

**Colorado Uninsured Motorists
Report to the Division of
Insurance In Response to HB 97-1209
2002**

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**Colorado Uninsured Motorists
Report to the Division of Insurance
In Response to HB 97-1209**

Executive Summary

This report has been prepared by Insurance Services Office, Inc., (ISO) for the Colorado Division of Insurance in response to Colorado HB 97-1209. One of HB 97-1209's requirements is that all insurers annually report to the Division of Insurance on their personal automobile uninsured motorists claims frequency, and that the Division compile that information and present a report to the Colorado General Assembly.

In response to HB 97-1209, ISO has now collected data for six separate annual periods – the years ending June 30 of 1997 through 2002. Exhibit C summarizes this data. Per Exhibit C, from the year ending June 30, 2001 to the year ending June 30, 2002:

- the annualized earned policy count has increased by 5.0 percent
- paid uninsured motorist bodily injury (UMBI) claims have increased by 19.0 percent
- paid uninsured motorists property damage (UMPD) claims have increased by 19.2 percent.

As part of this report, ISO has also estimated the number of uninsured vehicles in Colorado (see Exhibits D.1 and D.2). For reasons described more fully in the report, it is impossible to quantify this number precisely. However, based on the latest available data from the three major personal automobile insurance statistical agents (Insurance Services Office, Inc., the National Association of Independent Insurers, and the National Independent Statistical Service), and a September 1994 study by the Insurance Research Council, ISO developed two separate estimates for the number of uninsured personal automobiles in Colorado.

- Using data from the statistical agents for 2000, plus the Insurance Research Council study, the estimated number of uninsured personal automobiles in Colorado was about 399,000, or about 12.5 percent of the total number of personal automobiles in Colorado. A similar calculation (from the 1999 Report) based on data for 1997 and the first half of 1998 resulted in an estimated number of uninsured personal automobiles of 536,000, or about 18.2 percent of the number of Colorado personal automobiles (see Exhibits D.1 and D.2 for details).
- Using data for 2000 from the three statistical agents, plus additional internal ISO data, we estimate that the percentage of uninsured personal automobiles in Colorado ranged from a low of 9.3 percent to a high of 22.6 percent, and that the number of uninsured personal automobiles in Colorado ranged from a low of 287,000 to a high of 815,000. A similar calculation (from the 1999 Report) using data from 1997 and the first half of 1998 resulted in a percentage range of 13.7 percent to 32.9 percent, and a numerical range of 382,000 to 1,181,000 (see Exhibits D.1 and D.2 for details).

Colorado has implemented a database designed to track whether vehicles registered in Colorado are carrying auto insurance. That database became operational on January 1, 1999. As noted above, the calculations and data on Exhibits D.1 and D.2 clearly indicate a decline in the uninsured motorist population. This decline might be a result of the database implemented on January 1, 1999.

The data on Exhibit C through June 30, 2001 also indicate that the database implemented on January 1, 1999 might be having an impact in reducing the uninsured motorist population in Colorado (see last year's report for details). However, the data reported for the year ending June 30, 2002 are more difficult to interpret. As noted above, the annualized earned policy count increased by five percent for the latest year (and has increased for every year in the study). But the number of paid UMBI claims and paid UMPD claims each increased by about 19 percent for the latest year. It is not known if the increases in the uninsured motorists claims are caused by an increase in the uninsured motorist population, or if they are caused by something else.

In summary, the data analyzed in this report generally indicate a declining uninsured motorist population. The one anomalous result is the increase in UMBI and UMPD claims for the latest year.

Background

In 1997, HB 97-1209 became law in Colorado. One of HB 97-1209's requirements is that insurers report to the Division of Insurance on their personal automobile uninsured motorists claims frequency, and that the Division compile that information for all Colorado insurers and present a report to the Colorado General Assembly.

Specifically, HB 97-1209 reads:

“(6.5) All insurers actively writing automobile insurance will report their policyholder and uninsured motorists claim numbers to the Commissioner in a manner prescribed by the Commissioner, starting with data for the twelve-month period immediately preceding July 1, 1997.

(7) The Division of Insurance in the Department of Regulatory Agencies shall contract with a company that gathers statistical information concerning personal lines of property and casualty insurance. Said company shall be paid from the Motorists Insurance Identification Account within the Highway Users Tax Fund, and shall report the frequency of uninsured motorist claims to the Division of Insurance on a regular basis. Such report shall include a comparison of the number of uninsured motorist claims with the average number of such claims reported for the twelve-month period immediately preceding July 1, 1997. The Division shall transmit such information to the General Assembly no later than January 1, 1999, and each January 1 thereafter.”

The Division of Insurance contracted with Insurance Services Office, Inc., (ISO) to gather and compile the information required by HB 97-1209. In addition, the Division of Insurance asked ISO to estimate the number of uninsured motorists in Colorado.

ISO Actions

ISO worked with the Division of Insurance to develop specifications for the data to be collected, and to draft a letter to insurers.

In June 2002, the Division of Insurance released its “Call” for data to insurance companies that write personal auto insurance in Colorado (see Exhibit A). The Call contained reporting requirements, the form for companies to submit the required uninsured motorists data to ISO, and deadlines for reporting the data.

ISO then collected data in accordance with the Call, and reviewed the data for reasonableness. Nothing unusual was detected.

ISO also worked with the Division of Insurance to get additional data from the other major Colorado personal automobile statistical agents – the National Association of

Independent Insurers (NAII), and the National Independent Statistical Service (NISS) – in order to develop an estimate of the uninsured motorists population in Colorado.

Companies Reporting

Exhibit B lists the 487 companies that reported data under HB 97-1209 in 2002.

Insurers writing less than one percent of the Colorado personal automobile insurance market did not respond to the Call. The absence of data from such insurers does not materially affect this report.

Summary of Reported Data

Exhibit C summarizes the data reported in response to HB 97-1209. During the 1997 to 2002 experience period:

- the annualized earned policy count has increased by 23.1%
- paid uninsured motorists bodily injury (UMBI) claims have dropped 6.4 percent
- paid uninsured motorists property damage (UMPD) claims have increased by 32.7 percent.
 - Much of the increase in paid UMPD claims may be the result of the increase in the earned policy count. The ratio of paid uninsured motorists property damage claims to the earned policy count changed from 0.05 percent in 1997 to 0.06 percent in 2002, i.e., it was relatively flat.

