

Loss Ratios by Fund Designation
2003 State Totals

State	Fund	Premium	Indemnity	Loss Ratio
AK	CA	931	0	0.0000
AK	CC	10,228	0	0.0000
AK	CD	12,820	132,602	10.3434
AK	OA	5,297	27,806	5.2494
AK	OC	2,465	0	0.0000
AK	OD	37,393	157,082	4.2008
AL	CA	3,621	4,919	1.3585
AL	CC	948,201	300,954	0.3174
AL	CD	202,884	7,002	0.0345
AL	OA	5,621,282	5,928,385	1.0546
AL	OC	5,264,961	4,410,388	0.8377
AL	OD	2,946,969	3,528,277	1.1973
AL	RA	5,348,176	2,946,982	0.5510
AL	RC	5,722,947	1,906,084	0.3331
AL	RD	3,139,992	1,896,552	0.6040
AR	CA	465,750	362,078	0.7774
AR	CC	13,578,067	1,705,542	0.1256
AR	CD	265,058	24,990	0.0943
AR	OA	5,157,499	4,999,852	0.9694
AR	OC	4,717,382	2,416,628	0.5123
AR	OD	1,787,413	773,066	0.4325
AR	RA	9,884,586	16,782,543	1.6978
AR	RC	5,507,328	4,952,531	0.8993
AR	RD	4,530,024	4,538,876	1.0020
AZ	CA	49,241	353,796	7.1850
AZ	CC	1,258,413	225,462	0.1792
AZ	CD	18,166	0	0.0000
AZ	OA	2,350,120	5,621,859	2.3922
AZ	OC	2,473,017	2,572,234	1.0401
AZ	OD	696,066	1,550,629	2.2277
AZ	RA	693,023	391,295	0.5646
AZ	RC	58,396	56,667	0.9704
AZ	RD	0	0	0.0000
CA	CA	281,615	32,858	0.1167
CA	CC	48,319,299	4,333,420	0.0897
CA	CD	1,496,571	81,118	0.0542
CA	OA	14,146,247	20,666,839	1.4609
CA	OC	70,713,876	39,724,651	0.5618
CA	OD	12,330,389	7,799,546	0.6325
CA	RA	5,237,484	5,500,071	1.0501
CA	RC	1,814,467	635,531	0.3503
CA	RD	703,848	1,430,985	2.0331
CO	CA	47,548	21,584	0.4539

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CO	CC	883,816	398,434	0.4508
CO	CD	74,690	19,429	0.2601
CO	OA	5,815,491	9,379,120	1.6128
CO	OC	7,466,936	7,910,419	1.0594
CO	OD	3,185,152	3,495,932	1.0976
CO	RA	21,554,098	38,637,609	1.7926
CO	RC	22,240,146	27,420,130	1.2329
CO	RD	14,546,171	22,746,229	1.5637
CT	CC	432,541	9,548	0.0221
CT	CD	187	360	1.9251
CT	OA	1,145,446	5,303,368	4.6300
CT	OC	661,781	628,989	0.9504
CT	OD	1,029,283	2,539,352	2.4671
CT	RA	2,914	16,142	5.5395
CT	RC	13,727	26,018	1.8954
CT	RD	112,276	57,349	0.5108
DE	CC	211,515	43,174	0.2041
DE	OA	584,202	180,096	0.3083
DE	OC	811,723	1,106,199	1.3628
DE	OD	45,035	91,198	2.0250
DE	RA	1,512,429	1,213,877	0.8026
DE	RC	681,509	558,246	0.8191
DE	RD	516,201	517,378	1.0023
FL	CA	301,809	189,882	0.6291
FL	CC	27,525,122	1,545,368	0.0561
FL	CD	1,118,019	238,972	0.2137
FL	OA	12,961,064	24,718,316	1.9071
FL	OC	33,974,318	9,046,548	0.2663
FL	OD	17,653,336	11,790,224	0.6679
FL	RA	2,060,577	1,292,261	0.6271
FL	RC	895,197	231,677	0.2588
FL	RD	1,402,012	778,850	0.5555
GA	CA	181,673	78,977	0.4347
GA	CC	4,852,743	837,602	0.1726
GA	CD	573,919	13,140	0.0229
GA	OA	16,153,329	14,814,268	0.9171
GA	OC	13,256,550	7,296,344	0.5504
GA	OD	10,860,598	4,972,932	0.4579
GA	RA	14,152,871	8,273,983	0.5846
GA	RC	12,176,688	5,448,329	0.4474
GA	RD	5,002,603	1,926,800	0.3852
HI	CC	179,415	0	0.0000
HI	OA	103,018	0	0.0000
HI	OC	918,357	520,223	0.5665

