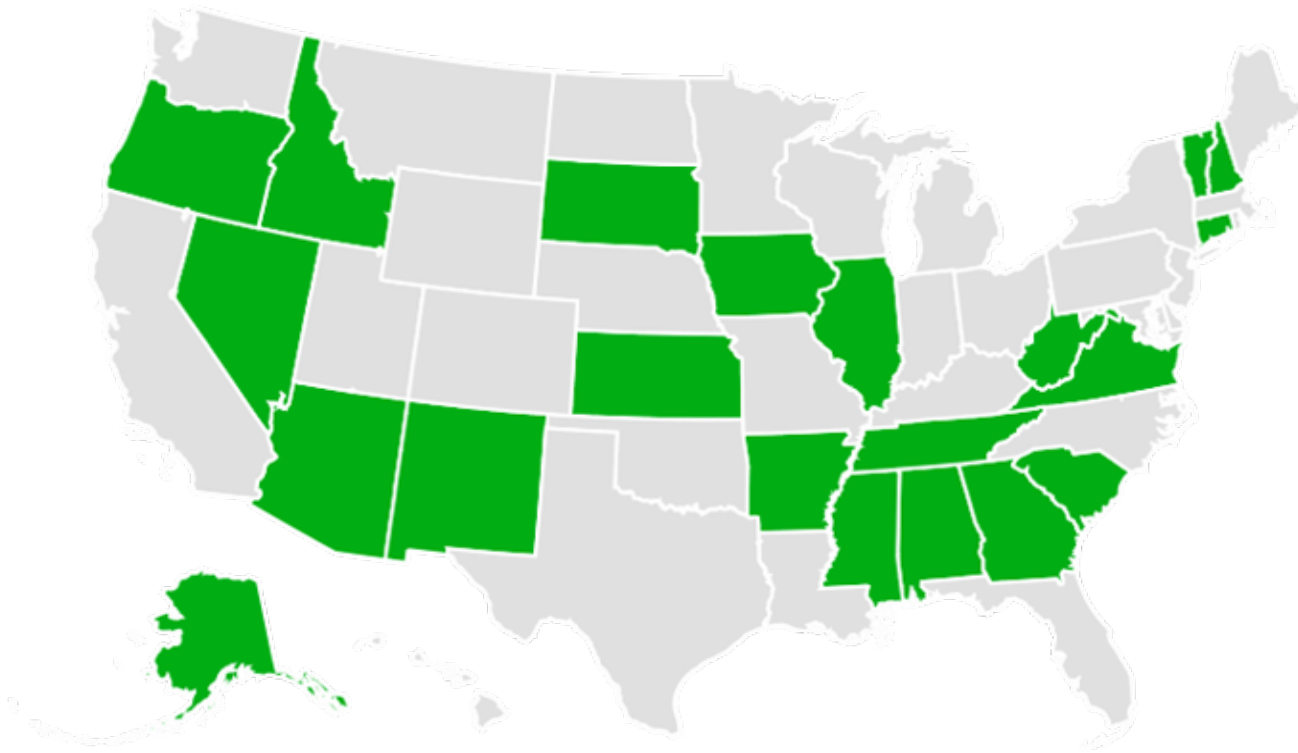


# RESIDUAL MARKET STATE ADVISORY RESOURCES

Idaho  
November 2021

# Plan Data

Includes 22 NCCI Plan Administration States

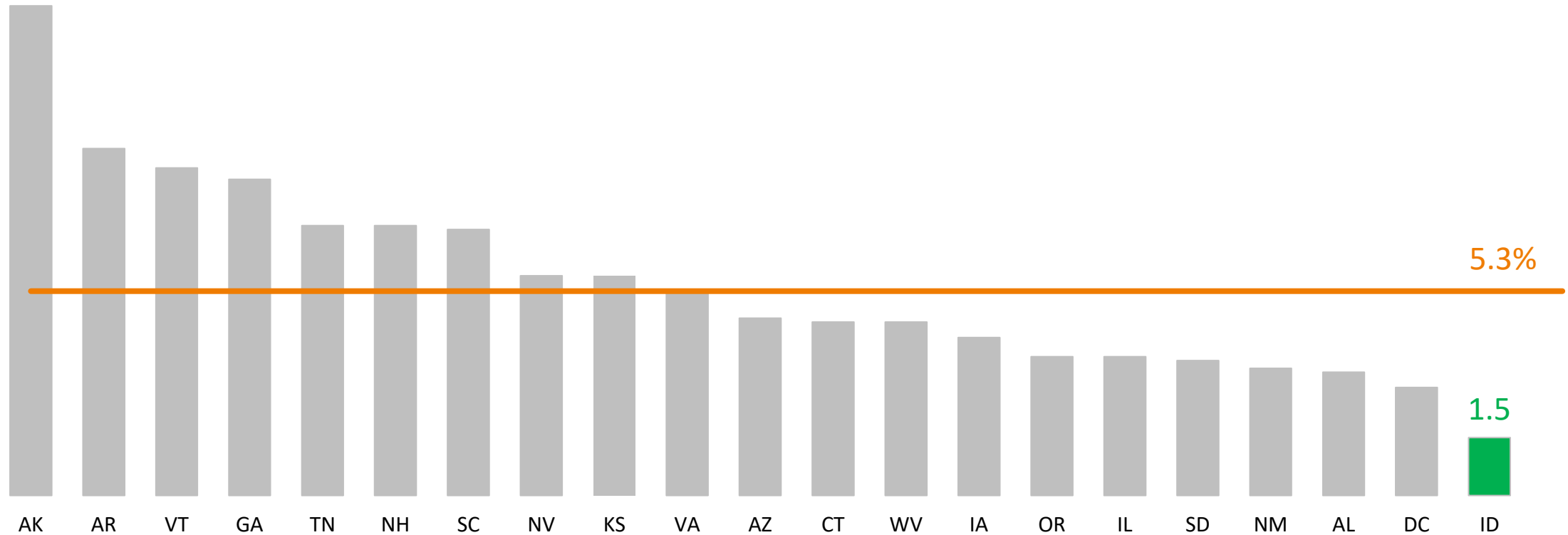


Alabama  
Alaska  
Arizona  
Arkansas  
Connecticut  
DC  
Georgia  
Idaho  
Illinois  
Iowa  
Kansas

Mississippi  
Nevada  