For the latest two years of the experience period, i.e., from the year ended June 30, 2001 to the year ended June 30, 2002:

- the annualized earned policy count has increased by 5.0 percent
- paid UMBI claims have increased 19.0 percent
- paid UMPD claims have increased by 19.2 percent.

Colorado has implemented a database which is designed to track whether vehicles registered in Colorado are carrying auto insurance. That database became operational on January 1, 1999. The data on Exhibit C clearly show increases in the annualized earned policy count for each of the annual periods for which data has been collected for this report. These increases may indicate that the database is causing more motorists to purchase insurance¹.

However, despite the increase in the earned policy count for both the latest year and over the entire 1997 to 2002 experience period, there was also a very large increase of about 19 percent in both paid UMBI and paid UMPD claims from 2001 to 2002. This result is somewhat anomalous (particularly given the size of the increase) since, all other things

¹ There may be other data available which would give an indication of changes in the number of Colorado motorists. If such data were compared to the annualized earned policy count changes shown on Exhibit C, that comparison might give a clearer indication of the change in the percentage of Colorado motorists who purchase insurance. Such a calculation is beyond the scope of this report.

being equal, the number of uninsured motorists claims should decrease as the number of insurance policies increases. It is beyond the scope of this analysis to determine if the increase in claim counts is due to an increase in the uninsured motorists population, or whether it is due to something else.

Colorado Uninsured Motorists Population

ISO also developed estimates of the uninsured motorists population in Colorado using the formula:

$$\text{Uninsured Motorists Population Percentage} = \frac{\text{UMBI Claim Frequency}}{\text{BI Claim Frequency}},$$

where UMBI means uninsured motorists bodily injury, and BI means bodily injury. The basis for this formula is discussed in Appendix 1.

Under Colorado's No-fault law, an injured party must have medical costs exceeding a \$2,500 tort threshold before a bodily injury (BI) claim can be filed against an insured driver, but there is no threshold for filing a BI claim against an uninsured driver.² Because of the medical expense tort threshold, the above formula must be adjusted, either by adjusting the BI claim frequency upward to eliminate the \$2,500 threshold impact, or by adjusting the UMBI claim frequency downward to remove those UMBI claims filed by claimants with \$2,500 or less in medical expenses.

- The data we used to estimate the uninsured motorists population is statistical data reported to the three statistical agents -- Insurance Services Office, Inc., the National Association of Independent Insurers, and the National Independent Statistical Service. Each statistical agent supplied voluntary and residual market data from its most recent statistical filing for the calendar-accident year ending December 31, 2000.

In order to calculate the impact of the \$2,500 threshold, we used two additional sources of data:

- In a September 1994 study, Auto Injuries: Claiming Behavior and Its Impact on Insurance Costs, the Insurance Research Council (IRC) examined a sample of Colorado UMBI claims and found that 55.3 percent of Uninsured Motorists Bodily Injury (UMBI) claimants had medical expenses exceeding \$2,500. Assuming this percentage is accurate for all Colorado UMBI claims, Calculation Number 1 on Exhibit D.1 shows how ISO estimates that, for the accident year 2000 period covered in the statistical filings, the percentage of uninsured personal automobiles in Colorado is 12.5 percent, and the estimated number of uninsured personal automobiles in

² Specifically, C.R.S 10-4-714 (1) states that no person shall recover against an owner, user or operator of a vehicle unless one of these conditions is met: death, dismemberment, permanent disability, permanent disfigurement or reasonable need for medical services having a reasonable value in excess of \$2,500. By contrast, C.R.S. 10-4-715 states that "nothing in this part 7" limits a tort action against the driver of a vehicle not "actually covered under the provisions of this part 7."

Colorado is about 399,000. However, the IRC study was based on a sample of only 76 claims, so the actual statewide percentage of claims with medical expenses exceeding \$2,500 could have been significantly more or less than 55.3 percent. This uncertainty in the estimate of claims with medical expenses exceeding \$2,500 results in a corresponding uncertainty in the estimates of the percentage and number of uninsured personal automobiles.³

- Using ISO statistical data for accident year 2000, evaluated as of first quarter 2002, ISO found that an estimated 41.3 percent of PIP medical claims exceed \$2,500⁴. Using this data, Calculation Number 2 on Exhibit D.1 estimates that the percentage of uninsured personal automobiles in Colorado for the accident year 2000 time period is between 9.3 percent and 22.6 percent, and that the number of uninsured personal automobiles is roughly between 287,000 and 815,000.

Calculations similar to the calculations on Exhibit D.1 are shown on Exhibits E.1 to E.4 for statistical data from earlier years⁵. The calculations on Exhibits D.1 and E.1 to E.4 are summarized on Exhibit D.2.

The summary data on Exhibit D.2 clearly shows a declining uninsured motorists population in Colorado. According to Calculation Number 1, the uninsured motorists population was between 15.9 percent and 18.2 percent in the years prior to the implementation of the database designed to track whether vehicles are carrying auto insurance. The data for calendar accident year 2000 (which come entirely from the period after the implementation of the uninsured motorist tracking database) indicates that the uninsured motorists population had declined to about 12.4 percent in 2000.

Calculation Number 2 also shows a declining uninsured motorists population.

³ Because the IRC study was performed on claims settled in the spring and summer of 1992, ISO analyzed the effects of inflation on the percentage of UMBI claims with medical expenses exceeding \$2,500. ISO found that adjusting for inflation would have no material impact on the percentage of claims with medical expenses exceeding \$2,500, and therefore no such adjustments were made.

⁴ Because not all accident year 2000 claims have been settled at the time of report, the actual percentage of claims which ultimately exceed \$2,500 can only be estimated. Additionally, the estimated percentage of claims which exceed \$2,500 is based on ISO data only; if data from all statistical agents were available, a different estimate might result. The inherent uncertainties in the estimate necessarily follow through to the estimated percentage and number of uninsured motorists in Colorado.

⁵ Supplementary Exhibits E.1 to E.4 show the calculation of the uninsured motorist population in Colorado using data from prior reports submitted to the Colorado Division of Insurance. Two calculations are shown – a calculation “Based on IRC Data”, and a calculation “Based on ISO PIP Medical Claims Data”. The calculation based on ISO PIP medical claim data produces an estimated range for the Colorado uninsured motorist population.

