

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

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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 four separate annual periods – the years ending June 30 of 1997, 1998, 1999, and 2000. Exhibit C summarizes this data, and shows that the personal automobile annualized earned policy count increased 1.6% from the year ending June 30, 1997 to the year ending June 30, 1998, 4.8% in the year ending June 30, 1999, and then 6.8% in the year ending June 30, 2000. During the first three years, paid uninsured motorists bodily injury claims dropped, but then increased slightly in the latest period. The number of uninsured motorists property damage claims increased each year.

As part of this report, ISO has also estimated the number of uninsured vehicles in Colorado (see Exhibit D). 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 1998 and the first half of 1999, plus the Insurance Research Council study, the estimated number of uninsured personal automobiles in Colorado was about 484,000, or about 16.6 percent of the total number of personal automobiles in Colorado. A similar calculation in last year's 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.
- Using data for 1998 and the first half of 1999 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 10.5 percent to a high of 30.1 percent, and that the number of uninsured personal automobiles in Colorado ranged from a low of 284,000 to a high of 1,043,000. A similar calculation in last year's report resulted in a percentage range of 11.3 percent to 32.9 percent, and a numerical range from 308,000 to 1,181,000.

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. As noted above, the calculations on Exhibit D (when compared to similar calculations in last year's report) indicate a slight drop in the uninsured motorists population. However, only a limited amount of the data used in the Exhibit D calculations results from insurance transactions occurring on or after January 1, 1999. Thus, the data on Exhibit D is inconclusive when trying to determine if the database might be contributing to a decline in the uninsured motorists population. When next year's report is produced, with an uninsured motorists calculation based on data through the year ended June 30, 2001, the calculation used on Exhibit D may give a more definitive answer about whether or not the uninsured motorists population has declined since the database was introduced.

However, 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. (for example, a 4.8 percent increase from the year ended June 30, 1998 to the year ended June 30, 1999, and a 6.8 percent increase for the year ending June 30, 2000). These increases may indicate that the database is causing more motorists to purchase insurance. (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.)

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 July 2000, 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, followed up with insurers that were delinquent in reporting, 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 541 companies that reported data under HB 97-1209.

Companies belonging to a few insurer groups were unable to supply annualized earned policy counts, as specified in the call. Instead, these companies provided in-force policy counts as of December 31, 1999. In general, a mid-year in-force policy count, and an annualized earned policy count will be approximately equal, so the use of an in-force policy count for these companies does not distort our analysis of the data.¹

Summary of Reported Data

Exhibit C summarizes the data reported in response to HB 97-1209. Exhibit C shows that the personal automobile annualized earned policy count increased from 2,054,877 for the year ending June 30, 1997 to 2,087,657 for the year ending June 30, 1998 (an increase of 1.6 percent), then to 2,188,626 for the year ending June 30, 1999 (an increase of 4.8%), and for the year ending June 30, 2000 increased to 2,337,830 (6.8%). During the period from June 30, 1997 to June 30, 1999, paid uninsured motorists bodily injury claims dropped, but data for the year ending June 30, 2000 indicate an increase. The report also shows an increase in uninsured motorists property damage claims.

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. (for example, a 4.8 percent increase from the year ended June 30, 1998 to the year ended June 30, 1999, and a 6.8 percent increase for the year ending June 30, 2000). These increases may indicate that the database is causing more motorists to purchase insurance. (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 may 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.)

¹ The volume of data reported with in-force policy counts was not large enough to cause any significant distortions to this report, even if those in-force policy counts were significantly different from the corresponding annualized earned policy counts.

