

Loss Ratios by Fund Designation  
2005 State Totals

State	Fund	Premium	Indemnity	Loss Ratio
AK	CA	22,564	0	0.0000
AK	CC	13,135	0	0.0000
AK	CD	0	0	0.0000
AK	OA	17,733	0	0.0000
AK	OD	0	0	0.0000
AL	CA	9,830	0	0.0000
AL	CC	1,201,736	69,702	0.0580
AL	CD	3,361	0	0.0000
AL	OA	6,163,693	6,732,788	1.0923
AL	OC	10,117,588	3,122,166	0.3086
AL	OD	1,026,810	767,569	0.7475
AL	RA	5,090,508	2,117,511	0.4160
AL	RC	6,124,287	1,901,192	0.3104
AL	RD	597,820	119,935	0.2006
AR	CA	415,906	123,485	0.2969
AR	CC	15,107,414	3,693,541	0.2445
AR	CD	267,144	38,754	0.1451
AR	OA	4,886,828	4,441,116	0.9088
AR	OC	6,262,814	3,029,763	0.4838
AR	OD	830,391	401,274	0.4832
AR	RA	8,389,459	8,178,701	0.9749
AR	RC	7,987,779	6,951,799	0.8703
AR	RD	1,494,650	1,023,929	0.6851
AZ	CA	37,430	107,359	2.8683
AZ	CC	1,585,236	13,486	0.0085
AZ	CD	71,941	1,596	0.0222
AZ	OA	1,843,861	1,040,139	0.5641
AZ	OC	2,736,160	1,482,569	0.5418
AZ	OD	1,446,558	360,896	0.2495
AZ	RA	503,956	65,301	0.1296
AZ	RC	292,091	86,140	0.2949
AZ	RD	92,802	7,700	0.0830
CA	CA	85,398	0	0.0000
CA	CC	52,504,591	3,241,363	0.0617
CA	CD	1,013,556	3,330	0.0033
CA	OA	12,649,825	17,066,741	1.3492
CA	OC	85,791,927	54,490,328	0.6351
CA	OD	6,154,310	14,062,403	2.2850
CA	RA	2,164,148	1,028,307	0.4752
CA	RC	1,762,538	313,625	0.1779
CA	RD	1,066,457	898,266	0.8423
CO	CA	2,996	4,261	1.4222
CO	CC	937,924	386,767	0.4124

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CO	CD	50,560	4,747	0.0939
CO	OA	6,419,411	8,268,150	1.2880
CO	OC	11,720,090	9,379,808	0.8003
CO	OD	2,022,064	1,374,298	0.6797
CO	RA	23,417,862	30,465,132	1.3009
CO	RC	34,352,077	39,596,772	1.1527
CO	RD	6,203,622	9,129,261	1.4716
CT	CC	466,449	19,881	0.0426
CT	OA	2,618,875	1,693,343	0.6466
CT	OC	286,889	188,076	0.6556
CT	OD	51,788	17,622	0.3403
CT	RA	5,525	4,445	0.8045
CT	RC	16,782	20,182	1.2026
CT	RD	55,162	17,838	0.3234
DE	CC	154,400	2,398	0.0155
DE	OA	6,333	11,269	1.7794
DE	OC	541,179	310,400	0.5736
DE	OD	24,882	65,237	2.6219
DE	RA	1,988,652	1,817,122	0.9137
DE	RC	1,797,970	424,851	0.2363
DE	RD	61,498	65,570	1.0662
FL	CA	109,858	11,092	0.1010
FL	CC	30,594,959	53,084,290	1.7351
FL	CD	1,301,763	4,772,225	3.6660
FL	OA	14,692,453	20,222,746	1.3764
FL	OC	46,113,451	177,656,936	3.8526
FL	OD	12,352,274	53,173,511	4.3048
FL	RA	1,432,697	474,706	0.3313
FL	RC	1,195,170	121,064	0.1013
FL	RD	379,263	127,643	0.3366
GA	CA	279,874	43,467	0.1553
GA	CC	4,749,066	262,870	0.0554
GA	CD	75,019	1,687	0.0225
GA	OA	19,233,644	29,467,728	1.5321
GA	OC	21,946,908	15,520,271	0.7072
GA	OD	3,216,099	2,920,119	0.9080
GA	RA	16,314,339	6,326,367	0.3878
GA	RC	9,574,185	3,663,581	0.3827
GA	RD	3,190,783	877,098	0.2749
HI	CC	195,937	24,109	0.1230
HI	OC	521,133	365,129	0.7006
HI	OD	272,736	0	0.0000
IA	CA	6,356	0	0.0000
IA	CC	2,050,185	77,778	0.0379

