September 22, 2025

Stuck In Reverse: Commercial Auto Losses Keep Mounting

Underwriting losses due to increasing loss severity and adverse loss development continue to outpace pricing increases

Principal Takeaways

- Rising loss severity, increasing claims costs, and adverse prior year loss reserve development continue to produce net calendar year underwriting losses for commercial auto insurers.
- While total commercial auto liability results continue to be decidedly unprofitable, the combined ratio for the auto physical damage component of the line has produced a net combined ratio below the 100.0 breakeven point for the past seven consecutive years, with most years comfortably below the breakeven point.
- The unfavorable combined ratio results are driven by incurred losses, as the line's underwriting expense ratio has declined by six percentage points during the past decade.
- Social inflation continues to be a driving force of adverse loss development on open claims, which has increased claim costs.

The commercial auto line continues to burden the overall property and casualty (P/C) insurance industry, accounting for more than $10 billion in net underwriting losses over the past two years. In addition to the current year results being poor, adverse loss development on prior accident year claims has created a drag on calendar year results, with some of the most recent years being the hardest hit. As claims remain open for longer, they become more susceptible to the impact of social inflation, exacerbating the adverse development.

Physical damage coverage remains the bright spot in commercial auto insurance, as it experienced positive results for the seventh straight year. This indicates that despite inflationary pressures faced following the post-COVID years, which negatively affected claims severity, commercial auto insurers, in the aggregate, have assessed these trends and made the necessary adjustments to price adequately for the auto physical damage portion of their claims.

Divergent Results Between Liability and Physical Damage

For the fourteenth consecutive year, commercial auto insurance generated an underwriting loss. Not only has the consecutive string of underwriting losses lasted for more than a decade, but losses are getting worse: the aggregate P/C industry underwriting loss in 2024 was $4.9 billion. Over the past 11 years, the average underwriting loss has been a little over $2.9 billion annually. During this period, the 2024 loss was second in magnitude to 2023, when the underwriting loss was $5.5 billion **(Exhibit 1)**.

What is more enlightening is the split between liability losses and physical damage losses. Commercial auto liability losses have been increasing and produced their largest loss in 2024 (**Exhibit 1a**). Physical damage has been profitable for six of the past seven years and had its largest profit in 2024 **(Exhibit 1b)**.

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Exhibit 1

US Commercial Auto – Net Underwriting Income

($ millions)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Net Premium Written	25,828	27,621	28,331	30,704	35,862	38,942	39,973	46,660	51,657	55,865	61,881
Net Premiums Earned	25,057	26,825	28,318	29,572	33,955	37,308	38,833	43,591	49,307	53,671	59,446
Net Incurred Losses	15,692	17,492	19,306	20,439	22,829	25,786	24,124	26,819	33,897	38,555	41,580
Net Loss Adjustment Expense	3,098	3,575	3,555	3,858	4,182	4,616	4,401	4,752	5,337	6,209	7,017
Net Other Underwriting Expense	7,284	8,326	8,397	8,837	10,167	10,824	11,235	12,279	13,309	14,407	15,702
Net Policyholder Dividends	19	23	25	37	28	22	86	20	27	18	25
Net Underwriting Income/Loss	***-1,036***	***-2,591***	***-2,966***	***-3,599***	***-3,251***	***-3,940***	***-1,014***	***-279***	***-3,262***	***-5,517***	***-4,877***
Other Income	75	123	155	175	136	168	-49	141	72	145	171
Investment Gain	1,238	1,278	1,261	1,407	1,525	1,721	1,724	2,128	1,669	2,482	3,245
Net Total P/L Excl Inv Cap & Surplus	278	-1,190	-1,550	-2,017	-1,590	-2,051	661	1,990	-1,521	-2,891	-1,462
Combined Ratio	103.3	108.8	110.5	111.1	108.0	109.3	101.8	98.8	105.4	109.2	107.2
Operating Ratio	**98.0**	**103.5**	**105.5**	**105.7**	**103.1**	**104.3**	**97.5**	**93.6**	**101.9**	**104.3**	**101.4**