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. Each statistical agent supplied voluntary and residual market data from its most recent statistical filing, as follows:

- Insurance Services Office, Inc. – data for the fiscal-accident year ending June 30, 1999
- National Association of Independent Insurers – data for the calendar-accident year ending December 31, 1998
- National Independent Statistical Service – data for the calendar-accident year ending December 31, 1998

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 shows how ISO estimates that, for the 1998/1999 period covered in the statistical filings, the percentage of uninsured personal automobiles in Colorado is 16.6 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 484,000. 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%. 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 1998, evaluated as of first quarter 2000, ISO found that 34.9 percent of PIP medical claims exceed \$2,500. Using this data, Calculation Number 2 on Exhibit D estimates that the percentage of uninsured personal automobiles in Colorado for the 1998/1999 time period is between 10.5 percent and 30.1 percent, and the number of uninsured personal automobiles ranges is between 284,000 and 1,043,000.

Only a limited amount of the data used in the Exhibit D calculations results from insurance transactions occurring on or after January 1, 1999. Thus, the data on Exhibit D is inconclusive when trying to determine if the database required by HB 97-1209 might be contributing to a decline in the uninsured motorists population. When next year's report is produced, with an uninsured motorists calculation based on data through the year ended June 30, 2001, the calculation used on Exhibit D may give a more definitive answer about whether or not the uninsured motorists population has declined since the database was introduced.

Summary

This is the fourth 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. An additional analysis of the Colorado uninsured motorists population is inconclusive when trying to determine if that population has decreased since the implementation of HB 97-1209. But such an analysis may give a clearer indication when an additional year of data is available.

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.

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.

Companies Responding to HB 97-1209 for Colorado

Acceptance Insurance Co.
ACE American Insurance Company
ACE Fire Underwriters Insurance Company
ACE Indemnity Insurance Company
ACE Property & Casualty Insurance Company
Acstar Insurance Co.
Affiliated FM Insurance Company
Affinity Insurance Group, Inc.
Agricultural Insurance Company
AIG National Insurance Company
AIU Insurance Company
Alaska National Insurance Company
Allegiance Insurance Company
Alliance Insurance Company
Allianz Insurance Company
Allied Property Casualty
Allmerica Financial Alliance
Allstate Indemnity Company
Allstate Insurance Company
Allstate Prop & Cas Insurance Company
Alpha Property and Casualty Insurance Company
Amco Insurance Company
American & Foreign Insurance Company
American Alliance Insurance Company
American Alternative Insurance Company
American Automobile Insurance Company
American Bankers Insurance Company
American Casualty Company of Reading
American Central
American Continental 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 Fire and Casualty Company
American Fire and Indemnity Company
American Fuji Fire and Marine Insurance Company
American Guarantee and Liability Insurance Company
American Hardware Mutual Company
American Home Assurance Company
American Indemnity Company, The
American Insurance Company, The
American International Insurance Company
American International Pacific 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 Fire Insurance Company
American National General Insurance Company
American National Property and Casualty Company
American Premier Insurance Company
American Professionals Insurance Company
American Protection Insurance Company
American Re-Insurance Company
American Reliable Insurance Company
American Risk Funding Insurance Company
American Spirit 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
Amex Assurance
Amica Mutual Insurance Company
Argonaut Insurance Company
Armed Forces Insurance Exchange
Associated Indemnity Corporation
Associates Insurance Company
Assurance Co of America
Athena Assurance Company
Atlanta Casualty Company
Atlanta Specialty Insurance Company
Atlantic Insurance Company
Atlantic Mutual Insurance Company
Atlantic Specialty Insurance Company
Atlas Assurance Company of America
Automobile Insurance Company of Hartford, CT
Auto-Owners Insurance Co
Avemco Insurance Company
Avomark Insurance Company
AXA Global Risks US Insurance Company
Balboa Insurance Company
Baltica-Skandinavia Reinsurance Co of America, Inc.
Banclnsure
Bankers Standard Fire and Marine
Bankers Standard Insurance Company
BCS Insurance Company
Berkley Regional Insurance Company
Birmingham Fire Insurance Co of Pennsylvania