Because of a revisions to the “Estimated percentage of Colorado PIP medical expense claims greater than \$2,500” in the second calculation, the lower bounds of the ranges produced by the second calculation are somewhat higher on Exhibits E.2 to E.4 than the corresponding lower bounds were in the original reports. The revised lower bounds are about two percentage points and about fifty to eighty thousand vehicles higher than in the original reports.

Summary

This is the sixth year that data required by HB 97-1209 has been compiled and collected. The data collected in response to HB 97-1209 shows a clear increase in the number of motorists purchasing automobile insurance. Additionally, the data collected through 2001 were indicative of a decrease in the Colorado uninsured motorists population (see last year's report for details). The data collected for 2002 do not provide the same clear indication of a decrease in the Colorado uninsured motorists population. Although the earned policy count increased by 5.0 percent for the latest year, the paid UMBI and paid UMPD claim counts each increased by about 19 percent. It is beyond the scope of this analysis to determine if the increase in claim counts is due to an increase in the uninsured motorist population, or to something else.

This report also includes calculations of the uninsured motorists population using accident year 2000 data reported to the statistical agents. The data from the statistical agents clearly show a declining uninsured motorist population. However the accident year 2000 data from the statistical agents is not as current as the data collected in response to HB 97-1209.

Calculation of Uninsured Motorists Population

At-Fault Party is:	Injured Party is:	
	Uninsured (x)	Insured (1-x)
Uninsured (x)	x^2	$x-x^2$
Insured (1-x)	$x-x^2$	$1-2x + x^2$

In the above table, assume that the (unknown) percentage of uninsured vehicles is x , so that the percentage of insured vehicles is then $1-x$. Then each box in the above table shows the various probabilities, given that an accident has taken place, that the at-fault and injured parties have the insured or uninsured status indicated. For example, the probability that both the at-fault and the injured party are uninsured is x^2 , while the probability that the injured party is insured, but the at-fault party is uninsured is $x-x^2$.

Note that an uninsured motorists (UM) claim occurs only when the at-fault party is uninsured, and the injured party is insured. Thus the probability that an accident leads to a UM claim is $x-x^2$. Note also that a bodily injury (BI) claim occurs when the at-fault party is insured, and the injured party is either insured or uninsured. Thus the probability that an accident leads to a BI claim is the sum of the two quantities in the bottom row of the above table, that is, $(x-x^2) + (1-2x + x^2) = 1-x$.

But then, the ratio of UM claims to insured claims is $(x-x^2)/(1-x) = x$, which is the percentage of uninsured motorists.

In Colorado, where medical expenses must exceed a tort threshold before a BI claim can be filed, but there is no tort threshold for the filing of a UMBI claim, modifications are necessary before applying the above formula. That is, either the UMBI claim frequency must be adjusted downward for claims which would not have been filed if the tort threshold had been in effect for UMBI claims, or the BI claim frequency must be adjusted upward for the claims which would have been filed if the tort threshold were not in effect.

June 21, 2002

President
XXX Insurance Company
Address
Address

Colorado Uninsured Motorists Data Base Required Under HB 97-1209

In 1997, HB 97-1209 became law in Colorado. One of HB 97-1209's requirements is that insurers report to the Division of Insurance on their personal automobile uninsured claims frequency, and that the Division of Insurance compile that information for all Colorado insurers and present a report to the Colorado General Assembly. Initial reporting was required for the year ending June 30, 1997, with annual reports required thereafter.

The Division of Insurance has contracted with Insurance Services Office, Inc., (ISO) to collect and compile the required information for Colorado personal automobile insurers. Reports for the year ending June 30, 2002 are due to ISO by September 1, 2002.

Attached are reporting instructions and a reporting form for the year ending June 30, 2002. You should mail or fax the reporting form to:

Bernard J. Galiley, Manager and Associate Actuary
Actuarial and Personal Lines Information Division, 17-10
Insurance Services Office
bgaliley@iso.com
545 Washington Boulevard
Jersey City, NJ 07310-1686

Telephone: (201) 469-2313
Fax: (201) 748-1799
E-mail:

If you prefer, ISO will provide you via e-mail with a Microsoft Excel spreadsheet which you can submit via e-mail to ISO. Contact Mr. Galiley at ISO if you wish to use this reporting option.

If you have any technical questions on the reporting requirements, please contact Mr. Galiley at ISO. If you have any questions on whether or not you are required to report in response to HB 97-1209, or on the due dates for reporting, please contact the undersigned.

Sincerely,



Christel L. Szczesniak
Regulatory Administrator
Consumer Affairs, Policy and Compliance

Instructions for Colorado Personal Auto Uninsured Motorists Data in Response to HB 97-1209

General Instructions:

1. Each insurance company licensed to write personal automobile insurance in Colorado must complete the attached form. You must report on a company basis. You cannot report on a group basis.
2. Data for the year ending June 30, 2002 must be submitted by September 1, 2002.

Line Specific Instructions:

1. Annualized Earned Policy Count
 - For the year ending June 30, 2002, report the annualized count of policies earned during that year. (Note: two six-month policies will produce a policy count of one on an annualized basis.)
 - Report the annualized policy count for all personal auto policies, not just those policies which include uninsured motorists coverage.
 - A policy count of one should be applied to each policy, regardless of the number of vehicles that the policy insures, the number of operators named on the policy, or the number of coverages which the policy provides.
2. Number of Paid UMBI Claims
 - For the year ending June 30, 2002, report the number of uninsured motorists bodily injury (UMBI) claims which you paid, regardless of when the claim was incurred.
 - Claims for which multiple payments are made should only be counted as one claim.
3. Number of UMBI Claims Closed without Payment
 - For the year ending June 30, 2002, report the number of UMBI claims which you closed without payment, regardless of when the claim was initially reported to you.
4. Number of Paid UMPD Claims
 - For the year ending June 30, 2002, report the number of uninsured motorists property damage (UMPD) claims which you paid, regardless of when the claim was incurred.
 - Claims for which multiple payments are made should only be counted as one claim.
5. Number of UMPD Claims Closed without Payment
 - For the year ending June 30, 2002, report the number of UMPD claims which you closed without payment, regardless of when the claim was initially reported to you.

