0.363	0.001	-0.044
	2013	306,402,102	271,993,088	65,851,483	103,727,456	169,578,939	0.623	0.385	0.001	-0.009
	2014	333,010,565	294,978,076	73,267,002	100,218,838	173,485,840	0.588	0.360	0.001	0.051



**CALENDAR-ACCIDENT YEAR UNDERWRITING RESULTS BASED ON
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		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Missouri										
	2010	746,624,339	640,273,660	185,694,885	262,866,009	448,560,894	0.701	0.387	0.006	-0.094
	2011	756,479,320	650,061,005	202,989,977	301,817,107	504,807,084	0.777	0.370	0.005	-0.152
	2012	777,170,502	688,252,444	188,772,613	283,676,029	472,448,642	0.686	0.364	0.005	-0.055
	2013	813,205,950	728,860,758	188,269,455	269,659,867	457,929,322	0.628	0.349	0.004	0.019
	2014	882,595,219	780,324,647	225,751,543	295,484,047	521,235,590	0.668	0.353	0.007	-0.028

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Montana										
	2010	322,438,224	279,641,356	62,575,862	129,095,377	191,671,239	0.685	0.328	0.009	-0.022
	2011	312,489,642	261,627,158	60,279,808	132,092,921	192,372,729	0.735	0.385	0.015	-0.135
	2012	295,010,010	256,067,004	59,056,266	114,143,753	173,200,019	0.676	0.309	0.024	-0.009
	2013	298,469,226	261,512,980	59,772,757	118,962,533	178,735,290	0.683	0.315	0.038	-0.036
	2014	297,444,077	270,499,236	55,753,809	105,416,924	161,170,733	0.596	0.302	0.044	0.058

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Nebraska										
	2010	326,908,126	267,811,320	71,789,711	118,344,515	190,134,226	0.710	0.352	0.022	-0.084
	2011	327,982,378	273,130,679	69,714,032	127,562,648	197,276,680	0.722	0.330	0.022	-0.074
	2012	354,161,614	300,933,178	72,717,326	128,123,435	200,840,761	0.667	0.302	0.017	0.014
	2013	379,898,411	330,153,669	69,485,816	130,548,336	200,034,152	0.606	0.322	0.017	0.055
	2014	401,071,290	347,338,867	77,322,418	133,782,173	211,104,591	0.608	0.323	0.018	0.051

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Nevada										
	2010	318,201,546	225,459,109	82,042,130	90,240,359	172,282,489	0.764	0.406	0.004	-0.174
	2011	277,284,472	238,991,953	79,872,916	92,077,038	171,949,954	0.719	0.324	0.002	-0.045
	2012	274,584,600	238,501,701	82,072,504	99,280,185	181,352,689	0.760	0.375	0.002	-0.137
	2013	292,341,957	262,350,206	86,026,880	98,355,099	184,381,979	0.703	0.359	0.001	-0.063
	2014	320,796,245	292,799,698	84,740,811	96,278,947	181,019,758	0.618	0.309	0.001	0.072

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
New Hampshire										
	2010	237,899,287	201,186,528	40,314,190	92,171,418	132,485,608	0.659	0.395	0.005	-0.059
	2011	245,883,903	192,024,146	38,649,374	95,294,017	133,943,391	0.698	0.388	0.009	-0.095
	2012	260,611,283	221,872,143	37,048,156	90,477,292	127,525,448	0.575	0.386	0.006	0.033
	2013	268,523,089	238,552,152	38,795,763	92,492,198	131,287,961	0.550	0.366	0.005	0.079
	2014	274,191,565	250,342,566	40,921,933	94,979,480	135,901,413	0.543	0.383	0.005	0.069



**CALENDAR-ACCIDENT YEAR UNDERWRITING RESULTS BASED ON
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		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
New Mexico										
	2010	225,896,855	199,657,519	57,994,738	96,155,213	154,149,951	0.772	0.433	0.002	-0.207
	2011	232,208,573	202,637,388	58,338,336	91,911,377	150,249,713	0.741	0.402	0.002	-0.145
	2012	251,817,100	221,076,924	59,364,268	116,581,283	175,945,551	0.796	0.394	0.001	-0.191
	2013	272,831,019	239,019,832	57,520,602	86,111,158	143,631,760	0.601	0.368	0.001	0.030
	2014	296,242,194	263,148,872	62,229,909	88,984,814	151,214,723	0.575	0.359	0.001	0.065

