

Loss Ratios by Fund Designation
2004 State Totals

State	Fund	Premium	Indemnity	Loss Ratio
AK	CA	13,844	0	0.0000
AK	CC	14,541	0	0.0000
AK	CD	0	0	0.0000
AK	OA	46,754	12,989	0.2778
AK	OD	0	0	0.0000
AL	CA	8,629	4,247	0.4922
AL	CC	1,307,708	118,148	0.0903
AL	CD	14,360	0	0.0000
AL	OA	5,396,822	6,819,843	1.2637
AL	OC	6,067,060	1,728,779	0.2849
AL	OD	2,483,252	1,638,855	0.6600
AL	RA	9,224,035	11,285,721	1.2235
AL	RC	7,245,531	3,218,865	0.4443
AL	RD	2,485,079	2,301,317	0.9261
AR	CA	674,169	62,421	0.0926
AR	CC	14,870,000	678,785	0.0456
AR	CD	256,065	42,403	0.1656
AR	OA	3,654,582	3,948,701	1.0805
AR	OC	4,997,664	1,532,072	0.3066
AR	OD	1,139,058	459,467	0.4034
AR	RA	11,981,808	7,980,849	0.6661
AR	RC	10,408,417	5,326,451	0.5117
AR	RD	4,030,719	1,433,941	0.3558
AZ	CC	1,286,670	118,726	0.0923
AZ	CD	4,861	0	0.0000
AZ	OA	1,430,261	1,128,318	0.7889
AZ	OC	1,320,428	976,986	0.7399
AZ	OD	455,160	733,930	1.6125
AZ	RA	5,452,237	10,510,988	1.9278
AZ	RC	2,056,825	1,833,414	0.8914
AZ	RD	233,993	188,643	0.8062
CA	CA	94,258	40,305	0.4276
CA	CC	50,489,667	5,883,930	0.1165
CA	CD	1,109,522	96,182	0.0867
CA	OA	12,861,482	20,104,996	1.5632
CA	OC	78,677,058	35,393,439	0.4499
CA	OD	7,090,125	14,105,084	1.9894
CA	RA	5,212,025	4,385,874	0.8415
CA	RC	2,688,848	568,053	0.2113
CA	RD	835,075	724,910	0.8681
CO	CA	8,076	4,245	0.5256
CO	CC	861,478	437,760	0.5081
CO	CD	69,802	7,479	0.1071

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CO	OA	3,446,144	5,494,282	1.5943
CO	OC	12,472,245	15,678,861	1.2571
CO	OD	2,706,072	3,910,375	1.4450
CO	RA	21,246,662	40,508,262	1.9066
CO	RC	34,201,768	50,623,226	1.4801
CO	RD	12,111,252	19,660,953	1.6234
CT	CC	539,365	1,145	0.0021
CT	CD	132	0	0.0000
CT	OA	2,292,339	2,375,831	1.0364
CT	OC	136,968	0	0.0000
CT	OD	191,431	215,775	1.1272
CT	RA	10,791	0	0.0000
CT	RC	25,689	10,831	0.4216
CT	RD	73,621	21,310	0.2895
DE	CC	175,019	770	0.0044
DE	CD	1,659	0	0.0000
DE	OA	119,227	5,690	0.0477
DE	OC	355,088	95,296	0.2684
DE	OD	159,142	77,515	0.4871
DE	RA	814,536	191,137	0.2347
DE	RC	492,505	106,332	0.2159
DE	RD	2,829,309	639,807	0.2261
FL	CA	249,330	84,695	0.3397
FL	CC	31,148,396	60,917,522	1.9557
FL	CD	673,020	1,597,832	2.3741
FL	OA	14,427,801	20,916,487	1.4497
FL	OC	32,040,974	86,629,119	2.7037
FL	OD	15,541,648	23,029,841	1.4818
FL	RA	1,779,448	1,797,213	1.0100
FL	RC	1,594,110	1,604,347	1.0064
FL	RD	1,125,083	1,333,688	1.1854
GA	CA	423,526	39,840	0.0941
GA	CC	5,221,697	368,051	0.0705
GA	CD	353,272	56,970	0.1613
GA	OA	20,169,886	29,527,257	1.4639
GA	OC	18,504,277	13,275,948	0.7175
GA	OD	6,556,585	7,300,155	1.1134
GA	RA	20,599,884	25,627,795	1.2441
GA	RC	12,032,268	12,763,194	1.0607
GA	RD	5,329,383	5,187,079	0.9733
HI	CC	207,024	94,320	0.4556
HI	OA	101,885	0	0.0000
HI	OC	840,297	168,338	0.2003
HI	OD	0	0	0.0000