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IA	CD	5,799	0	0.0000
IA	OA	1,169,043	237,407	0.2031
IA	OC	26,132,039	5,786,970	0.2215
IA	OD	1,826,634	383,230	0.2098
IA	RA	11,174,075	2,788,179	0.2495
IA	RC	254,101,525	60,776,526	0.2392
IA	RD	14,063,797	2,741,248	0.1949
ID	CA	50,678	0	0.0000
ID	CC	3,530,732	353,101	0.1000
ID	CD	57,196	0	0.0000
ID	OA	7,805,050	7,164,690	0.9180
ID	OC	17,249,378	9,971,385	0.5781
ID	OD	4,801,815	3,097,247	0.6450
ID	RA	4,120,496	2,884,557	0.7001
ID	RC	3,522,508	1,768,020	0.5019
ID	RD	877,654	496,915	0.5662
IL	CA	29,741	13,297	0.4471
IL	CC	6,090,486	607,956	0.0998
IL	CD	17,936	1,499	0.0836
IL	OA	2,265,598	1,046,183	0.4618
IL	OC	20,622,070	12,053,458	0.5845
IL	OD	5,608,328	2,868,874	0.5115
IL	RA	23,106,735	15,646,827	0.6772
IL	RC	180,615,366	138,075,772	0.7645
IL	RD	38,924,968	44,041,687	1.1315
IN	CA	28,700	0	0.0000
IN	CC	1,205,463	46,665	0.0387
IN	CD	16,063	11,841	0.7372
IN	OA	3,275,856	1,190,703	0.3635
IN	OC	12,085,620	2,234,283	0.1849
IN	OD	3,034,590	320,332	0.1056
IN	RA	20,902,544	6,337,870	0.3032
IN	RC	99,560,734	22,099,062	0.2220
IN	RD	23,186,062	6,680,529	0.2881
KS	CA	23,308	4,330	0.1858
KS	CC	2,069,740	506,307	0.2446
KS	CD	19,361	10,820	0.5589
KS	OA	7,933,332	4,056,778	0.5114
KS	OC	22,165,847	8,192,666	0.3696
KS	OD	6,128,251	2,371,062	0.3869
KS	RA	67,288,057	35,440,301	0.5267
KS	RC	127,154,574	53,777,479	0.4229
KS	RD	28,595,425	13,973,629	0.4887
KY	CA	12,225	0	0.0000

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KY	CC	1,656,213	526,889	0.3181
KY	CD	12,860	0	0.0000
KY	OA	4,741,173	5,976,088	1.2605
KY	OC	4,938,645	4,175,580	0.8455
KY	OD	1,195,256	2,135,174	1.7864
KY	RA	1,812,142	641,838	0.3542
KY	RC	19,132,404	5,990,605	0.3131
KY	RD	1,182,146	320,074	0.2708
LA	CA	344,819	474	0.0014
LA	CC	6,594,882	890,513	0.1350
LA	CD	190,863	19,744	0.1034
LA	OA	5,200,540	4,173,752	0.8026
LA	OC	8,412,281	4,308,886	0.5122
LA	OD	2,168,932	942,417	0.4345
LA	RA	4,454,656	3,727,879	0.8369
LA	RC	5,520,108	2,645,993	0.4793
LA	RD	982,959	819,097	0.8333
MA	CA	9,058	108,936	12.0265
MA	CC	429,873	128,920	0.2999
MA	OA	1,310,420	3,397,805	2.5929
MA	OC	648,284	799,942	1.2339
MA	OD	2,660	6,166	2.3180
MA	RA	21,079	86,675	4.1119
MA	RC	22,582	47,819	2.1176
MA	RD	9,762	0	0.0000
MD	CA	9,900	0	0.0000
MD	CC	969,131	2,146	0.0022
MD	OA	341,250	279,663	0.8195
MD	OC	2,647,821	727,291	0.2747
MD	OD	94,592	22,423	0.2370
MD	RA	1,041,012	691,260	0.6640
MD	RC	9,168,006	2,489,269	0.2715
MD	RD	733,620	159,072	0.2168
ME	CC	786,767	39,653	0.0504
ME	CD	4,538	0	0.0000
ME	OA	1,944,951	2,441,493	1.2553
ME	OC	2,122,130	3,280,130	1.5457
ME	OD	191,253	328,551	1.7179
ME	RA	8,264	23,443	2.8368
ME	RD	27,514	259,214	9.4212
MI	CA	29,847	0	0.0000
MI	CC	6,994,085	563,774	0.0806
MI	CD	84,579	33,808	0.3997
MI	OA	5,851,549	3,221,963	0.5506