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
North Carolina										
	2010	1,157,185,543	935,936,279	374,952,552	354,139,854	729,092,406	0.779	0.382	0.005	-0.166
	2011	1,248,462,073	996,595,405	389,352,697	387,715,110	777,067,807	0.780	0.363	0.004	-0.147
	2012	1,312,962,330	1,082,117,307	382,219,431	381,738,667	763,958,098	0.706	0.353	0.004	-0.063
	2013	1,367,703,274	1,162,612,517	371,590,142	352,959,340	724,549,482	0.623	0.342	0.004	0.031
	2014	1,459,802,496	1,252,508,456	402,087,604	370,296,402	772,384,006	0.617	0.342	0.003	0.038

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Oklahoma										
	2010	723,735,370	627,084,493	270,033,716	233,260,805	503,294,521	0.803	0.387	0.001	-0.191
	2011	784,030,093	660,027,381	253,260,907	233,339,814	486,600,721	0.737	0.385	0.001	-0.123
	2012	911,924,036	784,195,850	252,957,526	225,366,834	478,324,360	0.610	0.356	0.001	0.033
	2013	945,805,165	815,960,607	212,430,305	197,052,093	409,482,398	0.502	0.352	0.001	0.145
	2014	908,792,486	790,464,684	184,558,916	213,677,773	398,236,689	0.504	0.325	0.002	0.169

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Oregon										
	2010	565,735,616	478,906,121	162,052,007	245,749,807	407,801,814	0.852	0.363	0.366	-0.581
	2011	644,653,130	545,057,819	179,748,639	257,575,388	437,324,027	0.802	0.400	0.262	-0.464
	2012	662,516,710	551,103,800	179,606,366	259,207,547	438,813,913	0.796	0.379	0.250	-0.425
	2013	670,104,046	586,460,811	186,047,614	252,196,370	438,243,984	0.747	0.348	0.210	-0.305
	2014	710,224,831	608,915,939	204,209,734	258,270,174	462,479,908	0.760	0.329	0.252	-0.341

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Rhode Island										
	2010	170,826,111	142,793,800	74,234,419	41,007,515	115,241,934	0.807	0.489	0.019	-0.315
	2011	172,666,517	150,545,516	81,549,542	43,171,290	124,720,832	0.828	0.506	0.018	-0.352
	2012	185,865,798	160,382,804	74,194,365	40,001,941	114,196,306	0.712	0.485	0.024	-0.221
	2013	194,589,634	166,100,942	73,953,527	39,680,474	113,634,001	0.684	0.451	0.013	-0.148
	2014	207,186,975	178,363,794	73,938,871	38,923,533	112,862,404	0.633	0.444	0.011	-0.088



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		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
South Carolina										
	2010	563,088,623	480,322,674	166,966,784	175,871,504	342,838,288	0.714	0.454	0.002	-0.170
	2011	594,148,623	503,863,701	176,122,715	174,429,912	350,552,627	0.696	0.460	0.001	-0.157
	2012	611,888,175	541,132,175	181,034,745	163,058,213	344,092,958	0.636	0.421	0.002	-0.059
	2013	641,432,796	562,421,277	189,160,636	161,999,229	351,159,865	0.624	0.368	0.002	0.006
	2014	674,389,729	594,422,410	192,086,317	192,101,121	384,187,438	0.646	0.405	0.002	-0.053

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
South Dakota										
	2010	147,501,075	122,246,921	23,976,037	54,213,841	78,189,878	0.640	0.332	0.012	0.016
	2011	161,661,330	130,894,390	28,879,449	64,525,437	93,404,886	0.714	0.339	0.013	-0.066
	2012	174,245,248	144,334,487	24,641,575	59,380,823	84,022,398	0.582	0.320	0.011	0.087
	2013	181,414,980	156,438,077	27,297,220	65,830,753	93,127,973	0.595	0.321	0.012	0.072
	2014	191,051,148	163,097,559	29,062,640	66,559,024	95,621,664	0.586	0.320	0.012	0.082