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IA	CA	8,768	0	0.0000
IA	CC	2,750,187	162,048	0.0589
IA	CD	28,981	7,863	0.2713
IA	OA	1,506,474	238,135	0.1581
IA	OC	31,562,229	3,539,807	0.1122
IA	OD	2,070,886	294,763	0.1423
IA	RA	13,916,882	7,909,969	0.5684
IA	RC	269,025,051	83,559,519	0.3106
IA	RD	33,642,287	13,690,731	0.4070
ID	CA	51,384	0	0.0000
ID	CC	3,215,745	130,080	0.0405
ID	CD	175,655	0	0.0000
ID	OA	8,947,206	6,635,122	0.7416
ID	OC	15,455,441	6,284,106	0.4066
ID	OD	3,197,933	1,550,152	0.4847
ID	RA	5,133,013	2,877,503	0.5606
ID	RC	4,306,841	2,385,749	0.5539
ID	RD	1,417,823	601,699	0.4244
IL	CA	62,417	3,828	0.0613
IL	CC	7,642,880	382,426	0.0500
IL	CD	175,040	18,945	0.1082
IL	OA	3,374,585	386,184	0.1144
IL	OC	24,542,487	2,685,332	0.1094
IL	OD	2,649,067	311,400	0.1176
IL	RA	24,840,282	26,224,882	1.0557
IL	RC	184,766,418	63,510,631	0.3437
IL	RD	24,365,150	9,639,032	0.3956
IN	CA	23,863	4,491	0.1882
IN	CC	1,576,836	94,291	0.0598
IN	CD	56,156	4,077	0.0726
IN	OA	3,307,029	1,075,057	0.3251
IN	OC	13,122,728	1,719,118	0.1310
IN	OD	2,293,999	467,676	0.2039
IN	RA	22,355,026	21,543,684	0.9637
IN	RC	94,553,332	56,308,376	0.5955
IN	RD	24,810,914	12,588,141	0.5074
KS	CA	33,240	36,569	1.1002
KS	CC	1,841,717	705,701	0.3832
KS	CD	70,279	43,184	0.6145
KS	OA	5,417,434	5,010,702	0.9249
KS	OC	18,732,958	12,601,569	0.6727
KS	OD	8,942,832	6,083,287	0.6802
KS	RA	60,105,409	97,259,358	1.6181
KS	RC	110,266,054	120,572,782	1.0935

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KS	RD	53,990,110	57,409,374	1.0633
KY	CA	6,848	0	0.0000
KY	CC	2,262,486	493,880	0.2183
KY	CD	55,435	657	0.0119
KY	OA	5,407,353	7,525,348	1.3917
KY	OC	4,438,849	2,227,257	0.5018
KY	OD	1,378,211	1,693,173	1.2285
KY	RA	2,149,828	1,906,349	0.8867
KY	RC	17,760,808	8,046,385	0.4530
KY	RD	3,480,426	2,104,473	0.6047
LA	CA	314,525	28,265	0.0899
LA	CC	7,014,829	1,328,320	0.1894
LA	CD	125,898	18,653	0.1482
LA	OA	4,796,638	4,387,284	0.9147
LA	OC	7,624,323	4,678,140	0.6136
LA	OD	1,412,225	1,156,617	0.8190
LA	RA	7,717,889	10,271,763	1.3309
LA	RC	7,331,570	6,616,489	0.9025
LA	RD	1,128,860	973,214	0.8621
MA	CC	410,274	109,972	0.2680
MA	CD	5,050	5,207	1.0311
MA	OA	1,201,348	1,005,778	0.8372
MA	OC	332,098	116,639	0.3512
MA	OD	248,314	159,427	0.6420
MA	RA	43,970	117,542	2.6732
MA	RC	11,130	9,609	0.8633
MA	RD	23,876	32,822	1.3747
MD	CA	12,418	0	0.0000
MD	CC	1,034,830	132,534	0.1281
MD	CD	2,005	0	0.0000
MD	OA	310,364	119,502	0.3850
MD	OC	2,099,040	667,851	0.3182
MD	OD	648,759	70,925	0.1093
MD	RA	2,301,270	601,555	0.2614
MD	RC	7,509,662	698,104	0.0930
MD	RD	2,424,184	380,107	0.1568
ME	CA	15,122	83,430	5.5171
ME	CC	1,154,540	150,582	0.1304
ME	CD	5,813	0	0.0000
ME	OA	1,151,054	4,361,373	3.7890
ME	OC	1,441,979	5,389,438	3.7375
ME	OD	140,030	24,813	0.1772
ME	RA	48,378	11,755	0.2430
MI	CA	22,843	40,954	1.7928