New Hampshire  
New Mexico  
Oregon  
South Carolina  
South Dakota  
Tennessee  
Vermont  
Virginia  
West Virginia

# Assigned Risk Plan **Market Share** Percentage by State

As of 12/31/2020\*

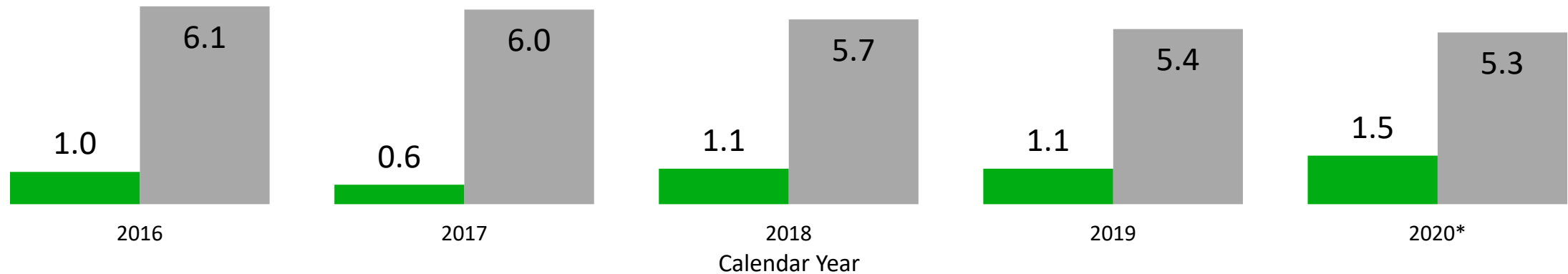


\*Preliminary.

Market share percentages are from NCCI's 2020 *Residual Market Management Summary*.