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HI	OD	0	0	0.0000
IA	CA	12,148	4,121	0.3392
IA	CC	3,111,639	772,065	0.2481
IA	CD	49,883	3,107	0.0623
IA	OA	2,103,787	6,483,185	3.0817
IA	OC	42,625,052	69,210,019	1.6237
IA	OD	1,278,381	2,450,046	1.9165
IA	RA	11,138,628	11,323,073	1.0166
IA	RC	180,679,713	138,168,176	0.7647
IA	RD	10,919,367	8,699,707	0.7967
ID	CA	243,721	52,578	0.2157
ID	CC	3,368,780	460,930	0.1368
ID	CD	212,803	45,609	0.2143
ID	OA	5,716,104	7,096,840	1.2416
ID	OC	13,912,705	10,256,698	0.7372
ID	OD	4,575,730	5,645,634	1.2338
ID	RA	4,770,999	5,832,295	1.2224
ID	RC	4,676,813	5,803,314	1.2409
ID	RD	849,612	992,875	1.1686
IL	CA	79,322	11,055	0.1394
IL	CC	7,795,637	746,365	0.0957
IL	CD	133,231	17,124	0.1285
IL	OA	3,002,180	5,203,147	1.7331
IL	OC	28,898,298	26,601,046	0.9205
IL	OD	1,472,015	1,201,048	0.8159
IL	RA	12,731,891	12,695,376	0.9971
IL	RC	141,044,868	73,717,882	0.5227
IL	RD	10,484,730	13,015,950	1.2414
IN	CA	58,512	10,720	0.1832
IN	CC	1,649,377	326,226	0.1978
IN	CD	82,217	48,517	0.5901
IN	OA	2,808,512	4,351,197	1.5493
IN	OC	15,380,460	15,804,811	1.0276
IN	OD	1,660,849	1,790,567	1.0781
IN	RA	15,120,817	17,791,387	1.1766
IN	RC	68,215,850	54,445,368	0.7981
IN	RD	12,482,311	9,868,163	0.7906
KS	CA	139,982	134,514	0.9609
KS	CC	1,567,146	967,841	0.6176
KS	CD	227,494	166,904	0.7337
KS	OA	6,759,178	12,437,581	1.8401
KS	OC	17,640,774	24,513,276	1.3896
KS	OD	6,873,526	10,502,657	1.5280
KS	RA	45,762,872	66,523,359	1.4537

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KS	RC	89,211,302	107,570,736	1.2058
KS	RD	39,259,526	54,463,533	1.3873
KY	CA	51,616	8,236	0.1596
KY	CC	1,988,490	312,321	0.1571
KY	CD	57,381	2,503	0.0436
KY	OA	5,068,618	7,202,972	1.4211
KY	OC	4,022,231	2,659,739	0.6613
KY	OD	1,648,427	1,541,524	0.9351
KY	RA	1,763,418	1,666,719	0.9452
KY	RC	13,776,657	5,822,709	0.4227
KY	RD	1,383,383	1,216,750	0.8795
LA	CA	171,501	22,322	0.1302
LA	CC	6,590,026	1,636,538	0.2483
LA	CD	135,471	13,927	0.1028
LA	OA	4,778,760	4,952,582	1.0364
LA	OC	7,511,020	3,816,632	0.5081
LA	OD	1,789,397	1,216,864	0.6800
LA	RA	7,371,875	11,198,900	1.5191
LA	RC	5,722,167	3,873,445	0.6769
LA	RD	1,527,290	1,548,011	1.0136
MA	CA	1,134	0	0.0000
MA	CC	329,703	176,987	0.5368
MA	CD	25,921	5,834	0.2251
MA	OA	900,775	2,599,143	2.8855
MA	OC	110,239	137,575	1.2480
MA	OD	801,491	1,102,943	1.3761
MA	RA	14,718	12,331	0.8378
MA	RC	15,130	80,473	5.3188
MA	RD	77,803	106,861	1.3735
MD	CA	10,519	0	0.0000
MD	CC	962,015	622,651	0.6472
MD	CD	250	0	0.0000
MD	OA	609,652	709,020	1.1630
MD	OC	2,741,202	2,895,113	1.0561
MD	OD	163,503	242,623	1.4839
MD	RA	3,407,570	2,595,265	0.7616
MD	RC	6,389,334	3,916,785	0.6130
MD	RD	660,732	343,891	0.5205
ME	CA	216	0	0.0000
ME	CC	1,165,411	0	0.0000
ME	CD	4,600	0	0.0000
ME	OA	1,586,544	2,363,832	1.4899
ME	OC	1,874,673	1,731,238	0.9235
ME	OD	165,227	105,618	0.6392