Exhibit B
Sheet 2

Bituminous Casualty Corporation	Country Preferred Insurance Company
Bituminous Fire & Marine Insurance Company	Credit General Insurance Company
Boston Old Colony Insurance Company	CSE Safeguard Insurance Company
Brotherhood Mutual Insurance Company	CUMIS Insurance Society, Inc.
Buckeye Union Insurance Company	Dairyland Insurance
California Casualty Indemnity Exchange	Deerbrook Insurance Company
Canal Insurance Company	Deerfield Insurance Company
Carolina Casualty Insurance Company	Depositors Insurance Company
Casualty Reciprocal Exchange	Diamond State Insurance Company
Centennial Insurance Company	Discover Property & Casualty
Century Indemnity Company	Eagle American Insurance Company
CGU Insurance Company	Electric Insurance Company
CGU Insurance Company of New Jersey	EMCASCO Insurance Company
Charter Oak Fire Insurance Company,The	Empire Fire and Marine Insurance Company
Chartwell Reinsurance Company	Employers Fire Insurance Company
Chicago Insurance Company	Employers Insurance of Wausau A Mutual Company
Chrysler Insurance Company	Employers Mutual Casualty Company
Chubb Indemnity Insurance Company	Equity Mutual Insurance Company
Chubb National Insurance Company	Everest National Insurance Company
Church Mutual Insurance Company	Everest Reinsurance Company
CIM Insurance Corporation	Evergreen National Indemnity Company
Cincinnati Casualty Company,The	Executive Risk Indemnity Inc.
Cincinnati Insurance Company,The	Fairfield Insurance Company
Citation Insurance Company	Farmers Alliance Mutual Insurance Company
Civil Service Employees Insurance Company	Farmers Insurance Exchange
Claredon National Insurance Company	Farmington Casualty Company
Colonial Indemnity Insurance Company	Farmland Mutual Insurance Company
Colonial Penn Franklin Insurance Company	Federal Insurance Company
Colonial Penn Insurance Company	Federated Mutual Insurance Company
Colorado Casualty Insurance Company	Federated Service Insurance Company
Colorado Farm Bureau Mutual Insurance Company	Fidelity & Casualty Company of New York,The
Colorado Western Insurance Company	Fidelity and Guaranty Insurance Company
Columbia Insurance Company	Fidelity and Guaranty Insurance Underwriters, Inc.
Columbia Mutual Insurance Company	Financial Indemnity Company
Commerce & Industry Insurance Company	Financial Pacific Insurance Company
Commercial Insurance Company of Newark, NJ	Fire and Casualty Insurance Co of CT
Commercial Union Insurance Company	Fire Insurance Exchange
Connecticut Indemnity Company	Fireman's Fund Insurance Company
Continental Assurance Company	Fireman's Fund Insurance Company of Nebraska
Continental Casualty Company	Fireman's Insurance Company of Newark, NJ
Continental Divide Insurance Company	Fireman's Insurance Company of Wisconsin
Continental Insurance Company	First Community Insurance Company
Continental National Indemnity Company	First Financial Insurance Company
Continental Reinsurance Corporation	First Liberty Insurance Corp
Continental Western Casualty Company	First National Insurance Company of America
Continental Western Insurance Company	Foremost Insurance Company
Contractors Bonding and Insurance Company	Foremost Property & Casualty Ins Co
CORE Insurance Company	Foremost Signature Insurance Company
Cornhusker Casualty Company	Fremont Company
Country Casualty Insurance Company	Frontier Insurance Company
Country Mutual Insurance Company	Geico Casualty Insurance Company