6. Number of Paid UM Claims

- You are only required to complete this line if you were unable to separately identify your UMBI and UMPD claims.
- For the year ending June 30, 2002, report the number of uninsured motorists (UM) claims which you paid, regardless of when the claim was incurred.
- Claims for which multiple payments are made should only be counted as one claim.

7. Number of UM Claims Closed without Payment

- You are only required to complete this line if you were unable to separately identify your UMBI and UMPD claims.
- For the year ending June 30, 2002, report the number of UM claims which you closed without payment, regardless of when the claim was initially reported to you.

Colorado Personal Auto Uninsured Motorists Data in Response to HB 97-1209

Company Name _____

NAIC Company Number _____

Year Ending
6/30/2002

- | | |
|------------------------------------------------|-------|
| 1 Annualized Earned Policy Count | _____ |
| 2 Number of Paid UMBI Claims | _____ |
| 3 Number of UMBI Claims Closed without Payment | _____ |
| 4 Number of Paid UMPD Claims | _____ |
| 5 Number of UMPD Claims Closed without Payment | _____ |
| 6 Number of Paid UM Claims * | _____ |
| 7 Number of UM Claims Closed without Payment * | _____ |

* to be used only if UM claims cannot be separated into BI and PD claims

Person Supplying Information:

Name: _____

Title: _____

Address: _____

Phone: _____

e-mail: _____

Date Completed: _____

Return or fax this form to:

Bernard J. Galiley
Manager and Associate Actuary
Actuarial and Personal Lines Information Division, 17-10
Insurance Services Office
545 Washington Boulevard
Jersey City, NJ 07310-1686

Fax: (201) 748-1799
Phone: (201) 469-2313
e-mail: bgaliley@iso.com

Companies Responding to HB 97-1209 for Colorado

21st Century Casualty Company
21st Century Insurance Company
Acceptance Insurance Co.
ACE American Insurance Company
ACE Fire Underwriters Insurance Company
ACE Indemnity Insurance Company
ACE Property & Casualty Insurance Company
Acstar Insurance Co.
ACUITY, A Mutual Insurance Company
ACUITY, A Mutual Insurance Company
Aetna Insurance Company of Connecticut
Affiliated FM Insurance Company
AIG National Insurance Company
Alaska National Insurance Company
Alea North America Insurance Company
Alliance Insurance Company
Allied Property Casualty
Allmerica Financial Alliance
Allstate Indemnity Company
Allstate Insurance Company
Allstate Property and Casualty Insurance Company
Alpha Property and Casualty Insurance Company
Amco Insurance Company
American Agricultural Insurance Company
American Alternative Insurance Corporative
American and Foreign Insurance Company
American Bankers Insurance Company of Florida
American Centennial Insurance Company
American Central
American Commerce Insurance Company
American Economy Insurance Company
American Empire Insurance Company
American Employers Insurance Company
American Family Home Insurance Company
American Family Mutual Insurance Company
American Federation Insurance Company
American Fuji Fire and Marine Insurance Company
American General Property Insurance Company
American Guarantee and Liability Insurance Company
American Hardware Mutual Ins Company
American Home Assurance Co.
American Indemnity Company
American International Insurance Company
American International South Insurance Company
American Manufacturers Mutual Insurance Company
American Merchants Casualty Company
American Mercury Insurance Company
American Modern Home Insurance Company
American Motorists Insurance Company
American National General Insurance
American National Property & Casualty
American Re-Insurance Company
American Reliable Insurance Company
American Risk Funding Insurance Company
American Road Insurance Company
American Safety Casualty Insurance Company
American Standard Insurance Company of Wisconsin
American States Insurance Co of Texas
American States Insurance Company
American States Preferred Insurance Company
American Summit Insurance Company
American Zurich Insurance Company
Amerisure Insurance Company
Amerisure Mutual Insurance Company
AMEX Assurance Company
Amica Mutual Insurance Company
AMPICO
Ansur America Insurance Company
Argonaut Central Ins-CO
Argonaut Insurance Company
Armed Forces Insurance Exchange
Assurance Company of America
Atlantic Insurance Company
Atlantic Mutual Insurance Company
Atlantic Specialty Insurance Company
Atlas Assurance Company of America
Auto-Owners Insurance Co
Avemco Insurance Company
Avomark Insurance Company
AXA Corporate Solutions Insurance Company
AXA Corporate Solutions Reinsurance Company
AXA Re America Insurance Company
AXA Re Property & Casualty Insurance Company
Balboa Insurance Company
Banclnsure, Inc.
Bankers Multiple Line Insurance Company
Bankers Standard Fire and Marine
Bankers Standard Insurance Company
BCS Insurance Company
Berkley Insurance Company
Berkley Regional Insurance Company
Bituminous Casualty Corporation
Bituminous Fire & Marine Insurance Company
Brotherhood Mutual Insurance Company
California Casualty Indemnity Exchange
Camden Fire

