

# Commercial Auto Liability



## Carried Ultimate Loss & DCC Ratios

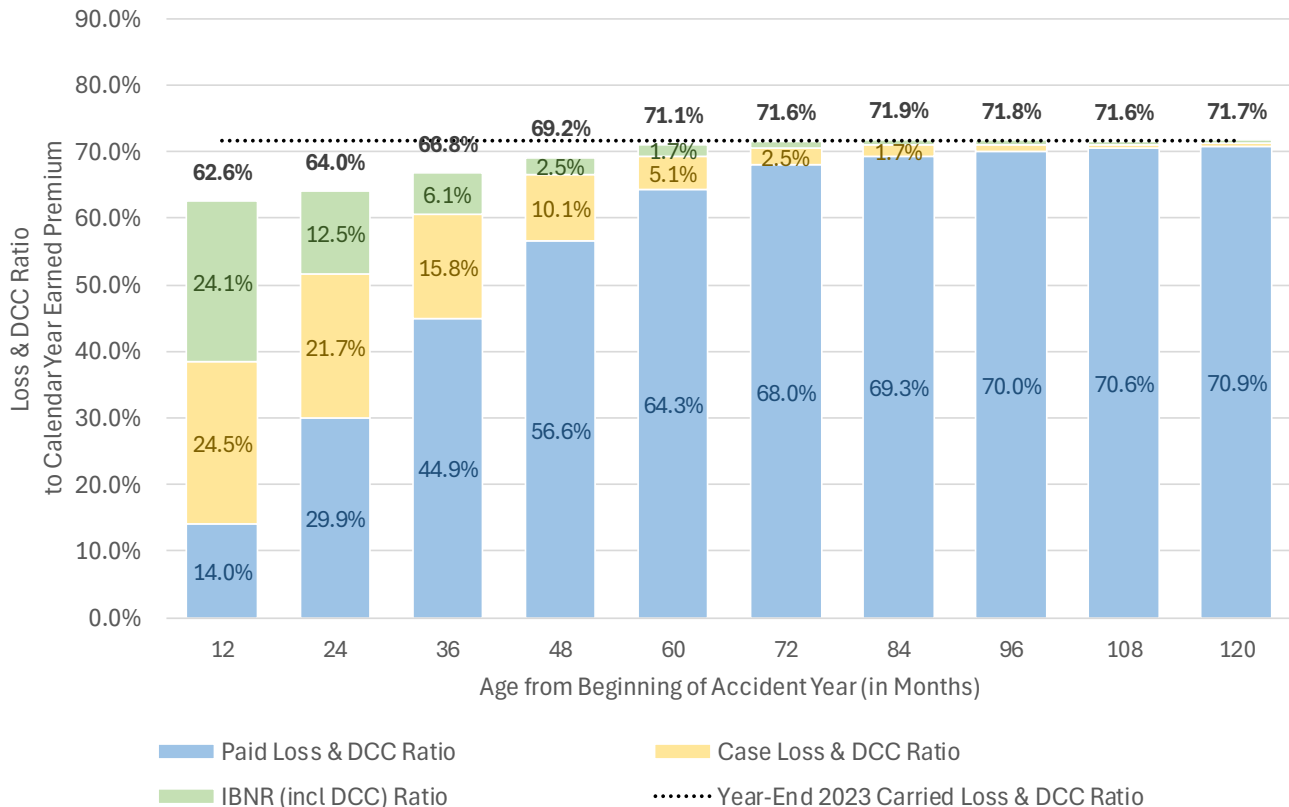
Based on Schedule P, Parts 1C through 4C

P&C Groups with \$1B or More of Earned Premium in Calendar Year 2023  
*Evaluated as of December 31, 2023*

### Carried Ultimate Loss & DCC Ratio

Calendar Year	Net Earned Premium (\$Billions)	Accident Year	12 Months after Beginning of Accident Year	As of 12/31/2023	Change	Months between Initial Selection and 12/31/2023	Ratio of Loss Reserves to Paid Loss at Age 12
2014	6,840	2014	62.6%	71.7%	9.2%	108	3.5
2015	7,344	2015	62.9%	74.4%	11.5%	96	3.5
2016	7,893	2016	66.5%	79.8%	13.3%	84	3.6
2017	8,572	2017	69.4%	78.1%	8.8%	72	3.9
2018	9,792	2018	68.7%	78.0%	9.3%	60	4.1
2019	11,035	2019	70.7%	79.7%	9.0%	48	4.5
2020	11,494	2020	65.7%	66.4%	0.8%	36	5.3
2021	13,290	2021	67.4%	70.5%	3.1%	24	5.5
2022	15,234	2022	70.2%	73.2%	3.0%	12	5.5
2023	16,627	2023	77.4%	77.4%	Initial Eval	0	6.1

### Accident Year 2014



Charts for accident years 2014 through 2023 are available at <https://archeractuarial.com/industry/>