# Idaho Residual Market Share Compared to All Plan States Market Share

Plan Premium as a Percentage of Direct Written Premium



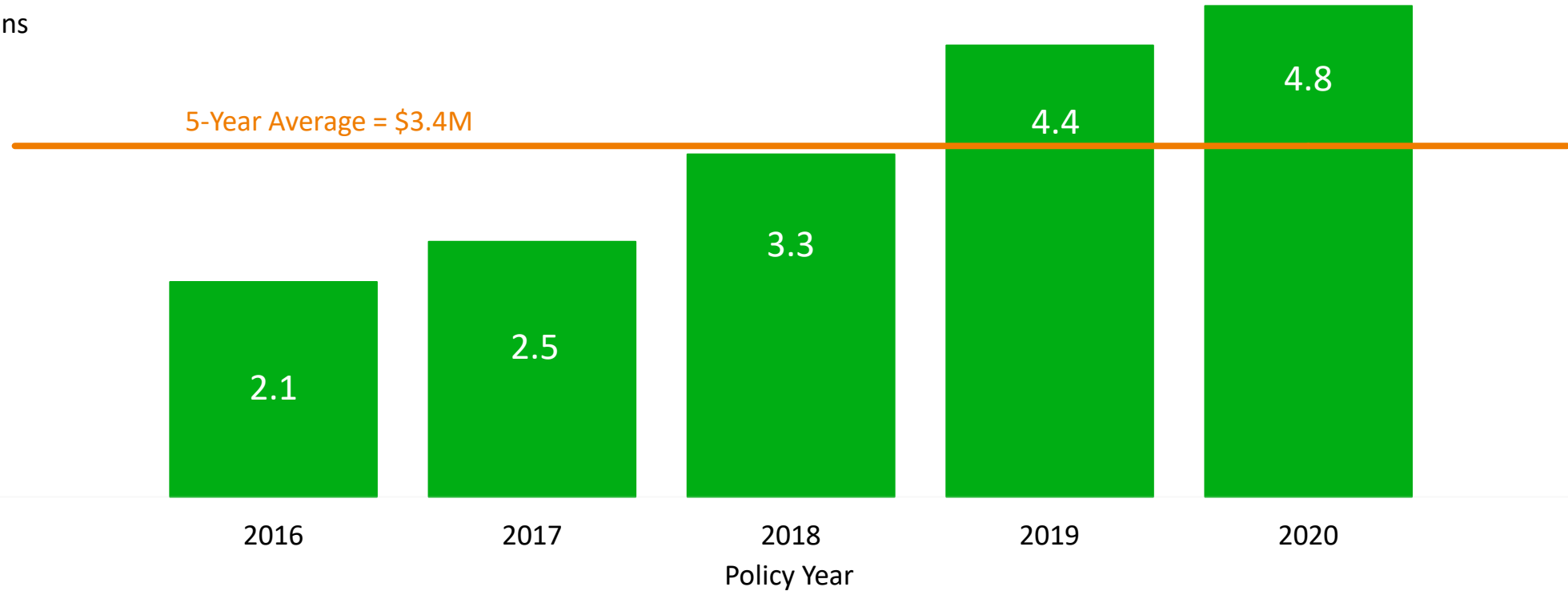
\*Preliminary.

Market share percentages are from NCCI's 2020 *Residual Market Management Summary*.