Canal Insurance Company	Explorer Insurance Company
Carolina Casualty Insurance Company	Fairfield Insurance Company
Casualty Reciprocal Exchange	Fairmont Insurance Company
Caterpillar Insurance Company	Farmers Alliance Mutual Insurance Company
Centennial Insurance Company	Farmers Insurance Exchange
Centre Insurance Company	Farmland Mutual
Century Indemnity Company	Federal Insurance Company
Century National Insurance Company	Federated Mutual Insurance Company
Charter Oak Fire Insurance Company, The	Federated Rural Electric Insurance Exchange
Chartwell Insurance Company	Federated Service Insurance Company
Church Mutual Insurance Company	Fidelity and Guaranty Insurance Company
CIM Insurance Corporation	Fidelity and Guaranty Insurance Underwriters, Inc.
Cincinnati Casualty Company, The	Financial Indemnity Company
Cincinnati Indemnity Company, The	Financial Pacific Insurance Company
Cincinnati Insurance Company, The	Fire & Casualty Insurance Company of Connecticut
Citation Insurance Company	Fire Insurance Exchange
Civil Service Employees Insurance Company	Fireman's Fund Insurance Company of Nebraska
Clarendon National Insurance Company	First Colonial Insurance Company
Colony Specialty Insurance Company	First Community Insurance Company
Colorado Casualty Insurance Company	First National Insurance Company of America
Colorado Farm Bureau Mutual Insurance Company	Foremost Insurance Company
Colorado Western Insurance Company	Foremost Property & Casualty Ins Co
Columbia Insurance Company	Foremost Signature Insurance Company
Columbia Mutual Insurance Company	Fort Wayne Health & Casualty Insurance Company
Combined Specialty Insurance Company	Fortuity Insurance Company
Connecticut Indemnity Company	Frankenmuth Mutual Insurance Company
Connecticut Specialty Insurance Company	GE Casualty Insurance Company
Constitution Insurance Company	GE Property and Casualty Insurance Company
Continental Western Casualty	GEICO Casualty Insurance Company
Continental Western Insurance Company	GEICO General Insurance Company
Contractors Bonding and Insurance Company	GEICO Indemnity Insurance Company
Converium Reinsurance	General Casualty Company of Wisconsin
CORE Insurance Company	General Insurance Company of America
Cornhusker Casualty Company	General Reinsurance Corporation
Country Casualty Insurance Company	General Security Insurance Company
Country Mutual Insurance Company	General Star National Insurance Co.
Country Preferred Insurance Company	Genesis Insurance Company
CSE Safeguard Insurance Company	Gerling America Insurance Company
CUMIS Insurance Society, Inc.	Gerling Global Reinsurance Corporation of America
DaimlerChrysler Insurance Company	Glens Falls Insurance Company, The
Dairyland Insurance Company	Globe American Casualty
Deerfield Insurance Company	Globe Indemnity Company
Depositors Insurance Company	GMAC Direct Insurance Company
Diamond State Insurance Company	GMAC Insurance Company Online, Inc.
Economy Premier Assurance Company	Government Employees Insurance Company
Electric Insurance Company	Grain Dealers Mutual Insurance Company
EMCASCO Insurance Company	Grange Insurance Association
Empire Fire and Marine Insurance Company	Granite State Insurance Co.
Employers Fire Insurance Company	Great American Alliance Insurance Company
Employers Insurance Company of Wausau	Great American Assurance Company
Employers Mutual Casualty Company	Great American Insurance Company
Equity Mutual Insurance Company	Great American Insurance Company of New York

Great American Security Insurance Company	Manufacturers Alliance Insurance Company
Great American Spirit Insurance Company	Markel American Company
Great Divide Insurance Company	Markel Insurance Company
Great Northern Insurance Company	Maryland Casualty Company
Great West Casualty Company	Massachusetts Bay Insurance
Greater New York Mutual Insurance Company	Mayflower Insurance Company, LTD.
Greenwich Insurance Company	MBIA Insurance Corporation of Illinois
Grocers Insurance Company	Medical Protective Company
Guarantee Insurance Company	MEDMARC Casualty Insurance Company
Guaranty National Insurance Company	Mendakota Insurance Company
Guaranty National Insurance Company of Connecticut	Mendota Insurance Company
GuideOne America Insurance Company	Merastar Insurance Company
GuideOne Elite Insurance Company	Meritplan Insurance Company
GuideOne Mutual Insurance Company	Metropolitan Casualty Insurance Company
GuideOne Specialty Mutual Insurance Company	Metropolitan Direct Property & Casualty Insurance Co.
Gulf Insurance Company	Metropolitan General Insurance Company
Hanover Insurance Company	Metropolitan Property and Casualty Insurance Co.
Hartford Accident & Indemnity Company	MIC General Insurance Corp
Hartford Casualty Insurance Company	Mid-Century Insurance Company
Hartford Insurance Company of the Midwest	Millers Mutual Insurance Association
Hartford Underwriters Insurance Company	Milwaukee Casualty Insurance Company
Health Care Indemnity Inc.	Milwaukee Mutual Insurance Company
Highlands Insurance Company	Mitsui Marine & Fire Insurance Company of America
Homeland Central	Montgomery Ward Insurance Company
Home-Owners Insurance Company	Mountain States Mutual Casualty Company
Homesite Indemnity Company	Mutual Service Casualty Insurance Company
Houston General Insurance Company	National Alliance Insurance Company
ICM Insurance Company	National American Insurance Company
Illinois National Insurance Company	National Continental Insurance Company
Indemnity Insurance Co of North America	National Farmers Union Property and Casualty Co.
Indiana Lumbermens Mutual Insurance Company	National Farmers Union Standard Insurance Co.
Infinity Insurance Company	National General Assurance Company
Infinity Select Insurance Company	National General Insurance Company
Insura Property & Casualty Insurance Company	National Indemnity Company
Insurance Company of Illinois	National Insurance Association
Insurance Company of North America	National Insurance Underwriters
Insurance company of the State of Pa	National Interstate
Insurance Company of the West	National Liability & Fire Insurance Company
Insurance Corp of New York	National Reinsurance Corporation
Integon General Insurance Corporation	National Union Fire Insurance Company
Integon Indemnity Corporation	Nationwide Affinity Insurance Company of America
Integon National Insurance Company	Nationwide Agribusiness
International Insurance Company	Nationwide Assurance Company
Kansas City Fire & Marine Insurance Company	Nationwide Mutual Fire Insurance Company
KEM_IND	Nationwide Mutual Insurance Company
Kemper Lloyds	Nationwide Property and Casualty Company
Landmark American Insurance Company	Navigators Insurance Company
Landmark Insurance Company	New England Insurance Company
Legion Insurance Company	New Hampshire Indemnity Company
Lumbermens Mutual Casualty Company	New Hampshire Insurance Co.
Lumbermen's Underwriting Alliance	New South Insurance Company
Lyndon Property Insurance Company	NIPPONKOA Insurance Company of America