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MI	OC	10,523,395	3,422,214	0.3252
MI	OD	3,700,551	1,082,598	0.2926
MI	RA	18,584,702	5,343,753	0.2875
MI	RC	19,752,339	4,952,673	0.2507
MI	RD	8,481,959	1,531,598	0.1806
MN	CA	56,029	26,463	0.4723
MN	CC	4,512,033	604,452	0.1340
MN	CD	15,143	0	0.0000
MN	OA	14,004,217	19,724,909	1.4085
MN	OC	46,907,393	45,172,226	0.9630
MN	OD	3,743,400	2,886,501	0.7711
MN	RA	16,477,216	11,663,291	0.7078
MN	RC	192,739,372	49,588,193	0.2573
MN	RD	6,495,223	2,940,533	0.4527
MO	CA	55,341	5,427	0.0981
MO	CC	11,356,964	1,304,906	0.1149
MO	CD	194,032	4,651	0.0240
MO	OA	1,549,716	917,904	0.5923
MO	OC	13,653,231	7,071,839	0.5180
MO	OD	1,085,245	522,995	0.4819
MO	RA	11,408,222	10,673,326	0.9356
MO	RC	66,169,864	47,327,920	0.7152
MO	RD	6,085,124	7,863,428	1.2922
MS	CA	54,684	0	0.0000
MS	CC	7,713,578	388,934	0.0504
MS	CD	3,840	1,845	0.4805
MS	OA	6,812,434	6,491,572	0.9529
MS	OC	9,572,657	2,627,468	0.2745
MS	OD	1,314,836	686,589	0.5222
MS	RA	6,262,792	4,592,970	0.7334
MS	RC	4,761,402	1,544,791	0.3244
MS	RD	976,444	400,612	0.4103
MT	CA	42,076	1,517	0.0361
MT	CC	1,742,794	165,908	0.0952
MT	CD	65,537	39,476	0.6023
MT	OA	28,476,003	14,646,647	0.5144
MT	OC	16,667,725	6,026,808	0.3616
MT	OD	5,111,895	1,626,014	0.3181
MT	RA	15,430,665	3,423,489	0.2219
MT	RC	22,199,439	4,319,755	0.1946
MT	RD	6,625,638	1,503,939	0.2270
NC	CA	16,208	0	0.0000
NC	CC	4,745,925	148,707	0.0313
NC	CD	52,728	12,826	0.2432

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NC	OA	14,884,045	28,508,682	1.9154
NC	OC	23,821,438	15,092,324	0.6336
NC	OD	3,075,817	2,882,564	0.9372
NC	RA	6,899,843	5,054,222	0.7325
NC	RC	22,246,401	13,041,417	0.5862
NC	RD	1,741,123	866,470	0.4977
ND	CA	63,564	13,566	0.2134
ND	CC	1,367,337	229,230	0.1676
ND	CD	17,307	2,482	0.1434
ND	OA	51,674,348	62,860,685	1.2165
ND	OC	58,448,588	47,225,327	0.8080
ND	OD	16,082,027	10,896,373	0.6775
ND	RA	68,994,357	48,044,504	0.6964
ND	RC	85,701,019	43,857,470	0.5117
ND	RD	26,141,308	12,600,905	0.4820
NE	CA	16,124	0	0.0000
NE	CC	1,016,959	79,633	0.0783
NE	CD	11,892	3,524	0.2963
NE	OA	5,187,894	3,150,836	0.6073
NE	OC	27,119,403	7,210,917	0.2659
NE	OD	3,569,181	2,259,184	0.6330
NE	RA	33,317,060	17,096,981	0.5132
NE	RC	164,573,600	43,761,640	0.2659
NE	RD	19,295,894	7,471,795	0.3872
NH	CC	71,064	0	0.0000
NH	OA	14,359	34,515	2.4037
NH	OC	277,817	458,241	1.6494
NH	RD	16,035	0	0.0000
NJ	CC	1,784,422	66,716	0.0374
NJ	OA	336,424	794,717	2.3622
NJ	OC	656,091	247,284	0.3769
NJ	OD	12,655	5,738	0.4534
NJ	RA	167,433	49,812	0.2975
NJ	RC	509,444	352,162	0.6913
NJ	RD	16,885	0	0.0000
NM	CA	71,234	0	0.0000
NM	CC	1,252,788	57,748	0.0461
NM	CD	17,462	0	0.0000
NM	OA	920,163	498,168	0.5414
NM	OC	1,478,521	376,287	0.2545
NM	OD	366,892	168,538	0.4594
NM	RA	2,331,702	825,365	0.3540
NM	RC	3,732,088	409,553	0.1097
NM	RD	501,779	107,386	0.2140