Exhibit B

Sheet 3

Geico General Insurance Company
Geico Indemnity Insurance Company
General Accident Insurance Company of America
General Casualty Company of Wisconsin
General Insurance Company of America
General Reinsurance Corporation
General Star National Insurance Co.
Genesis Insurance Company
Gerling America Insurance Company
Glens Falls Insurance Company, The
Globe American Casualty
Globe Indemnity Company
Government Employees Insurance Company
Grain Dealers Mutual Insurance Company
Grange Insurance Association
Granite State Insurance Company
Great American Insurance Company
Great Divide Insurance Company
Great Midwest Insurance Company
Great Northern Insurance Company
Great West Casualty Company
Greater New York Mutual Insurance Company
Greatway Insurance Company
Greenwich Insurance Company
Grocers Insurance Company
Guarantee Insurance Company
Guaranty National Insurance Company
Guidant America Insurance Company
Guidant Elite Insurance Company
Guidant Mutual Insurance Company
Guidant Specialty Mutual Insurance Company
Gulf Insurance Company
Halcyon Insurance Company
Hanover Insurance Company
Harco National Insurance Company
Harleysville Mutual Insurance Company
Hartford Accident & Indemnity Company
Hartford Casualty Insurance Company
Hartford Fire Insurance Company
Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Hawkeye-Security Insurance Company
Health Care Indemnity Inc.
Heritage Indemnity Company
Heritage Mutual Insurance Company
Highlands Insurance Company
Homesite Indemnity Company
Horace Mann Insurance Company
Houston General
Hudson Insurance Company
Illinois National Insurance Company
Indemnity Insurance Co of North America
Indiana Lumbermens Mutual Insurance Company
Infinity Insurance Company
INSCORP - Insurance Corporation of New York
Insura Property & Casualty Insurance Company
Insurance Company of the State of Pennsylvania
Insurance Company of North America
Insurance Company of the West
Insurance Corp of Hannon
Integon General Insurance Corporation
Integon Indemnity Corporation
Integon National Insurance Company
International Insurance Company
Interstate Fire and Casualty Company
JCPenney Casualty Insurance Company
Jefferson Insurance Company
Kansas City Fire & Marine Insurance Company
Kemper Auto and Home Insurance Company
Kemper Casualty Insurance Company
Kemper Employers Insurance Company
Kemper Independence Insurance Company
KOA (USB)
Lancer Ins. Co.
Landmark Insurance Company
Leader Insurance Company
Legion Insurance Company
Liberty Insurance Corporation
Liberty Insurance Underwriters
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
Lincoln General Ins. Co.
Lincoln National Health & Casualty Ins. Co.
LM Insurance Corp.
London Assurance of America
Lumbermens Mutual Casualty Company
Lyndon Property Insurance Company
Markel American Company
Markel Insurance Company
Maryland Casualty Company
Massachusetts Bay Insurance
Mayflower Insurance Company
MBIA Insurance Corporation of Illinois
MEDMARC Casualty Insurance Company
Mendakota Insurance Company
Mendota Insurance Company
Merastar Insurance Company
Meritplan Insurance Company
Metropolitan Casualty Insurance Company
Metropolitan Direct Property & Casualty Insurance Company
Metropolitan General Insurance Company
Metropolitan Property and Casualty Insurance Company

