

State of Nevada - Profitability Report - TOI 19.0 - Instructions and Example

Template Updated April 2016

- The Profitability Report must consist of historical Nevada experience for the specific book of business only.
- Adjustments, such as on-leveling of premiums, trending of losses, or catastrophe loads may *not* be used in the Profitability Report.
- Expenses should be actual dollar figures incurred in Nevada by coverage and by year, *not* based on an assumed *a priori* expense ratio.

Accident Year Ending	Months of Development	Earned Premium (A)	Incurred Loss, Including All Loss-Adjustment Expenses (LAE) (B)	Anticipated Development of Loss and LAE (C)	Ultimate Loss, Including All LAE (D) = (B) + (C)	Loss Ratio (E) = (D)/(A)	Underwriting Expenses (F)	Expense Ratio (G) = (F)/(A)	Underwriting Gain/Loss (H) = (A) - (D) - (F)	Percent Gain/Loss (I) = (H)/(A)
BODILY INJURY (BI) EXPERIENCE										
3/31/2012	51	491,771	181,541	76,381	257,922	52.45%	167,283	34.0%	66,566	13.54%
3/31/2013	39	458,719	190,768	48,531	239,299	52.17%	162,518	35.4%	56,902	12.40%
3/31/2014	27	504,448	265,730	102,366	368,096	72.97%	184,330	36.5%	-47,978	-9.51%
3/31/2015	15	602,449	245,998	36,480	282,478	46.89%	216,483	35.9%	103,488	17.18%
3/31/2016	3	815,555	445,275	56,243	501,518	61.49%	252,393	30.9%	61,644	7.56%
Total		2,872,942	1,329,312	320,001	1,649,313	57.41%	983,007	34.2%	240,622	8.38%

PROPERTY DAMAGE (PD) EXPERIENCE										
3/31/2012	51	191,780	126,451	4,058	130,509	68.05%	65,453	34.1%	-4,182	-2.18%
3/31/2013	39	183,517	135,239	16,739	151,978	82.81%	65,479	35.7%	-33,940	-18.49%
3/31/2014	27	203,462	125,117	8,749	133,866	65.79%	73,358	36.1%	-3,762	-1.85%
3/31/2015	15	246,821	102,478	32,315	134,793	54.61%	86,754	35.1%	25,274	10.24%
3/31/2016	3	279,066	129,174	29,542	158,716	56.87%	98,708	35.4%	21,642	7.76%
Total		1,104,646	618,459	91,403	709,862	64.26%	389,752	35.3%	5,032	0.46%

UNINSURED / UNDERINSURED MOTORISTS (UM/UIM) EXPERIENCE										
3/31/2012	51	142,613	218,453	2,021	220,474	154.60%	48,486	34.0%	-126,347	-88.59%
3/31/2013	39	155,964	127,351	4,589	131,940	84.60%	54,285	34.8%	-30,261	-19.40%
3/31/2014	27	166,467	86,428	87,523	173,951	104.50%	60,553	36.4%	-68,037	-40.87%
3/31/2015	15	192,783	79,987	11,685	91,672	47.55%	67,307	34.9%	33,804	17.53%
3/31/2016	3	221,822	160,913	15,245	176,158	79.41%	76,289	34.4%	-30,625	-13.81%
Total		879,649	673,132	121,063	794,195	90.29%	306,920	34.9%	-221,466	-25.18%

Accident Year Ending	Months of Development	Earned Premium	Incurred Loss, Including All LAE	Anticipated Development of Loss and LAE	Ultimate Loss, Including All LAE	Loss Ratio	Underwriting Expenses	Expense Ratio	Underwriting Gain/Loss	Percent Gain/Loss
MEDICAL PAYMENTS (MED) EXPERIENCE										
3/31/2012	51	59,257	43,173	0	43,173	72.86%	20,120	34.0%	-4,036	-6.81%
3/31/2013	39	53,917	25,682	7,621	33,303	61.77%	18,305	34.0%	2,309	4.28%
3/31/2014	27	80,444	38,479	2,557	41,036	51.01%	28,902	35.9%	10,506	13.06%
3/31/2015	15	94,335	49,678	4,156	53,834	57.07%	32,302	34.2%	8,199	8.69%
3/31/2016	3	116,777	46,161	45,321	91,482	78.34%	40,321	34.5%	-15,026	-12.87%
Total		404,730	203,173	59,655	262,828	64.94%	139,950	34.6%	1,952	0.48%

COLLISION (COLL) EXPERIENCE										
3/31/2012	51	294,680	209,222	-4,058	205,164	69.62%	101,204	34.3%	-11,688	-3.97%
3/31/2013	39	279,818	216,171	5,509	221,680	79.22%	95,478	34.1%	-37,340	-13.34%
3/31/2014	27	317,802	191,958	-10,762	181,196	57.02%	113,970	35.9%	22,636	7.12%
3/31/2015	15	391,591	209,159	-52,620	156,539	39.98%	134,296	34.3%	100,756	25.73%
3/31/2016	3	562,732	385,239	35,289	420,528	74.73%	192,998	34.3%	-50,794	-9.03%
Total		1,846,623	1,211,749	-26,642	1,185,107	64.18%	637,946	34.5%	23,570	1.28%

COMPREHENSIVE (COMP) EXPERIENCE										
3/31/2012	51	70,146	54,256	-1,691	52,565	74.94%	23,791	33.9%	-6,210	-8.85%
3/31/2013	39	62,873	52,501	-8,352	44,149	70.22%	21,456	34.1%	-2,732	-4.35%
3/31/2014	27	49,358	33,242	-5,583	27,659	56.04%	17,706	35.9%	3,993	8.09%
3/31/2015	15	57,076	34,038	-7,144	26,894	47.12%	19,201	33.6%	10,981	19.24%
3/31/2016	3	87,993	44,369	22,397	66,766	75.88%	29,383	33.4%	-8,156	-9.27%
Total		327,446	218,406	-373	218,033	66.59%	111,537	34.1%	-2,124	-0.65%

ALL COVERAGES COMBINED										
3/31/2012	51	1,250,247	833,096	76,711	909,807	72.77%	426,337	34.1%	-85,897	-6.87%
3/31/2013	39	1,194,808	747,712	74,637	822,349	68.83%	417,521	34.9%	-45,062	-3.77%
3/31/2014	27	1,321,981	740,954	184,850	925,804	70.03%	478,819	36.2%	-82,642	-6.25%
3/31/2015	15	1,585,055	721,338	24,872	746,210	47.08%	556,343	35.1%	282,502	17.82%
3/31/2016	3	2,083,945	1,211,131	204,037	1,415,168	67.91%	690,092	33.1%	-21,315	-1.02%
Total		7,436,036	4,254,231	565,107	4,819,338	64.81%	2,569,112	34.5%	47,586	0.64%