Source: BESTLINK

Exhibit 1a

US Commercial Auto Liability – Net Underwriting Income

($ millions)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Net Premium Written	19,704	20,910	21,378	22,946	27,077	29,301	30,076	35,540	39,382	42,580	47,225
Net Premiums Earned	19,168	20,289	21,507	22,121	25,553	28,065	29,193	33,287	37,587	40,887	45,253
Net Incurred Losses	12,045	13,587	15,031	15,564	17,829	20,396	19,300	21,040	26,227	30,335	33,613
Net Loss Adjustment Expense	2,482	2,976	2,962	3,166	3,488	3,861	3,775	4,025	4,462	5,229	6,037
Net Other Underwriting Expense	5,407	6,183	6,280	6,553	7,612	8,027	8,371	9,275	10,000	11,198	11,964
Net Policyholder Dividends	15	19	20	32	22	18	63	16	22	14	20
Net Underwriting Income/Loss	***-781***	***-2,476***	***-2,787***	***-3,194***	***-3,398***	***-4,236***	***-2,316***	***-1,069***	***-3,124***	***-5,890***	***-6,381***
Other Income	56	83	141	134	88	131	-71	118	52	123	140
Investment Gain	1,183	1,242	1,203	1,345	1,503	1,651	1,646	2,025	1,554	2,332	3,079
Net Total P/L Excl Inv Cap & Surplus	458	-1,152	-1,442	-1,715	-1,807	-2,455	-741	1,074	-1,518	-3,434	-3,162
Combined Ratio	103.3	111.3	113.1	113.4	111.6	113.9	107.1	101.4	107.1	113.3	113.0
Operating Ratio	**96.8**	**104.8**	**106.9**	**106.7**	**105.4**	**107.5**	**101.7**	**95.0**	**102.8**	**107.3**	**105.9**

Source: BESTLINK

Exhibit 1b

US Commercial Auto Physical Damage – Net Underwriting Income

($ millions)

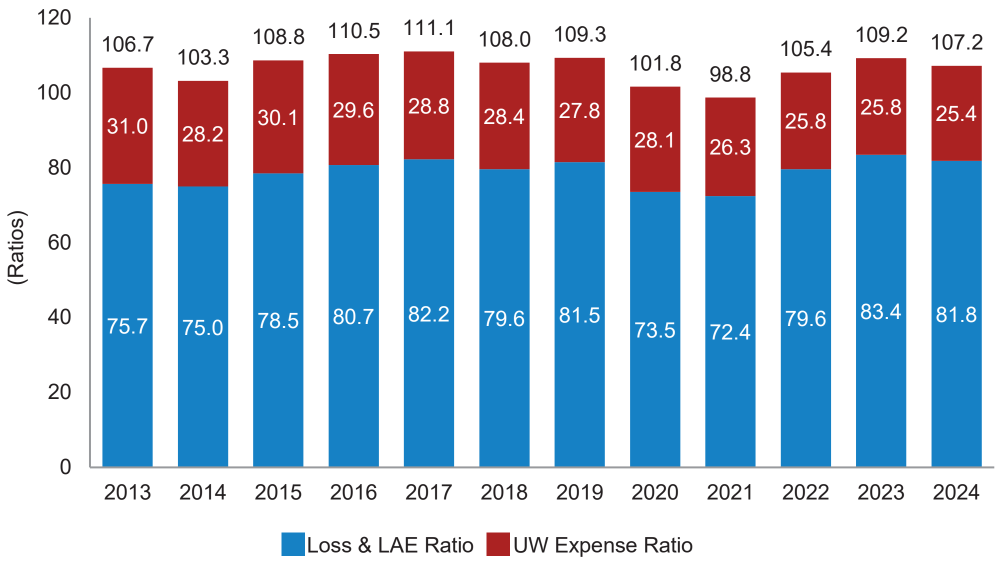
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Net Premium Written	6,124	6,711	6,953	7,758	8,785	9,641	9,897	11,120	12,275	13,285	14,656
Net Premiums Earned	5,889	6,536	6,811	7,451	8,402	9,243	9,641	10,304	11,720	12,784	14,194
Net Incurred Losses	3,647	3,905	4,275	4,876	4,999	5,390	4,825	5,779	7,669	8,219	7,968
Net Loss Adjustment Expense	616	599	593	692	694	756	626	727	876	980	981
Net Other Underwriting Expense	1,877	2,143	2,117	2,284	2,556	2,797	2,865	3,004	3,309	3,209	3,738
Net Policyholder Dividends	4	4	5	5	6	4	23	3	5	3	4
Net Underwriting Income/Loss	***-255***	***-115***	***-179***	***-405***	***147***	***296***	***1,302***	***790***	***-139***	***373***	***1,504***
Other Income	20	40	14	40	48	37	22	23	20	21	31
Investment Gain	55	36	57	62	22	71	78	103	115	149	166
Net Total P/L Excl Inv Cap & Surplus	-180	-38	-107	-303	217	404	1,402	916	-3	543	1,701
Combined Ratio	103.1	100.9	102.0	104.2	96.9	95.5	85.7	90.2	99.9	96.1	88.6
Operating Ratio	**101.8**	**99.7**	**100.9**	**102.8**	**96.1**	**94.4**	**84.7**	**89.0**	**98.8**	**94.8**	**87.2**

Source: BESTLINK

During the past decade, insurers have trimmed about six percentage points off their underwriting expense ratio for commercial auto insurance. While commercial auto insurers are not recognized as often as personal auto insurers for adopting and leveraging technology through their operations, commercial auto insurers have nevertheless made some strides in improving their efficiency. The cut in the underwriting expense ratio has kept the overall underwriting results from being even worse since 2024 was the second consecutive year the net loss and loss adjustment expense (LAE) ratio was over 80.0 (**Exhibit 2**).