North American Specialty Insurance Company	Protective Insurance Company
North River Insurance Company	Providence Washington Insurance Company
Northern Assurance Company	Prudential Commercial Insurance Company
Northern Insurance Company of New York	Prudential General Insurance Company
Northland Casualty Company	Prudential Property & Casualty Insurance Company
Northland Insurance Company	Putnam Reinsurance Co.
Ohio Casualty Insurance Company	Reciprocal of America
Ohio Farmers Insurance Company	Red Shield Insurance Co.
Ohio Security Insurance Company	Redwood Fire & Casualty Insurance Company
Old Republic Minnehoma Insurance Company	Reliance Universal Insurance Company
Omaha Indemnity Company	Republic Fire & Casualty Insurance Company
Omaha Property and Casualty Insurance Company	Republic Indemnity Company of America
Omni Indemnity Co	Republic Indemnity Company of California
Omni Insurance Co	Republic Underwriters Insurance Company
One Beacon America	Republic Western Insurance Company
One Beacon Insurance	Response Insurance Company
Orion Insurance Company	RLI Insurance Company
Overseas Partners US Reinsurance Company	Rocky Mountain Fire and Casualty Company
Owners Insurance Co	Royal & SunAlliance Personal Insurance Company
Pacific Employers Insurance Company	Royal Indemnity Company
Pacific Indemnity Company	Royal Insurance Company of America
Pacific Pioneer Insurance Company	Royal Surplus Lines Insurance Company
Pacific Specialty Insurance Company	Safeco Insurance Company of America
Pafco General Insurance Company	Safeco Insurance Company of Illinois
Partner Reinsurance Company of New York	SAFECO Insurance Company of Indiana
Partner Reinsurance Company of the U.S.	Safeco Insurance Company of Oregon
Peak Property and Casualty Insurance Corporation	Safeguard Insurance Company
Peerless Insurance Company	Sagamore Insurance Company
Penn General Insurance Company	Sea Insurance Company of America
Penn-America Insurance Company	Security Insurance Company of Hartford
Pennsylvania Manufacturers Association Ins Co.	Security National Insurance Company
Pennsylvania Manufacturers Indemnity Company	Select Insurance Company
Pharmacists Mutual Insurance Company	Selective Insurance Company of New York
Phoenix Assurance Company of New York	Seneca Insurance Company
Phoenix Insurance Company, The	Sentry Insurance A Mutual Company
Planet Indemnity Company	Service Insurance Company
Potomac Insurance Company of Illinois	Shelby Casualty Insurance Company
Preferred Professional Insurance Company	Shelby Insurance Company
Pro Select National Insurance Company, Inc.	Shelter General Insurance Company
Professionals Advocate Ins. Company	Shelter Mutual Insurance Company
Progressive American Insurance Company	Sirius America Insurance Company
Progressive Casualty Insurance Company	Southern Insurance Company
Progressive Classic Insurance Company	St. Paul Guardian Insurance Company
Progressive Halcyon Insurance Company	St. Paul Mercury Insurance Company
Progressive Max Insurance Company	Star Insurance Company
Progressive Mountain Insurance Company	StarNet Insurance Company
Progressive Northern Insurance Company	State Auto Insurance Companies
Progressive Northwestern Insurance Company	State Farm Fire and Casualty Company
Progressive Preferred Insurance Company	State Farm Mutual Automobile Insurance Company
Progressive Specialty Insurance Company	State National Insurance Companies
Progressive West Insurance Company	Stonebridge Casualty Insurance Company
Property and Casualty Company of Hartford	Stonington Insurance Company

Stratford Insurance Company
Sumitomo Marine & Fire Insurance Company, Ltd.
Sun Insurance Company, Ltd.
Swiss Reinsurance America Corporation
T.H.E. Insurance Company
Texas General Indemnity Company
TIG Indemnity Company
TIG Insurance Company
TIG Premier Insurance Company
TIG Specialty Insurance Company
Titan Indemnity Company
Tokio Marine & Fire Insurance Company, LTD
Tower Insurance Company
Toyota Motor Insurance Company
Trans Pacific Insurance Company
Transatlantic Reinsurance Company
Transguard Insurance Company of America, Inc.
Transport Insurance Company
Travco Insurance Company
Travelers Home & Marine Insurance Company, The
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of Illinois, The
Trenwick America Reinsurance Corporation
Trinity Universal Insurance Company
Trinity Universal Insurance Company of Kansas
Tri-state Insurance Co.
Tri-state Insurance Company of Minnesota
Truck Insurance Exchange
Trumbull Insurance Company
Trustgard Insurance Company
Twin City Fire Insurance Company
U.S. Specialty Insurance Company
Underwriters Ins. Co.
Unigard Indemnity Company
Unigard Insurance Company
Union Insurance Company
Union Insurance Company of Providence
United Financial Casualty Company
United Fire & Casualty
United Fire and Indemnity Co.
United National Specialty Insurance Co
United Services Automobile Association
United States Fidelity and Guaranty Company
United States Fire Insurance Company
United States Liability Insurance Company
Universal Underwriters Insurance Company
USAA Casualty Insurance Company
USAA General Indemnity Company
Utica Mutual Ins Co
Valiant Insurance Company
Valley Insurance Company
Vanliner Insurance Company
Vesta Fire Insurance Corporation
Victoria Fire & Casualty Co.
Vigilant Insurance Company
Viking Insurance Company of Wisconsin
Villanova Insurance Company
Warner Insurance Company
Wausau Underwriters Insurance Company
Wesco Insurance Company
West American Insurance Company
Westchester Fire Insurance Company
Western Agricultural Insurance Company
Western Continental Insurance Company
Western National Assurance Co
Westfield Insurance Company
Westfield National Insurance Company
Winterthur International America Insurance Company
Workmen's Auto Insurance Company
Worldwide Insurance Company
XL Reinsurance America Inc.
Yasuda Fire & Marine Insurance Company, The
York Insurance Company
Yosemite Insurance Company
ZC Insurance Company
Zenith Insurance Company
Zurich American Insurance Company
Zurich American Insurance Company of Illinois

Colorado Personal Auto Uninsured Motorists Data in Response to HB 97-1209 - SUMMARY REPORT

	Year Ending					
	<u>6/30/1997</u>	<u>6/30/1998</u>	<u>6/30/1999</u>	<u>6/30/2000</u>	<u>6/30/2001</u>	<u>6/30/2002</u>
1 Annualized Earned Policy Count	2,054,877	2,087,657	2,188,626	2,337,830	2,409,096	2,529,665
2 Number of Paid UMBI Claims	3,477	3,259	3,213	3,273	2,735	3,256
3 Number of UMBI Claims Closed without Payment	2,842	3,152	2,572	2,356	1,568	1,791
4 Number of Paid UMPD Claims	1,080	1,172	1,356	1,375	1,202	1,433
5 Number of UMPD Claims Closed without Payment	358	476	558	554	514	704
6 Number of Paid UM Claims *	151	163	127	104	175	39
7 Number of UM Claims Closed without Payment *	231	220	128	197	179	47