Exhibit B
Sheet 4

MIC General Insurance Corp	Northland Insurance Company
MIC Property and Casualty Insurance Corp	Northwestern National Casualty Company
Michigan Mutual Insurance Co	Odyssey America Reinsurance Corporation
Mid-Century Insurance Company	Odyssey Reinsurance Corporation
Millers Casualty Insurance Company, The	OHIC Insurance Company
Minnesota Fire and Casualty Company	Ohio Casualty Insurance Company
Mountain States Mutual Casualty Company	Ohio Farmers Insurance Company
Mutual Protective Insurance Company	Ohio Security Insurance Company
Mutual Service Casualty Insurance Company	Old Republic Insurance Company
National Alliance Insurance Company	Old Republic Minnehoma Insurance Company
National American Insurance Company	Old United Casualty Company
National Ben Franklin Insurance Company of IL	Omaha Indemnity Company
National Casualty Company	Omaha Property and Casualty Insurance Company
National Continental Insurance Company	Omni Insurance Co
National Farmers Union Prop & Cas Company	Orion Insurance Co
National Farmers Union Standard Company	Owners Insurance Co
National Fire Insurance Company of Hartford, CT	Pacific Employers Insurance Company
National General Assurance Company	Pacific Indemnity Company
National General Insurance Company	Pacific Insurance Company
National Indemnity Company	Pacific Specialty Insurance
National Insurance Association	Pafco General Insurance Company
National Insurance Underwriters	Partner Reinsurance Company of the U.S.
National Interstate Insurance Company	Peak Property and Casualty Insurance Corporation
National Liability & Fire Insurance Company	Peerless Insurance Company
National Reinsurance Corporation	Penn-America Insurance Company
National Surety Corporation	Pennsylvania National Mutual Casualty Insurance Company
National Union Fire Insurance Company	Pharmacists Mutual Insurance Company
Nationwide Agribusiness Insurance Company	PHICO Insurance Company
Nationwide Assurance Company	Phoenix Assurance Company of NY
Nationwide Insurance Company of America	Phoenix Insurance Company, The
Nationwide Mutual Fire Insurance Company	Planet Indemnity Company
Nationwide Mutual Insurance Company	Potomac Insurance Company of Illinois
Nationwide Property and Casualty Company	Progressive American
Navigators Insurance Company	Progressive Casualty Insurance Company
New England Insurance Company	Progressive Classic Insurance Company
New Hampshire Indemnity Company	Progressive Max Insurance Company
New Hampshire Insurance Company	Progressive Mountain Insurance Company
New South Insurance Company	Progressive Northern Insurance Company
Newark Insurance Company	Progressive Northwestern Insurance Company
Niagra Fire Insurance Company	Progressive Preferred Insurance Company
NN Insurance Company	Progressive Specialty Insurance Company
Nobel Insurance Company	Progressive West Insurance Company
North American Elite	Protective Insurance Company
North American Specialty Insurance Company	Providence Washington Insurance Company
North River Insurance Company	Prudential Commercial Insurance Company
North Star Reinsurance Corporation	Prudential General Insurance Company
Northbrook Indemnity	Prudential Property & Casualty Insurance Company
Northbrook Property & Casualty	Putnam Reinsurance Co.
Northern Assurance Company	Red Shiel Insurance Co.
Northern Insurance Company of New York	Redland Insurance Co.
Northland Casualty Company	Regent Insurance Co.

Exhibit B
Sheet 5

Reliance Direct Insurance Company	Sun Insurance Office of America
Reliance Insurance Company	Swiss Reinsurance America Corporation
Reliance National Indemnity Company	Teachers Insurance Company
Reliance National Insurance Company	Texas General Indemnity Company
Reliance Reinsurance Company	TIG Indemnity Company
Reliance Universal Insurance Company	TIG Insurance Company
Republic Fire & Casualty Insurance Company	TIG Premier Insurance Company
Republic Indemnity Company of America	Titan Indemnity Company
Republic Indemnity Company of California	Tower Insurance Company
Republic Insurance Company	Toyota Motor Insurance Company
Republic Underwriters Insurance Company	Transatlantic Reinsurance Company
Response Insurance Company	Transcontinental Insurance Company
RLI Insurance Company	Transguard Insurance Company
Rocky Mountain Fire and Casualty Company	Transport Insurance Company
Royal Indemnity Company	Transportation Insurance Company
Royal Insurance Company of America	Travco Insurance Company
Royal Special Risks Insurance	Travelers Casualty and Surety Company
Safeco Insurance Company of America	Travelers Casualty and Surety Company of America
Safeco Insurance Company of Illinois	Travelers Casualty and Surety Company of Illinois
Safeco Insurance Company of Pennsylvania	Travelers Casualty Company of Connecticut
Safeco National Insurance Company	Travelers Commercial Insurance Company
Safeguard Insurance Company	Travelers Home & Marine Insurance Company, The
Safety National Casualty Corporation	Travelers Indemnity Company
Sagamore Insurance Company	Travelers Indemnity Company of America
San Francisco Reinsurance Company	Travelers Indemnity Company of Connecticut, The
Scottsdale Indemnity Company	Travelers Indemnity Company of Illinois, The
Sea Insurance Company	Travelers Indemnity Company of Missouri, The
Seaton Insurance Company	Trenwick America Reinsurance Corporation
Security Insurance Company of Hartford	Trinity Universal Insurance Company
Security National Insurance Company	Trinity Universal Insurance Company of Kansas
Select Insurance Company	Tri-state Insurance Company
Selective Insurance Company	Tri-state Insurance Company of MN
Sentry Insurance A Mutual Company	Truck Insurance Exchange
Shelby Casualty Insurance Company	Trumbull Insurance Company
Shelby Insurance Company	Twin City Fire Insurance Company
Shelter General Insurance Company	U.S. Specialty Insurance Company
Shelter Mutual Insurance Company	Ulico Casualty Company
Signet Star Insurance Company	Underwriter for the Professions Insurance Company
Southern Insurance Company	Underwriters Ins. Co.
Specialty National Insurance Company	Unigard Indemnity Company
St. Paul Fire and Marine Insurance Company	Unigard Insurance Company
St. Paul Guardian Insurance Company	Union Insurance Company
St. Paul Medical Liability	Union Insurance Company of Providence
St. Paul Mercury Insurance Company	Union Standard Insurance Group
Standard Fire Insurance Company	United Financial Casualty Company
Star Insurance Company	United Fire & Casualty
Starnet Insurance Company	United Pacific Insurance Company
State Farm Fire and Casualty Company	United Security Insurance Company
State Farm General Insurance	United Services Automobile Association
State Farm Mutual Automobile Insurance Company	United States Fidelity and Guaranty Company
Stratford Insurance Company	United States Fire Insurance Company