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MI	CC	7,534,111	1,223,888	0.1624
MI	CD	270,709	58,946	0.2177
MI	OA	6,047,305	4,482,798	0.7413
MI	OC	10,194,885	6,356,129	0.6235
MI	OD	4,224,581	3,256,783	0.7709
MI	RA	12,124,088	28,364,333	2.3395
MI	RC	22,497,893	27,365,578	1.2164
MI	RD	5,438,319	7,322,022	1.3464
MN	CA	40,740	35,166	0.8632
MN	CC	4,734,360	1,502,875	0.3174
MN	CD	183,833	53,976	0.2936
MN	OA	11,976,874	13,271,435	1.1081
MN	OC	45,877,747	25,596,792	0.5579
MN	OD	9,145,712	5,558,438	0.6078
MN	RA	22,356,688	44,145,749	1.9746
MN	RC	209,361,589	211,838,994	1.0118
MN	RD	29,702,345	41,083,781	1.3832
MO	CA	66,543	1,556	0.0234
MO	CC	12,124,931	463,107	0.0382
MO	CD	176,923	6,456	0.0365
MO	OA	1,480,967	481,348	0.3250
MO	OC	13,501,763	2,518,305	0.1865
MO	OD	1,593,724	299,660	0.1880
MO	RA	14,399,368	4,322,573	0.3002
MO	RC	68,972,939	13,167,713	0.1909
MO	RD	10,905,861	2,254,437	0.2067
MS	CA	128,766	6,771	0.0526
MS	CC	7,702,251	256,540	0.0333
MS	CD	255,619	19,422	0.0760
MS	OA	6,335,144	4,104,507	0.6479
MS	OC	7,880,201	2,898,941	0.3679
MS	OD	1,681,746	521,591	0.3101
MS	RA	12,963,342	13,998,117	1.0798
MS	RC	6,071,448	3,996,118	0.6582
MS	RD	2,769,133	1,722,331	0.6220
MT	CA	288,820	822,901	2.8492
MT	CC	1,431,788	3,202,455	2.2367
MT	CD	74,429	96,301	1.2939
MT	OA	18,484,638	45,224,091	2.4466
MT	OC	9,551,616	7,145,519	0.7481
MT	OD	3,459,718	3,035,417	0.8774
MT	RA	24,368,844	16,859,681	0.6919
MT	RC	11,864,868	5,663,189	0.4773
MT	RD	7,281,549	4,214,199	0.5788

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NC	CA	4,477	6,516	1.4554
NC	CC	5,286,153	1,231,600	0.2330
NC	CD	95,311	10,425	0.1094
NC	OA	14,152,927	24,375,211	1.7223
NC	OC	21,249,728	10,025,657	0.4718
NC	OD	10,771,446	10,044,712	0.9325
NC	RA	4,976,982	3,633,871	0.7301
NC	RC	19,501,049	8,018,797	0.4112
NC	RD	13,473,448	7,291,037	0.5411
ND	CA	72,773	64,235	0.8827
ND	CC	1,458,002	1,416,673	0.9717
ND	CD	93,184	55,877	0.5996
ND	OA	37,433,986	65,683,480	1.7546
ND	OC	33,203,669	44,512,626	1.3406
ND	OD	16,886,902	24,651,213	1.4598
ND	RA	76,527,478	91,815,709	1.1998
ND	RC	116,140,925	159,324,904	1.3718
ND	RD	52,246,501	74,846,942	1.4326
NE	CA	34,448	453	0.0132
NE	CC	1,198,016	104,519	0.0872
NE	CD	27,470	4,242	0.1544
NE	OA	4,873,476	4,007,257	0.8223
NE	OC	25,208,010	10,446,212	0.4144
NE	OD	4,668,970	2,545,839	0.5453
NE	RA	36,427,428	28,159,293	0.7730
NE	RC	155,613,994	74,664,154	0.4798
NE	RD	53,260,725	23,411,852	0.4396
NH	CC	73,939	0	0.0000
NH	OA	64,837	3,905	0.0602
NH	OC	132,427	2,545	0.0192
NH	OD	102,611	1,533	0.0149
NH	RA	16,619	0	0.0000
NH	RC	1,954	8,260	4.2272
NH	RD	0	0	0.0000
NJ	CA	1,449	0	0.0000
NJ	CC	1,713,728	326,384	0.1905
NJ	CD	2,291	0	0.0000
NJ	OA	509,363	342,542	0.6725
NJ	OC	519,519	393,874	0.7582
NJ	OD	72,983	23,202	0.3179
NJ	RA	268,894	50,577	0.1881
NJ	RC	381,377	6,190	0.0162
NJ	RD	151,619	62,987	0.4154
NM	CA	71,542	1,015	0.0142