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ME	RA	9,351	14,094	1.5072
ME	RD	39,047	0	0.0000
MI	CA	193,871	68,807	0.3549
MI	CC	7,116,629	763,395	0.1073
MI	CD	175,496	66,964	0.3816
MI	OA	5,368,605	10,219,859	1.9036
MI	OC	8,868,973	11,354,183	1.2802
MI	OD	4,027,286	7,684,308	1.9081
MI	RA	5,888,851	6,051,522	1.0276
MI	RC	14,960,735	12,641,890	0.8450
MI	RD	5,493,243	5,776,695	1.0516
MN	CA	108,024	37,193	0.3443
MN	CC	4,616,998	1,503,902	0.3257
MN	CD	353,274	36,759	0.1041
MN	OA	21,433,457	11,733,609	0.5474
MN	OC	60,711,506	43,365,654	0.7143
MN	OD	7,044,934	4,491,700	0.6376
MN	RA	17,063,578	7,096,838	0.4159
MN	RC	135,588,147	82,866,852	0.6112
MN	RD	8,776,001	4,931,937	0.5620
MO	CA	78,672	14,938	0.1899
MO	CC	10,423,391	1,918,197	0.1840
MO	CD	267,743	56,389	0.2106
MO	OA	2,214,641	2,890,186	1.3050
MO	OC	14,858,433	14,043,669	0.9452
MO	OD	2,159,673	2,096,178	0.9706
MO	RA	13,606,575	23,062,351	1.6949
MO	RC	43,662,011	54,031,607	1.2375
MO	RD	7,837,913	8,102,999	1.0338
MS	CA	119,021	119,211	1.0016
MS	CC	6,638,558	770,857	0.1161
MS	CD	194,321	20,066	0.1033
MS	OA	6,844,179	6,932,260	1.0129
MS	OC	8,166,835	3,795,986	0.4648
MS	OD	3,170,854	2,086,009	0.6579
MS	RA	10,573,019	17,081,357	1.6156
MS	RC	4,126,304	2,988,120	0.7242
MS	RD	1,898,801	2,432,619	1.2811
MT	CA	188,931	91,748	0.4856
MT	CC	1,506,957	785,490	0.5212
MT	CD	114,175	129,054	1.1303
MT	OA	16,759,610	27,964,832	1.6686
MT	OC	8,759,220	7,239,077	0.8265
MT	OD	3,866,001	5,680,887	1.4694

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MT	RA	23,385,761	22,332,970	0.9550
MT	RC	8,935,267	6,025,601	0.6744
MT	RD	7,916,499	7,942,401	1.0033
NC	CA	16,619	12,867	0.7742
NC	CC	4,639,945	774,167	0.1668
NC	CD	569,174	44,877	0.0788
NC	OA	10,991,324	34,659,642	3.1534
NC	OC	20,377,192	27,725,103	1.3606
NC	OD	13,737,290	30,044,911	2.1871
NC	RA	4,923,934	8,329,772	1.6917
NC	RC	13,611,130	18,804,259	1.3815
NC	RD	6,891,694	9,759,346	1.4161
ND	CA	160,713	68,735	0.4277
ND	CC	1,504,792	513,649	0.3413
ND	CD	132,446	52,841	0.3990
ND	OA	51,335,616	55,319,135	1.0776
ND	OC	37,625,148	31,256,050	0.8307
ND	OD	18,869,624	15,596,125	0.8265
ND	RA	81,852,093	53,701,958	0.6561
ND	RC	51,442,164	36,940,696	0.7181
ND	RD	30,082,024	18,261,788	0.6071
NE	CA	49,513	23,669	0.4780
NE	CC	930,591	117,314	0.1261
NE	CD	18,149	888	0.0489
NE	OA	8,713,615	8,851,992	1.0159
NE	OC	31,670,509	21,098,284	0.6662
NE	OD	4,447,448	3,575,490	0.8039
NE	RA	37,098,913	42,074,136	1.1341
NE	RC	127,543,112	88,470,745	0.6937
NE	RD	19,768,748	17,167,784	0.8684
NH	CC	83,516	0	0.0000
NH	OA	55,524	11,296	0.2034
NH	OC	216,305	13,160	0.0608
NH	OD	10,838	0	0.0000
NH	RA	3,521	664	0.1886
NH	RD	27,677	0	0.0000
NJ	CA	4,353	4,384	1.0071
NJ	CC	1,701,505	267,328	0.1571
NJ	CD	7,617	5,353	0.7028
NJ	OA	200,360	76,534	0.3820
NJ	OC	568,781	664,170	1.1677
NJ	OD	107,998	118,339	1.0958
NJ	RA	359,343	320,329	0.8914
NJ	RC	390,100	175,835	0.4507

