UTAH COUNTIES INDEMNITY POOL

Loss Ratio Report as of 12/31/19

County	Premium				Estimated Ultimate Loss Ratio				Estimated Ultimate Combined Ratio			
	2016	2017	2018	Total	2016	2017	2018	Total	2016	2017	2018	Total
Beaver	140,472	148,900	161,720	451,092	60.5%	28.3%	96.3%	62.7%	103.3%	69.3%	140.4%	105.4%
Box Elder	294,948	304,092	296,874	895,914	1.9%	68.9%	125.3%	65.5%	44.7%	109.9%	169.4%	108.1%
Daggett	66,268	68,256	66,545	201,069	73.1%	253.5%	0.0%	110.1%	115.9%	294.5%	44.1%	152.7%
Davis	677,183	744,768	770,670	2,192,621	70.1%	41.9%	47.7%	52.6%	112.9%	82.9%	91.8%	95.2%
Duchesne	210,198	231,217	241,418	682,833	298.1%	100.2%	23.4%	134.0%	340.9%	141.2%	67.5%	176.7%
Emery	199,894	205,891	196,008	601,793	22.6%	120.0%	0.2%	48.6%	65.4%	161.0%	44.3%	91.2%
Garfield	151,505	157,565	143,117	452,187	35.2%	93.3%	0.0%	44.3%	78.0%	134.3%	44.1%	86.9%
Iron	238,026	254,855	281,041	773,922	11.0%	15.4%	2.0%	9.1%	53.8%	56.4%	46.1%	51.8%
Juab	156,132	154,571	128,895	439,598	45.6%	15.4%	5.5%	23.2%	88.4%	56.4%	49.6%	65.7%
Kane	186,984	190,723	175,853	553,560	155.0%	11.7%	14.3%	60.9%	197.8%	52.7%	58.4%	103.5%
Millard	209,178	223,820	230,752	663,750	101.6%	101.3%	55.0%	85.3%	144.4%	142.3%	99.1%	127.9%
Morgan	82,060	83,975	75,791	241,826	1.7%	243.1%	0.4%	85.1%	44.5%	284.1%	44.5%	127.7%
Piute	26,895	28,240	29,261	84,396	252.5%	27.1%	38.4%	102.8%	295.3%	68.1%	82.5%	145.4%
Rich	52,334	52,857	44,597	149,788	11.0%	349.2%	21.7%	133.5%	53.8%	390.2%	65.8%	176.1%
San Juan	232,054	239,016	220,690	691,760	18.9%	7.7%	109.0%	43.8%	61.7%	48.7%	153.1%	86.4%
Sanpete	127,016	129,556	141,917	398,489	25.3%	11.7%	223.3%	91.4%	68.1%	52.7%	267.4%	134.1%
Sevier	205,041	209,142	202,216	616,399	15.0%	13.0%	104.1%	43.5%	57.8%	54.0%	148.2%	86.1%
Uintah	408,004	412,084	388,589	1,208,677	15.2%	11.8%	0.8%	9.4%	58.0%	52.8%	44.9%	52.0%
Wasatch	324,698	263,257	257,516	845,471	71.0%	66.9%	45.0%	61.8%	113.8%	107.9%	89.1%	104.4%
Washington	474,291	469,548	487,624	1,431,463	3.2%	2.2%	22.6%	9.5%	46.0%	43.2%	66.7%	52.2%
Wayne	70,355	69,652	60,985	200,992	21.5%	0.0%	0.0%	7.5%	64.3%	41.0%	44.1%	50.1%
Weber	877,216	974,587	1,044,090	2,895,893	35.5%	131.0%	34.1%	67.1%	78.3%	172.0%	78.2%	109.8%
UCIP	7,949	7,949	5,622	21,520	0.0%	0.0%	0.0%	0.0%	42.8%	41.0%	44.1%	42.5%
NonEquity	405,175	475,906	472,376	1,353,457	8.3%	5.4%	104.1%	40.7%	51.1%	46.4%	148.2%	83.3%
Total	5,823,876	6,100,427	6,124,167	18,048,470	47.9%	60.1%	48.7%	52.3%	90.7%	101.1%	92.8%	94.9%
Reinsurance Expense Ratio					27.4%	26.1%	27.8%	27.1%				
Operating Expense Ratio					15.4%	14.9%	16.3%	15.5%				

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