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NV	CC	132,759	5,791	0.0436
NV	CD	1,266	0	0.0000
NV	OA	313,121	393,364	1.2563
NV	OC	123,969	115,599	0.9325
NV	OD	207,736	172,251	0.8292
NV	RA	152,570	191,600	1.2558
NV	RC	57,146	77,135	1.3498
NV	RD	31,021	40,742	1.3134
NY	CA	8,132	2,292	0.2818
NY	CC	3,039,003	271,361	0.0893
NY	CD	2,478	0	0.0000
NY	OA	4,465,096	5,477,326	1.2267
NY	OC	7,461,744	5,815,084	0.7793
NY	OD	161,830	217,593	1.3446
NY	RA	635,971	238,041	0.3743
NY	RC	1,516,392	233,536	0.1540
NY	RD	561,985	456,503	0.8123
OH	CA	3,777	0	0.0000
OH	CC	1,670,356	27,999	0.0168
OH	OA	3,606,171	1,392,713	0.3862
OH	OC	10,775,912	4,528,357	0.4202
OH	OD	1,514,971	817,705	0.5397
OH	RA	16,425,301	8,025,071	0.4886
OH	RC	67,435,825	32,848,818	0.4871
OH	RD	7,909,174	2,954,478	0.3736
OK	CA	40,088	3,666	0.0914
OK	CC	2,074,631	308,426	0.1487
OK	CD	26,572	3,030	0.1140
OK	OA	6,574,532	4,102,937	0.6241
OK	OC	10,982,255	4,465,937	0.4067
OK	OD	1,158,655	565,395	0.4880
OK	RA	11,443,263	4,832,101	0.4223
OK	RC	25,984,044	12,127,554	0.4667
OK	RD	1,922,097	602,883	0.3137
OR	CA	12,019	0	0.0000
OR	CC	5,145,225	109,913	0.0214
OR	CD	9,587	0	0.0000
OR	OA	1,531,301	3,785,660	2.4722
OR	OC	1,705,112	1,941,591	1.1387
OR	OD	300,068	356,567	1.1883
OR	RA	5,680,686	13,029,677	2.2937
OR	RC	2,394,456	3,331,542	1.3914
OR	RD	1,358,986	3,508,873	2.5820
PA	CA	79,170	4,634	0.0585

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PA	CC	1,516,482	135,491	0.0893
PA	CD	7,504	47	0.0063
PA	OA	2,337,514	2,237,932	0.9574
PA	OC	6,748,393	4,900,435	0.7262
PA	OD	680,979	347,859	0.5108
PA	RA	5,317,569	2,851,072	0.5362
PA	RC	11,076,247	3,415,987	0.3084
PA	RD	2,065,175	1,157,159	0.5603
RI	CC	19,850	0	0.0000
RI	OA	18,359	42,218	2.2996
RI	OC	20,280	4,733	0.2334
RI	OD	1,743	8,908	5.1107
SC	CA	13,501	28,345	2.0995
SC	CC	2,186,413	259,127	0.1185
SC	OA	5,239,886	9,577,771	1.8279
SC	OC	10,230,632	5,064,411	0.4950
SC	OD	1,914,164	1,566,084	0.8182
SC	RA	2,907,714	1,175,686	0.4043
SC	RC	5,427,813	954,264	0.1758
SC	RD	641,727	119,488	0.1862
SD	CA	21,729	26,556	1.2221
SD	CC	826,874	182,124	0.2203
SD	CD	4,945	0	0.0000
SD	OA	15,869,409	10,325,244	0.6506
SD	OC	22,121,170	9,788,228	0.4425
SD	OD	1,968,446	679,471	0.3452
SD	RA	43,990,577	27,362,822	0.6220
SD	RC	134,583,849	63,974,285	0.4753
SD	RD	11,433,266	5,604,526	0.4902
TN	CA	66,598	4,450	0.0668
TN	CC	7,310,868	3,319,194	0.4540
TN	CD	128,595	10,809	0.0841
TN	OA	4,679,007	6,464,731	1.3816
TN	OC	6,453,705	1,618,601	0.2508
TN	OD	1,084,067	80,353	0.0741
TN	RA	2,481,624	1,406,540	0.5668
TN	RC	9,386,809	1,935,311	0.2062
TN	RD	766,005	194,410	0.2538
TX	CA	804,057	89,876	0.1118
TX	CC	15,721,294	1,485,728	0.0945
TX	CD	346,547	42,510	0.1227
TX	OA	56,552,236	33,981,876	0.6009
TX	OC	75,930,840	35,469,155	0.4671
TX	OD	15,645,687	7,834,934	0.5008