# Idaho Residual Market Plan Premium

As of 12/31/2020

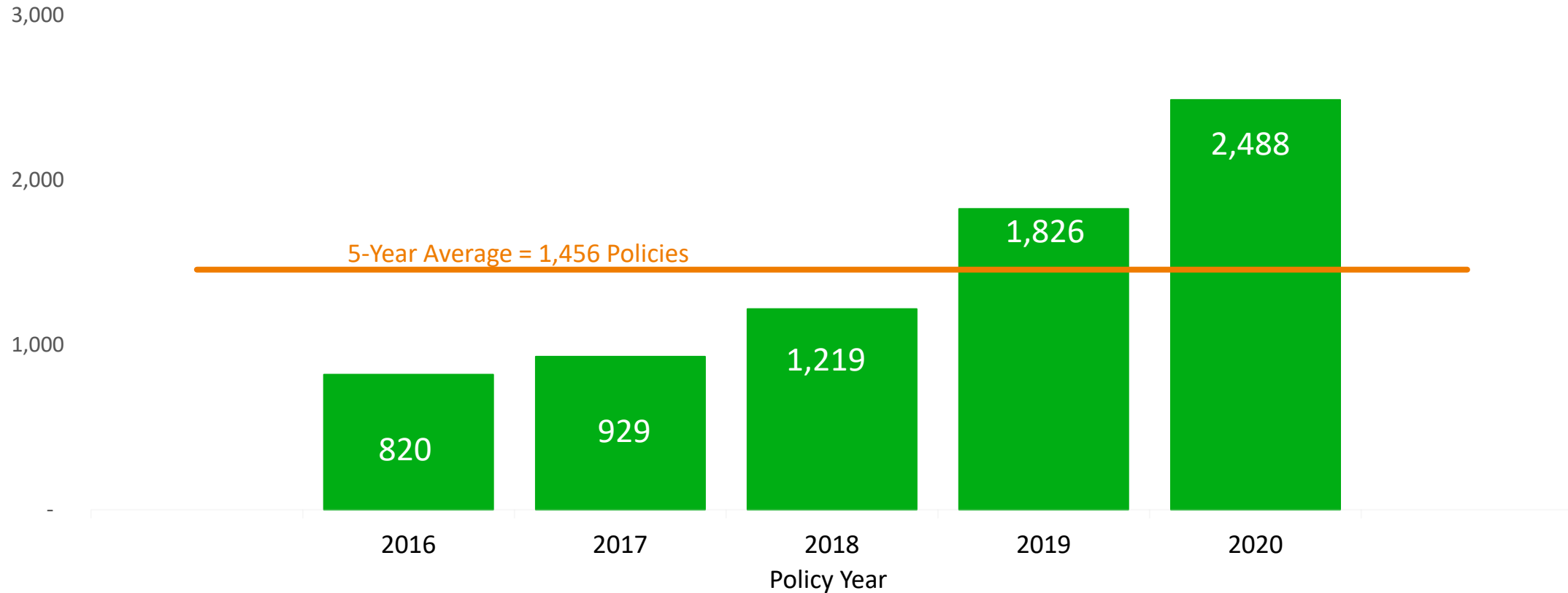
\$ Millions



Premium data is on a policy year basis as reported to NCCI, for policies effective from January 1 through December 31, including prorated cancellations, with all policies' premium associated with the dominant state.

# Idaho Residual Market Policy Counts

As of 12/31/2020



Policy data is on a policy year basis as reported to NCCI, for policies effective from January 1 through December 31, including prorated cancellations, with all policies' premium associated with the dominant state.