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Tennessee										
	2010	701,555,818	589,358,532	162,934,201	310,266,102	473,200,303	0.803	0.417	0.002	-0.222
	2011	725,622,431	608,441,317	164,651,875	280,194,579	444,846,454	0.731	0.381	0.001	-0.113
	2012	812,280,117	701,461,822	153,807,324	290,786,860	444,594,184	0.634	0.355	0.002	0.009
	2013	840,236,850	753,583,265	145,349,693	272,220,588	417,570,281	0.554	0.384	0.001	0.061
	2014	842,514,517	741,493,117	153,891,402	300,758,279	454,649,681	0.613	0.383	0.001	0.003

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Texas										
	2010	2,332,066,056	1,719,741,234	348,479,089	522,603,260	871,082,349	0.507	0.364	0.061	0.068
	2011	2,523,588,330	1,808,207,024	379,963,519	570,842,532	950,806,051	0.526	0.361	0.082	0.031
	2012	2,759,995,662	2,028,044,303	403,882,987	604,204,579	1,008,087,566	0.497	0.335	0.072	0.096
	2013	3,007,315,279	2,214,602,136	410,647,570	620,468,128	1,031,115,698	0.466	0.319	0.072	0.143
	2014	3,277,760,229	2,455,056,858	437,668,593	621,877,205	1,059,545,798	0.432	0.321	0.077	0.170

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Utah										
	2010	331,805,091	273,289,880	55,429,812	138,802,879	194,232,691	0.711	0.443	0.060	-0.214
	2011	336,847,397	272,197,273	57,383,807	155,613,465	212,997,272	0.783	0.417	0.026	-0.226
	2012	373,671,252	305,131,775	60,899,263	166,386,138	227,285,401	0.745	0.387	0.011	-0.143
	2013	399,717,987	332,720,189	57,804,545	163,300,087	221,104,632	0.665	0.370	0.023	-0.058
	2014	428,113,879	358,818,137	54,590,880	160,848,075	215,438,955	0.600	0.371	0.047	-0.018



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		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Vermont										
	2010	156,976,222	135,142,044	45,979,749	49,932,562	95,912,311	0.710	0.371	0.006	-0.087
	2011	158,402,320	137,395,017	52,194,827	58,731,267	110,926,094	0.807	0.364	0.006	-0.177
	2012	173,397,555	153,337,581	52,639,462	52,829,491	105,468,953	0.688	0.326	0.005	-0.019
	2013	182,569,063	160,862,226	54,122,985	59,504,300	113,627,285	0.706	0.317	0.005	-0.028
	2014	193,657,321	169,018,168	49,048,424	58,165,301	107,213,725	0.634	0.346	0.006	0.014

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Virginia										
	2010	713,211,543	660,957,316	177,943,215	291,727,755	469,670,970	0.711	0.370	0.006	-0.087
	2011	750,047,718	679,814,263	167,892,420	297,199,653	465,092,073	0.684	0.356	0.006	-0.046
	2012	757,558,314	691,050,321	185,532,066	327,082,063	512,614,129	0.742	0.341	0.005	-0.088
	2013	796,951,231	737,639,498	183,044,723	331,432,199	514,476,922	0.697	0.343	0.005	-0.045
	2014	831,591,463	773,285,706	184,227,667	340,150,278	524,377,945	0.678	0.347	0.004	-0.029

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
West Virginia										
	2010	300,012,469	282,088,403	73,597,237	85,167,692	158,764,929	0.563	0.343	0.000	0.094
	2011	303,773,128	284,422,747	66,327,968	90,777,500	157,105,468	0.552	0.396	0.001	0.051
	2012	289,429,557	268,775,253	54,922,993	71,511,578	126,434,571	0.470	0.394	0.001	0.135
	2013	267,102,343	255,887,283	55,653,644	67,832,481	123,486,125	0.483	0.346	0.001	0.170
	2014	253,797,476	247,129,910	49,051,905	61,467,551	110,519,456	0.447	0.330	0.001	0.222