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NM	CC	1,062,450	118,071	0.1111
NM	CD	32,867	7,166	0.2180
NM	OA	1,199,009	944,692	0.7879
NM	OC	1,324,451	796,445	0.6013
NM	OD	458,552	223,462	0.4873
NM	RA	3,311,077	3,316,979	1.0018
NM	RC	2,890,488	1,318,339	0.4561
NM	RD	948,150	1,111,346	1.1721
NV	CC	47,991	30,789	0.6416
NV	CD	1,158	0	0.0000
NV	OA	400,010	1,767,238	4.4180
NV	OC	130,366	500,617	3.8401
NV	OD	1,282,016	191,925	0.1497
NV	RA	123,689	322,606	2.6082
NV	RC	72,358	266,154	3.6783
NY	CA	1,264	2,146	1.6978
NY	CC	3,262,516	1,011,981	0.3102
NY	CD	7,660	0	0.0000
NY	OA	3,116,302	4,238,143	1.3600
NY	OC	6,204,215	7,408,058	1.1940
NY	OD	1,421,692	2,654,622	1.8672
NY	RA	964,669	1,872,011	1.9406
NY	RC	1,698,683	2,294,429	1.3507
NY	RD	435,637	449,032	1.0307
OH	CA	7,559	5,948	0.7869
OH	CC	1,630,086	219,705	0.1348
OH	CD	9,871	7,579	0.7678
OH	OA	4,373,350	2,348,403	0.5370
OH	OC	10,414,156	4,510,568	0.4331
OH	OD	1,387,615	1,110,244	0.8001
OH	RA	16,468,228	22,027,786	1.3376
OH	RC	65,918,910	45,984,658	0.6976
OH	RD	9,360,513	7,655,602	0.8179
OK	CA	92,725	34,000	0.3667
OK	CC	1,839,446	181,372	0.0986
OK	CD	70,505	14,021	0.1989
OK	OA	6,274,060	3,406,141	0.5429
OK	OC	7,706,441	2,399,909	0.3114
OK	OD	3,966,771	1,961,993	0.4946
OK	RA	16,027,085	11,648,631	0.7268
OK	RC	12,439,063	5,550,282	0.4462
OK	RD	11,713,887	6,835,521	0.5835
OR	CA	4,097	0	0.0000
OR	CC	5,445,555	3,349	0.0006

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OR	CD	74,392	36,661	0.4928
OR	OA	1,043,194	1,402,968	1.3449
OR	OC	1,157,008	1,174,176	1.0148
OR	OD	1,024,174	1,367,018	1.3348
OR	RA	5,384,759	6,171,624	1.1461
OR	RC	991,032	303,235	0.3060
OR	RD	4,476,478	2,973,426	0.6642
PA	CA	25,187	5,291	0.2101
PA	CC	1,704,083	178,090	0.1045
PA	CD	62,197	23,595	0.3794
PA	OA	2,293,896	2,907,039	1.2673
PA	OC	4,994,100	3,905,105	0.7819
PA	OD	2,149,291	985,721	0.4586
PA	RA	6,456,093	3,172,816	0.4914
PA	RC	8,861,134	2,566,766	0.2897
PA	RD	6,081,050	1,283,673	0.2111
RI	CC	23,619	0	0.0000
RI	OA	7,188	114	0.0159
RI	OC	10,773	0	0.0000
RI	OD	22,252	0	0.0000
RI	RA	1,203	8,162	6.7847
SC	CA	9,476	0	0.0000
SC	CC	2,520,443	151,396	0.0601
SC	CD	68,829	0	0.0000
SC	OA	9,160,248	13,466,204	1.4701
SC	OC	8,000,657	2,867,109	0.3584
SC	OD	1,074,262	745,237	0.6937
SC	RA	5,519,382	2,023,902	0.3667
SC	RC	5,370,909	778,532	0.1450
SC	RD	436,641	88,601	0.2029
SD	CA	12,960	22,253	1.7171
SD	CC	821,264	687,651	0.8373
SD	CD	27,774	38,793	1.3967
SD	OA	11,557,561	18,655,088	1.6141
SD	OC	15,655,042	13,490,522	0.8617
SD	OD	5,474,090	4,879,476	0.8914
SD	RA	60,756,005	44,582,241	0.7338
SD	RC	112,478,055	54,470,473	0.4843
SD	RD	46,197,285	24,667,049	0.5340
TN	CA	72,999	951	0.0130
TN	CC	7,274,283	506,591	0.0696
TN	CD	171,722	18,208	0.1060
TN	OA	5,900,383	6,840,933	1.1594
TN	OC	5,020,991	1,811,348	0.3608