# Idaho Residual Market (RM) Policy Information



\$1,913

Average RM Policy Size



87.3%

% of RM Policies Under \$2,500

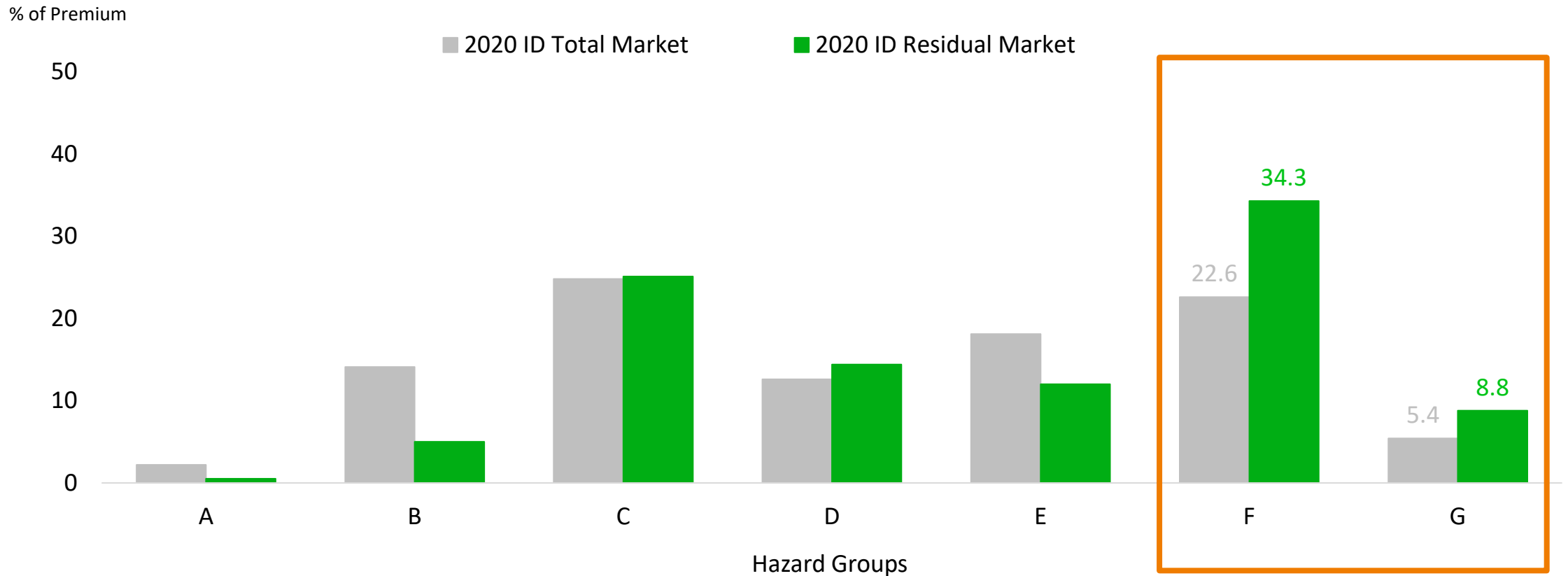


18.4%

% of RM Premium Generated  
by Policies Under \$2,500

Premium and policy data is on a policy year basis as reported to NCCI, for policies effective from January 1, 2020, to December 31, 2020, including prorated cancellations, with all policies' premium associated with the dominant state.

# Hazard Groups F and G Account for 43% of the Residual Market Premium



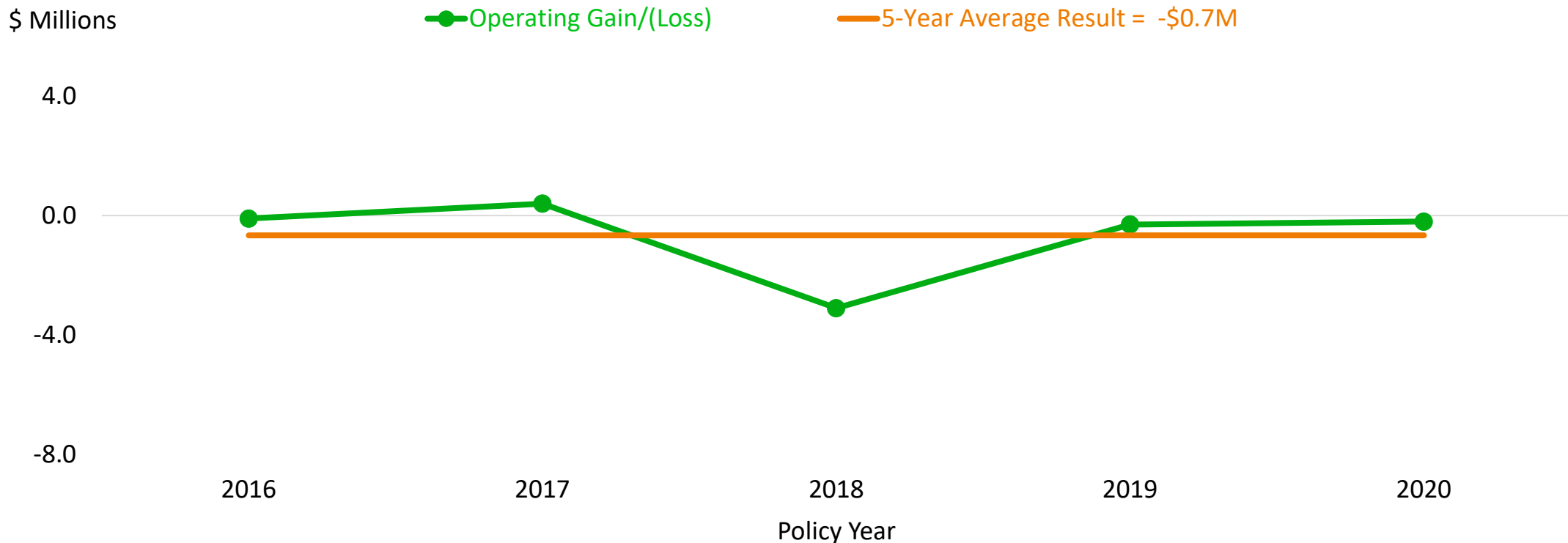
Premium data is on a policy year basis as reported to NCCI, for policies effective from January 1, 2020, to December 31, 2020, including prorated cancellations, with all policies' premium associated with the dominant state.