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NJ	RD	15,968	3,894	0.2439
NM	CA	70,374	117,717	1.6727
NM	CC	1,019,501	359,393	0.3525
NM	CD	36,536	7,748	0.2121
NM	OA	1,510,709	2,492,173	1.6497
NM	OC	1,109,435	1,120,095	1.0096
NM	OD	337,960	552,662	1.6353
NM	RA	2,005,090	4,253,745	2.1215
NM	RC	2,580,594	3,139,572	1.2166
NM	RD	1,032,369	2,311,548	2.2391
NV	CA	5,103	10,430	2.0439
NV	CC	55,846	71,338	1.2774
NV	OA	357,252	1,338,797	3.7475
NV	OC	224,470	908,730	4.0483
NV	OD	1,027,735	2,695,746	2.6230
NV	RA	16,940	81,588	4.8163
NV	RC	86,408	255,316	2.9548
NY	CA	96,357	351	0.0036
NY	CC	2,619,715	1,071,435	0.4090
NY	CD	11,224	4,896	0.4362
NY	OA	2,838,090	3,923,750	1.3825
NY	OC	5,908,422	5,789,217	0.9798
NY	OD	959,689	1,538,929	1.6036
NY	RA	785,422	524,832	0.6682
NY	RC	1,800,538	2,727,760	1.5150
NY	RD	138,550	70,825	0.5112
OH	CA	23,438	2,456	0.1048
OH	CC	1,533,042	264,863	0.1728
OH	CD	72,954	21,961	0.3010
OH	OA	3,690,537	4,066,746	1.1019
OH	OC	10,306,940	8,631,045	0.8374
OH	OD	1,654,179	1,780,952	1.0766
OH	RA	12,531,623	12,801,449	1.0215
OH	RC	38,930,215	26,844,918	0.6896
OH	RD	7,745,224	6,190,624	0.7993
OK	CA	183,356	37,821	0.2063
OK	CC	1,460,521	117,075	0.0802
OK	CD	215,811	32,265	0.1495
OK	OA	7,617,015	4,840,503	0.6355
OK	OC	4,399,752	1,371,298	0.3117
OK	OD	3,055,742	1,075,134	0.3518
OK	RA	16,008,917	13,938,326	0.8707
OK	RC	8,733,410	6,015,466	0.6888
OK	RD	15,034,203	8,647,847	0.5752

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OR	CA	27,242	0	0.0000
OR	CC	4,407,144	197,449	0.0448
OR	CD	111,940	3,741	0.0334
OR	OA	808,527	1,184,405	1.4649
OR	OC	1,770,846	2,865,753	1.6183
OR	OD	475,704	1,329,706	2.7952
OR	RA	7,894,672	23,964,762	3.0356
OR	RC	1,648,410	3,073,833	1.8647
OR	RD	4,618,597	13,187,883	2.8554
PA	CA	46,419	6,004	0.1293
PA	CC	1,601,184	465,934	0.2910
PA	CD	38,950	9,305	0.2389
PA	OA	2,363,764	4,723,251	1.9982
PA	OC	4,992,625	5,492,194	1.1001
PA	OD	1,721,679	1,956,389	1.1363
PA	RA	7,116,841	6,133,146	0.8618
PA	RC	9,816,000	6,326,048	0.6445
PA	RD	4,425,348	2,654,003	0.5997
RI	CC	17,369	0	0.0000
RI	OA	22,054	19,585	0.8880
RI	OC	7,041	1,588	0.2255
RI	OD	1,197	0	0.0000
RI	RC	458	796	1.7380
RI	RD	3,197	0	0.0000
SC	CA	3,010	1,610	0.5349
SC	CC	2,270,892	646,130	0.2845
SC	CD	70,817	5,119	0.0723
SC	OA	6,507,441	13,133,320	2.0182
SC	OC	8,159,274	8,625,016	1.0571
SC	OD	2,523,070	3,449,666	1.3672
SC	RA	3,977,187	4,381,058	1.1015
SC	RC	3,097,036	2,375,754	0.7671
SC	RD	780,671	1,357,817	1.7393
SD	CA	61,847	44,858	0.7253
SD	CC	834,559	574,668	0.6886
SD	CD	64,746	60,725	0.9379
SD	OA	16,358,127	28,730,840	1.7564
SD	OC	20,805,941	22,820,120	1.0968
SD	OD	7,523,634	11,543,846	1.5343
SD	RA	45,380,757	46,249,351	1.0191
SD	RC	76,798,859	63,872,284	0.8317
SD	RD	21,208,017	19,727,653	0.9302
TN	CA	114,846	37,366	0.3254
TN	CC	6,525,750	6,038,226	0.9253