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TN	OD	2,060,110	3,290,864	1.5974
TN	RA	2,611,172	2,062,909	0.7900
TN	RC	11,722,538	4,149,221	0.3540
TN	RD	920,148	414,034	0.4500
TX	CA	1,512,275	347,042	0.2295
TX	CC	13,005,450	1,108,888	0.0853
TX	CD	1,332,241	238,759	0.1792
TX	OA	53,364,496	39,454,910	0.7393
TX	OC	33,128,631	9,187,707	0.2773
TX	OD	16,007,533	5,993,989	0.3744
TX	RA	136,281,245	88,719,644	0.6510
TX	RC	66,779,130	30,085,864	0.4505
TX	RD	46,561,546	20,702,675	0.4446
UT	CA	189	0	0.0000
UT	CC	80,274	2,610	0.0325
UT	CD	12,597	3,640	0.2890
UT	OA	859,546	762,710	0.8873
UT	OC	563,095	749,910	1.3318
UT	OD	396,085	601,285	1.5181
UT	RA	325,074	244,729	0.7528
UT	RC	190,023	226,333	1.1911
UT	RD	25,596	15,121	0.5908
VA	CA	61,361	0	0.0000
VA	CC	1,334,514	20,780	0.0156
VA	CD	8,162	0	0.0000
VA	OA	3,806,250	6,026,633	1.5834
VA	OC	4,268,584	1,704,659	0.3993
VA	OD	2,272,243	1,508,898	0.6641
VA	RA	4,423,577	2,215,338	0.5008
VA	RC	6,602,976	1,116,302	0.1691
VA	RD	5,064,412	1,545,578	0.3052
VT	CC	124,258	0	0.0000
VT	CD	799	0	0.0000
VT	OA	87,185	97,004	1.1126
VT	OC	803,988	604,829	0.7523
VT	OD	107,733	122,220	1.1345
VT	RA	52,569	37,859	0.7202
VT	RC	19,462	7,389	0.3797
VT	RD	23,268	0	0.0000
WA	CA	1,595	0	0.0000
WA	CC	7,765,038	857,775	0.1105
WA	CD	102,981	68,567	0.6658
WA	OA	4,028,430	3,283,996	0.8152
WA	OC	13,395,956	10,951,214	0.8175

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WA	OD	1,430,780	985,328	0.6887
WA	RA	5,309,395	13,830,099	2.6048
WA	RC	5,020,749	2,342,147	0.4665
WA	RD	2,785,324	8,938,213	3.2090
WI	CA	8,585	17,066	1.9879
WI	CC	3,687,513	2,738,256	0.7426
WI	CD	35,378	31,788	0.8985
WI	OA	5,198,119	7,455,467	1.4343
WI	OC	12,844,335	18,170,636	1.4147
WI	OD	3,698,693	5,439,917	1.4708
WI	RA	10,697,051	24,530,587	2.2932
WI	RC	33,795,424	65,552,181	1.9397
WI	RD	8,496,438	17,164,539	2.0202
WV	CC	169,000	37,348	0.2210
WV	OA	537,628	956,983	1.7800
WV	OC	421,052	236,584	0.5619
WV	OD	79,612	98,295	1.2347
WV	RA	123,613	63,048	0.5100
WV	RC	472,168	190,978	0.4045
WY	CA	31,710	130,866	4.1270
WY	CC	213,513	470,434	2.2033
WY	CD	2,062	731	0.3545
WY	OA	1,750,926	6,071,757	3.4677
WY	OC	1,867,576	4,028,139	2.1569
WY	OD	1,118,769	1,951,869	1.7447
WY	RA	783,498	782,723	0.9990
WY	RC	1,002,375	1,312,367	1.3093
WY	RD	190,464	176,575	0.9271

Loss Ratios by Fund Designation
2004 State Totals

Fund Types:

AR = Assigned Risk

CC = CAT Commercial

CD = CAT Developmental

OC = Other Commercial

OD = Other Developmental

RC = Revenue Commercial

RD = Revenue Developmental