	Percentage Change					
	<u>1997 - 1998</u>	<u>1998 - 1999</u>	<u>1999 - 2000</u>	<u>2000 - 2001</u>	<u>2001 - 2002</u>	<u>1997-2002</u>
1 Annualized Earned Policy Count	1.6%	4.8%	6.8%	3.0%	5.0%	23.1%
2 Number of Paid UMBI Claims	-6.3%	-1.4%	1.9%	-16.4%	19.0%	-6.4%
3 Number of UMBI Claims Closed without Payment	10.9%	-18.4%	-8.4%	-33.4%	14.2%	-37.0%
4 Number of Paid UMPD Claims	8.5%	15.7%	1.4%	-12.6%	19.2%	32.7%
5 Number of UMPD Claims Closed without Payment	33.0%	17.2%	-0.7%	-7.2%	37.0%	96.6%
6 Number of Paid UM Claims *	7.9%	-22.1%	-18.1%	68.3%	-77.7%	-74.2%
7 Number of UM Claims Closed without Payment *	-4.8%	-41.8%	53.9%	-9.1%	-73.7%	-79.7%

* to be used only if UM claims cannot be separated into BI and PD claims

ESTIMATED NUMBER OF UNINSURED VEHICLES IN COLORADO

<u>Subline</u>	<u>(1) Earned Exposures *</u>	<u>(2) Claim Counts *</u>	<u>(3) = (2)/(1) Claim Frequency</u>
Bodily Injury	2,793,188	14,083	0.0050 (A)
Uninsured Motorists Bodily Injury	2,516,752	2,867	0.0011 (B)

Calculation Number 1 -- Based on IRC Claim Data

(1) Percentage of UMBI claims with more than \$2,500 in medical expenses:	55.3%
(2) Adjusted UMBI claim frequency = (B) X (1)	0.0006
(3) Estimated uninsured population percentage = (2) / (A)	12.5%
(4) Calculated number of uninsured vehicles = 2,763,246 X (3) / [1.0 - (3)]	398,825

Calculation Number 2 -- Based on ISO PIP Medical Claims Data

(5) Percentage of PIP medical expense claims greater than \$2,500	41.3%
(6) Uninsured motorist population percentage -- upper bound (assumes no UMBI claims are filed when a PIP medical claim is less than or equal to \$2,500) = (B) / (A)	22.6%
(7) Uninsured motorist population percentage -- lower bound (assumes a UMBI claim is filed for all PIP medical claims less than or equal to \$2,500) = (5) X (B) / (A)	9.3%
Estimated range of number of uninsured vehicles in Colorado	287,465 to 815,300

* Data Sources:

Insurance Services Office -- data for calendar-accident year ending December 31, 2000

National Association of Independent Insurers -- data for calendar-accident year ending December 31, 2000

National Independent Statistical Service -- data for calendar-accident year ending December 31, 2000

ESTIMATED NUMBER OF UNINSURED VEHICLES IN COLORADO
Prior and Current Estimates

Calculation Number 1 -- Based on IRC Claim Data

	<u>1998 Report</u>	<u>1999 Report</u>	<u>2000 Report</u>	<u>2001 Report</u>	<u>2002 Report</u>
Percentage	15.9%	18.2%	16.6%	15.4%	12.5%
Number	442,736	535,856	483,807	464,215	398,825

Calculation Number 2 -- Based on ISO PIP Medical Claims Data

	<u>1998 Report</u>	<u>1999 Report</u>	<u>2000 Report</u>	<u>2001 Report *</u>	<u>2002 Report</u>
<u>Percentage Range</u>					
Lower Bound	12.0%	13.7%	13.2%	12.7%	9.3%
Upper Bound	28.8%	32.9%	30.1%	27.8%	22.6%
<u>Numerical Range</u>					
Lower Bound	317,950	381,899	370,088	373,700	287,465
Upper Bound	945,636	1,180,983	1,043,211	983,756	815,300

* Colorado has implemented a database designed to track whether vehicles registered in Colorado are carrying auto insurance. That database became operational on January 1, 1999. Only the "2001 Report" and "2002 Report" calculations are based on data from policies which all became effective on or after January 1, 1999.

The "1998 Report" and "1999 Report" calculations are not based on any data from policies which became effective on or after January 1, 1999. A small percentage of the data used in the "2000 Report" calculations comes from policies that became effective on or after January 1, 1999. For the "2001 Report", an estimated 50% to 60% of the data comes from policies that became effective on or after January 1, 1999. For the "2002 Report" calculations, all data came from policies effective on or after January 1, 1999.

Supplementary Exhibits

The following supplementary exhibits show the calculations of the uninsured motorist population in Colorado using data from prior reports submitted to the Colorado Division of Insurance. Two calculations are shown -- a calculation "Based on IRC Claim Data", and a calculation "Based on ISO PIP Medical Claims Data". The calculation based on ISO PIP medical claim data produces an estimated range for the Colorado uninsured motorist population (see report for details).

Because of a revision to the "Estimated percentage of Colorado PIP medical expense claims greater than \$2,500" in the second calculation, the lower bounds of the ranges produced by the second calculation are somewhat higher on Exhibits E.2 to E.4 than the corresponding lower bounds were in the original reports. The revised lower bounds are about two percentage points and about fifty to eighty thousand vehicles higher than the lower bounds calculated in the original reports.