		(1) Std. Earned Company Premium	(2) Net Earned Premium	(3) Developed Indemnity Losses	(4) Developed Medical Losses	(5) Total Developed Losses	(6) Loss Ratio (5)/(2)	(7) Expense Ratio	(8) Dividend Ratio	(9) Underwriting Results 1.000-((6)+(7)+(8))
Total All States										
	2010	22,110,098,983	18,509,744,627	5,835,733,237	7,887,763,277	13,723,496,514	0.741	0.399	0.030	-0.170
	2011	23,280,398,925	19,389,025,140	5,903,900,576	8,130,130,507	14,034,031,083	0.724	0.383	0.027	-0.134
	2012	24,779,022,878	20,948,762,653	5,744,218,768	8,070,386,241	13,814,605,009	0.659	0.365	0.025	-0.049
	2013	26,086,377,319	22,638,004,486	5,730,626,850	8,008,815,927	13,739,442,777	0.607	0.358	0.022	0.013
	2014	27,637,805,056	24,042,699,525	5,963,389,404	8,374,698,144	14,338,087,548	0.596	0.354	0.025	0.025



Components of Expense Ratios by State for Calendar-Accident Year 2014

State	(1) Direct Defense and Cost Containment Expense	(2) Adjusting and Other Expenses	(3) Commission and Brokerage Expenses	(4) Taxes, Licenses and Fees	(5) General and Other Acquisition Expenses	(6) Total Expense Ratio (sum of columns (1) to (5))
Alabama	7.0%	5.4%	8.3%	5.4%	11.5%	37.6%
Alaska	4.9%	4.9%	7.3%	3.8%	11.5%	32.4%
Arizona	7.2%	6.0%	7.5%	3.9%	11.5%	36.1%
Arkansas	5.7%	4.3%	7.8%	6.3%	11.5%	35.6%
Colorado	4.8%	7.0%	10.5%	2.3%	9.7%	34.3%
Connecticut	6.9%	5.8%	8.6%	4.4%	11.5%	37.2%
District of Columbia	5.5%	4.6%	7.2%	2.2%	11.5%	31.0%
Florida	8.2%	5.1%	9.3%	4.0%	11.5%	38.1%
Georgia	7.1%	5.2%	8.7%	8.8%	11.5%	41.3%
Hawaii	9.6%	6.5%	8.0%	6.2%	12.0%	42.3%
Idaho	5.4%	6.2%	6.6%	3.4%	8.9%	30.5%
Illinois	7.3%	5.6%	7.9%	2.1%	11.5%	34.4%
Indiana	5.9%	5.4%	7.5%	1.9%	11.5%	32.2%
Iowa	4.9%	5.6%	7.5%	2.0%	11.5%	31.5%
Kansas	6.0%	4.3%	7.6%	5.7%	11.5%	35.1%
Kentucky	9.2%	8.9%	8.6%	-0.8%	11.1%	37.0%
Louisiana	8.0%	4.9%	8.9%	7.8%	11.0%	40.6%
Maine	5.5%	5.3%	7.4%	3.2%	11.5%	32.9%
Maryland	7.2%	5.8%	7.9%	4.7%	11.5%	37.1%
Mississippi	7.5%	5.2%	8.0%	3.8%	11.5%	36.0%
Missouri	6.8%	5.2%	7.9%	2.6%	12.8%	35.3%
Montana	3.1%	6.2%	6.9%	1.7%	12.3%	30.2%
Nebraska	4.9%	6.0%	7.0%	2.9%	11.5%	32.3%
Nevada	3.4%	2.0%	8.0%	6.0%	11.5%	30.9%
New Hampshire	4.3%	4.8%	9.3%	8.4%	11.5%	38.3%
New Mexico	5.7%	7.2%	8.0%	3.8%	11.2%	35.9%
North Carolina	6.2%	5.1%	8.3%	3.1%	11.5%	34.2%
Oklahoma	5.7%	3.5%	6.8%	5.6%	10.9%	32.5%
Oregon	3.6%	10.5%	6.1%	0.2%	12.5%	32.9%
Rhode Island	4.4%	8.7%	9.2%	9.3%	12.8%	44.4%
South Carolina	8.0%	5.7%	7.7%	7.6%	11.5%	40.5%
South Dakota	4.7%	5.3%	7.1%	3.4%	11.5%	32.0%
Tennessee	6.9%	5.3%	8.3%	6.3%	11.5%	38.3%
Texas	5.4%	3.6%	9.3%	3.5%	10.3%	32.1%
Utah	6.7%	5.5%	6.0%	4.5%	14.4%	37.1%
Vermont	5.5%	5.8%	9.0%	2.8%	11.5%	34.6%
Virginia	6.3%	6.0%	8.0%	2.9%	11.5%	34.7%
West Virginia	7.5%	2.1%	8.3%	1.1%	14.0%	33.0%