Exhibit B
Sheet 6

United States Liability Insurance Company
Universal Underwriters Insurance Company
USAA Casualty Insurance Company
USAA General Indemnity Company
USF & G Business
USF & G Family
Utica Mutual Ins Co
Valiant Insurance Company
Valley Forge Insurance Company
Valley Insurance Company
Vesta Fire Insurance Corporation
Vesta Insurance Corporation
Victoria Automobile Insurance Co.
Victoria Fire & Casualty Co.
Victoria Select Insurance Company
Vigilant Insurance Company
Viking Insurance Company of Wisconsin
Virginia Surety Company, Inc.
Warner Insurance Company

Wausau Business Insurance Company
Wausau Underwriters Insurance Company
Wasatch Crest Insurance Company
West American Insurance Company
Westchester Fire Insurance Company
Westfield Insurance Company
Westfield National Insurance Company
Windsor Insurance Company
Winterthur International America Insurance Company
Worldwide Insurance Company
XL Specialty Insurance Company
Yasuda Fire & Marine Insurance Company, The
York Insurance Company
Young America Insurance Company
Zenith Insurance Company
Zurich American Insurance Company of Illinois
Zurich Insurance Company - US Branch
Zurich Reinsurance (North America)

Exhibit C

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

	Year Ending				% Change		
	<u>6/30/1997</u>	<u>6/30/1998</u>	<u>6/30/1999</u>	<u>6/30/2000</u>	<u>97-98</u>	<u>98-99</u>	<u>99-00</u>
1 Annualized Earned Policy Count	2,054,877	2,087,657	2,188,626	2,337,830	1.6%	4.8%	6.8%
2 Number of Paid UMBI Claims	3,477	3,259	3,213	3,273	-6.3%	-1.4%	1.9%
3 Number of UMBI Claims Closed without Payment	2,842	3,152	2,572	2,356	10.9%	-18.4%	-8.4%
4 Number of Paid UMPD Claims	1,080	1,172	1,356	1,375	8.5%	15.7%	1.4%
5 Number of UMPD Claims Closed without Payment	358	476	558	554	33.0%	17.2%	-0.7%
6 Number of Paid UM Claims *	151	163	127	104	7.9%	-22.1%	-18.1%
7 Number of UM Claims Closed without Payment *	231	220	128	197	-4.8%	-41.8%	53.9%

* 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>	(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	34.9%
(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)	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)	10.5%
Estimated range of number of uninsured vehicles in Colorado	284,389 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