# Idaho Residual Market Reinsurance Pool

## Net Operating Results

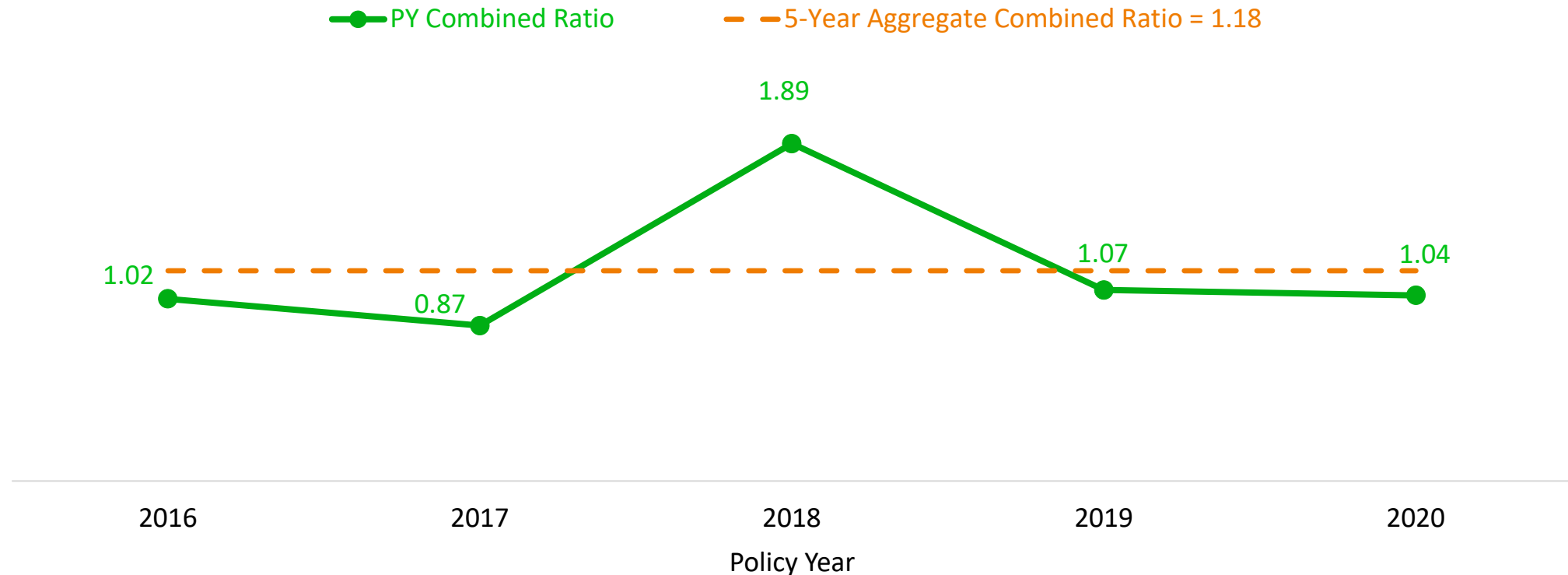
Estimated Net Operating Gains and Losses Projected to Ultimate as of 3/31/2021



From NCCI's *Residual Market Quarterly Results*—the financial statement presentation that reflects the excess of earned premium over incurred losses, less all operating expenses, plus all investment income in this state.

# Idaho Reinsurance Pool's Combined Ratios Over the Past Five Years

Estimated Policy Year Combined Ratios as of 3/31/2021



From NCCI's *Residual Market Quarterly Results*—equals  $[1.0 - \text{Residual Market Operating Gain (Loss)}] / \text{Pool Written Premium}$ .

# Idaho Residual Market

- Overall increasing premium and policy count
- Relatively low residual market share
- Residual market has not been self-funded over the past five years

# State of the Residual Market

## COVID-19 Claims

- Limited direct impact on residual market losses
- Uncertain indirect impact on premium/collectability

Residual market premium and market share are on a gradual decline

Concentration in high hazard groups reflects possible volatility in losses and operating results

The residual market is self-funded in the aggregate, but this varies by state

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