ESTIMATED NUMBER OF UNINSURED VEHICLES IN COLORADO -- 2001 Report

<u>Subline</u>	(1) <u>Earned Exposures *</u>	(2) <u>Claim Counts *</u>	(3) = (2)/(1) <u>Claim Frequency</u>
Bodily Injury	2,558,009	11,153	0.0044 (A)
Uninsured Motorists Bodily Injury	2,372,348	2,873	0.0012 (B)

Calculation Number 1 -- Based on IRC Claim Data

(1) Percentage of UMBI claims with more than \$2,500 in medical expenses:	55.3%
(2) Adjusted UMBI claim frequency = (B) X (1)	0.0007
(3) Estimated uninsured population percentage = (2) / (A)	15.4%
(4) Calculated number of uninsured vehicles = 2,413,070 X (3) / [1.0 - (3)]	464,215

Calculation Number 2 -- Based on ISO PIP Medical Claims Data

(5) Percentage of PIP medical expense claims greater than \$2,500	45.9%
(6) Uninsured motorist population percentage -- upper bound (assumes no UMBI claims are filed when a PIP medical claim is less than or equal to \$2,500) = (B) / (A)	27.8%
(7) Uninsured motorist population percentage -- lower bound (assumes a UMBI claim is filed for all PIP medical claims less than or equal to \$2,500) = (5) X (B) / (A)	12.7%
Estimated range of number of uninsured vehicles in Colorado	373,700 to 983,756

* Data Sources:

Insurance Services Office -- data for fiscal-accident years ending June 30, 2000

National Association of Independent Insurers -- data for calendar-accident year ending December 31, 1999

National Independent Statistical Service -- data for calendar-accident year ending December 31, 1999

ESTIMATED NUMBER OF UNINSURED VEHICLES IN COLORADO -- 2000 Report

<u>Subline</u>	(1) Earned <u>Exposures *</u>	(2) Incurred Claim <u>Counts *</u>	(3) = (2)/(1) Claim <u>Frequency</u>
Bodily Injury	2,423,558	11,228	0.0046 (A)
Uninsured Motorists Bodily Injury	2,260,945	3,152	0.0014 (B)

Calculation Number 1 -- Based on IRC Claim Data

(1) Estimated percentage of Colorado UMBI claims with more than \$2,500 in medical expenses:	55.3%
(2) Adjusted UMBI claim frequency = (B) X (1)	0.0008
(3) Estimated uninsured population percentage = (2) / (A)	16.6%
(4) Calculated number of uninsured vehicles = 2,423,558 X (3) / [1.0 - (3)]	483,807

Calculation Number 2 -- Based on ISO PIP Medical Claims Data

(5) Estimated percentage of Colorado PIP medical expense claims greater than \$2,500	44.0%
(6) Uninsured motorist population percentage -- upper bound (assumes no UMBI claims are filed when a PIP medical claim is less than or equal to \$2,500) = (B) / (A)	30.1%
(7) Uninsured motorist population percentage -- lower bound (assumes a UMBI claim is filed for all PIP medical claims less than or equal to \$2,500) = (5) X (B) / (A)	13.2%
Estimated range of number of uninsured vehicles in Colorado	370,088 to 1,043,211

*** Data Sources:**

Insurance Services Office -- data for fiscal-accident years ending June 30, 1999

National Association of Independent Insurers -- data for calendar-accident year ending December 31, 1998

National Independent Statistical Service -- data for calendar-accident year ending December 31, 1998

ESTIMATED NUMBER OF UNINSURED VEHICLES IN COLORADO -- 1999 Report

<u>Subline</u>	(1) Earned <u>Exposures *</u>	(2) Claim <u>Counts *</u>	(3) = (2)/(1) Claim <u>Frequency</u>
Bodily Injury	2,413,070	11,267	0.0047 (A)
Uninsured Motorists Bodily Injury	2,257,121	3,463	0.0015 (B)

Calculation Number 1 -- Based on IRC Claim Data

(1) Percentage of UMBI claims with more than \$2,500 in medical expenses:	55.3%
(2) Adjusted UMBI claim frequency = (B) X (1)	0.0008
(3) Estimated uninsured population percentage = (2) / (A)	18.2%
(4) Calculated number of uninsured vehicles = 2,413,070 X (3) / [1.0 - (3)]	535,856

Calculation Number 2 -- Based on ISO PIP Medical Claims Data

(5) Percentage of PIP medical expense claims greater than \$2,500	41.6%
(6) Uninsured motorist population percentage -- upper bound (assumes no UMBI claims are filed when a PIP medical claim is less than or equal to \$2,500) = (B) / (A)	32.9%
(7) Uninsured motorist population percentage -- lower bound (assumes a UMBI claim is filed for all PIP medical claims less than or equal to \$2,500) = (5) X (B) / (A)	13.7%
Estimated range of number of uninsured vehicles in Colorado	381,899 to 1,180,983

*** Data Sources:**

Insurance Services Office -- data for fiscal-accident years ending June 30, 1998

National Association of Independent Insurers -- data for calendar-accident year ending December 31, 1997

National Independent Statistical Service -- data for calendar-accident year ending December 31, 1997

Estimated Number of Uninsured Vehicles in Colorado -- 1998 Report

<u>Subline</u>	(1) Earned <u>Exposures *</u>	(2) Claim <u>Counts *</u>	(3) = (2)/(1) Claim <u>Frequency *</u>
Bodily Injury	2,333,454	13,507	0.0058
Uninsured Motorists Bodily Injury	2,179,266	3,638	0.0017

Calculation Number 1 -- Based on IRC Claim Data

Percentage of UMBI claims with more than \$2,500 in medical expenses:	55.3%
Adjusted UMBI claim frequency = UMBI claim frequency X 55.3% =	0.0009
Calculated uninsured population percentage = Adjusted UMBI claim frequency/BI claim frequency	15.9%
Calculated number of uninsured vehicles **	442,736

Calculation Number 2 -- Based on ISO PIP Medical Claims Data

Percentage of PIP medical expense claims greater than \$2,500	41.6%
Uninsured motorist population percentage -- upper bound (assumes no UMBI claims are filed when a PIP medical claims is less than or equal to \$2,500) = UMBI claim frequency/BI claim frequency	28.8%
Uninsured motorist population percentage -- lower bound (assumes a UMBI claims is filed for all PIP medical claims less than or equal to \$2,500) = (UMBI claim frequency X 35.3%)/BI claim frequency	12.0%
Estimated range of number of uninsured vehicles in Colorado **	317,950 to 945,636

* Data Sources:

Insurance Services Office -- data for fiscal-accident year ending June 30, 1997
National Association of Independent Insurers -- data for calendar-accident year ending December 31, 1996
National Independent Statistical Service -- data for calendar-accident year ending December 31, 1996

** Calculated by multiplying the number of bodily injury exposures times the uninsured motorists percentage, divided by the quantity (unity minus the estimated percentage of uninsured motorists).