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TX	RA	75,420,485	53,856,220	0.7141
TX	RC	57,836,776	28,959,940	0.5007
TX	RD	17,558,767	8,517,373	0.4851
UT	CA	2,375	0	0.0000
UT	CC	161,765	13,907	0.0860
UT	CD	2,890	0	0.0000
UT	OA	1,221,325	1,994,806	1.6333
UT	OC	343,487	434,256	1.2643
UT	OD	420,915	187,951	0.4465
UT	RA	402,003	290,784	0.7233
UT	RC	73,636	53,323	0.7241
UT	RD	27,805	66,288	2.3840
VA	CA	132,020	0	0.0000
VA	CC	1,351,099	145,179	0.1075
VA	CD	1,489	0	0.0000
VA	OA	3,058,569	4,311,955	1.4098
VA	OC	3,741,733	2,033,714	0.5435
VA	OD	548,631	765,896	1.3960
VA	RA	4,292,656	2,706,372	0.6305
VA	RC	9,591,836	5,588,137	0.5826
VA	RD	676,256	566,254	0.8373
VT	CC	157,301	3,161	0.0201
VT	OA	37,984	9,254	0.2436
VT	OC	942,496	283,440	0.3007
VT	OD	7,241	2,291	0.3164
VT	RA	24,157	25,989	1.0758
VT	RC	4,055	5,309	1.3092
VT	RD	28,592	4,957	0.1734
WA	CA	59,738	7,614	0.1275
WA	CC	8,735,844	818,954	0.0937
WA	CD	48,676	0	0.0000
WA	OA	6,494,832	5,774,924	0.8892
WA	OC	19,415,477	9,465,629	0.4875
WA	OD	830,444	462,098	0.5564
WA	RA	5,899,464	5,242,205	0.8886
WA	RC	4,094,347	2,563,811	0.6262
WA	RD	3,015,266	1,851,983	0.6142
WI	CA	7,921	0	0.0000
WI	CC	3,185,789	945,414	0.2968
WI	CD	2,742	0	0.0000
WI	OA	5,197,515	6,506,715	1.2519
WI	OC	13,984,286	7,646,037	0.5468
WI	OD	2,119,846	1,384,954	0.6533
WI	RA	17,345,973	12,729,215	0.7338

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WI	RC	32,023,458	12,337,996	0.3853
WI	RD	6,592,608	3,259,487	0.4944
WV	CC	168,270	6,510	0.0387
WV	OA	220,345	360,990	1.6383
WV	OC	351,006	78,945	0.2249
WV	OD	30,525	0	0.0000
WV	RA	39,584	12,984	0.3280
WV	RC	474,030	262,526	0.5538
WV	RD	1,814	0	0.0000
WY	CA	5,330	3,794	0.7118
WY	CC	234,475	57,278	0.2443
WY	CD	1,043	0	0.0000
WY	OA	5,796,994	6,724,940	1.1601
WY	OC	1,740,916	1,189,176	0.6831
WY	OD	908,010	592,690	0.6527
WY	RA	753,510	524,824	0.6965
WY	RC	596,573	247,172	0.4143
WY	RD	506,635	184,647	0.3645

Loss Ratios by Fund Designation  
2005 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