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TN	CD	406,710	187,067	0.4600
TN	OA	6,312,246	9,119,910	1.4448
TN	OC	4,396,827	7,148,597	1.6259
TN	OD	1,621,626	904,725	0.5579
TN	RA	2,744,487	1,892,156	0.6894
TN	RC	7,121,389	3,054,478	0.4289
TN	RD	1,662,391	730,946	0.4397
TX	CA	2,046,102	1,112,107	0.5435
TX	CC	10,689,627	3,051,664	0.2855
TX	CD	1,091,574	650,452	0.5959
TX	OA	61,207,626	72,074,676	1.1775
TX	OC	38,656,124	56,655,833	1.4656
TX	OD	18,726,801	26,466,097	1.4133
TX	RA	112,883,139	148,027,535	1.3113
TX	RC	53,381,114	86,018,631	1.6114
TX	RD	33,571,917	57,943,101	1.7259
UT	CA	13,918	21,407	1.5381
UT	CC	77,565	44,083	0.5683
UT	CD	13,383	31,908	2.3842
UT	OA	522,375	622,383	1.1914
UT	OC	306,629	247,626	0.8076
UT	OD	98,484	222,598	2.2602
UT	RA	270,984	525,846	1.9405
UT	RC	33,856	56,899	1.6806
UT	RD	23,289	58,597	2.5161
VA	CA	48,756	208	0.0043
VA	CC	1,336,089	187,842	0.1406
VA	CD	18,499	8,289	0.4481
VA	OA	2,683,005	9,301,567	3.4668
VA	OC	4,439,448	9,423,281	2.1226
VA	OD	2,290,237	6,957,754	3.0380
VA	RA	3,455,036	3,880,199	1.1231
VA	RC	6,944,328	4,989,131	0.7184
VA	RD	1,398,723	2,382,376	1.7033
VT	CC	108,536	7,230	0.0666
VT	OA	67,504	33,691	0.4991
VT	OC	718,068	148,266	0.2065
VT	OD	59,774	17,433	0.2916
VT	RA	20,985	0	0.0000
VT	RC	43,571	72,401	1.6617
VT	RD	39,939	27,979	0.7005
WA	CA	28,377	1,669	0.0588
WA	CC	7,617,316	921,889	0.1210
WA	CD	84,294	3,909	0.0464

Loss Ratios by Fund Designation
2003 State Totals

WA	OA	3,330,841	3,291,177	0.9881
WA	OC	12,406,037	7,379,987	0.5949
WA	OD	2,411,819	3,199,660	1.3267
WA	RA	5,826,697	5,919,628	1.0159
WA	RC	6,307,937	7,521,650	1.1924
WA	RD	3,995,970	4,735,472	1.1851
WI	CA	192,078	72,290	0.3764
WI	CC	3,665,531	1,628,620	0.4443
WI	CD	98,875	14,261	0.1442
WI	OA	4,333,349	7,296,758	1.6839
WI	OC	14,686,984	19,854,989	1.3519
WI	OD	2,337,016	2,921,469	1.2501
WI	RA	4,488,910	6,380,057	1.4213
WI	RC	28,889,399	42,575,450	1.4737
WI	RD	2,833,563	4,845,028	1.7099
WV	CA	958	0	0.0000
WV	CC	151,356	90,954	0.6009
WV	CD	1,126	0	0.0000
WV	OA	475,096	1,233,594	2.5965
WV	OC	397,425	358,464	0.9020
WV	OD	192,570	189,345	0.9833
WV	RA	71,333	73,091	1.0246
WV	RC	325,764	153,655	0.4717
WV	RD	81,143	120,407	1.4839
WY	CA	16,259	17,252	1.0611
WY	CC	188,817	60,730	0.3216
WY	CD	29,224	14,237	0.4872
WY	OA	1,887,891	3,092,061	1.6378
WY	OC	1,244,565	1,041,208	0.8366
WY	OD	900,300	780,501	0.8669
WY	RA	649,178	483,143	0.7442
WY	RC	471,272	369,788	0.7847
WY	RD	633,298	442,439	0.6986

Loss Ratios by Fund Designation
2003 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