Exhibit 2

US Commercial Auto – Net Underwriting Ratios



Source: BESTLINK

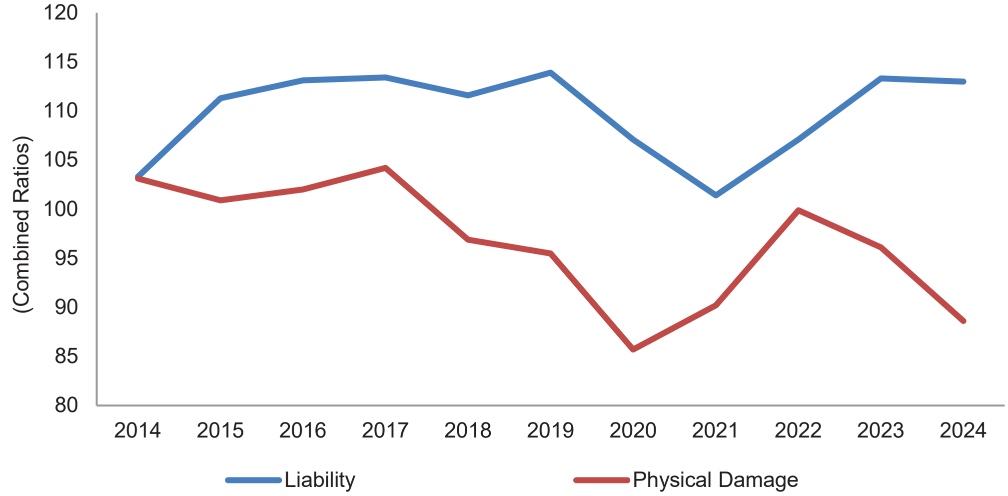
In analyzing P/C insurer underwriting performance for this line, the difference between auto liability and physical damage results has been stark and diverging. The underwriting expense ratio is relatively similar for the two coverages, with both coverages experiencing about three percentage points of improvements compared to the expense ratios six to seven years ago. The difference in the net loss and LAE ratio for the coverage parts, however, has typically been significant and far higher for liability coverage.

From 2014 to 2024, on an annual basis, the auto liability loss and LAE ratio was on average 14 points higher than the auto physical damage loss ratio. The liability loss and LAE ratio, 87.6 for 2024, was the highest of the past 11 years and was 24.6 points higher than the auto physical damage loss and LAE ratio. This elevated auto liability ratio led to 2024 marking the fifth time during that period that the combined ratio for auto liability was 113.0 or greater (**Exhibit 3**). The combined ratio for auto physical damage has never exceeded 104.0 during the last 11 years, and it has not been above 100.0 since 2017. The physical damage loss ratio of 63.0 in 2024 was the lowest for any year except for the peak COVID year in 2020, when overall traffic was even lower, at 56.5.

The differing results have continued into 2025 and are even more pronounced when analyzing second quarter results over the last five years for incurred losses (**Exhibit 4**). While the gap between the liability loss ratio and the physical damage loss ratio was in the low single-digit range in both 2022 and 2023, it expanded to almost 18 points as of the second quarter of 2025. This gap will be even worse when loss adjustment expenses, such as defense and cost containment (DCC) expenses, are included. These expenses are more prominent among liability claims than physical damage claims.

This divergence can be problematic for insurers. While the physical damage profits may offer some relief from the liability losses, the distinction between compulsory liability coverage and optional physical damage coverage may lead to insureds finding physical damage coverage not worth the cost. Even if insureds find benefits in physical damage coverage, they may opt for higher deductibles to pay less for coverage. This would cut into insurers benefiting from the greater profitability of the physical damage coverage, potentially worsening the overall results for the commercial auto coverage line. Insurers are still making some strides to find the optimal pricing level for both liability coverage and physical damage coverage.

Exhibit 3
US Commercial Auto – Net Combined Ratio, Liability vs. Physical Damage



Source: BESTLINK

Exhibit 4
US Commercial Auto – Second Quarter Loss Ratios

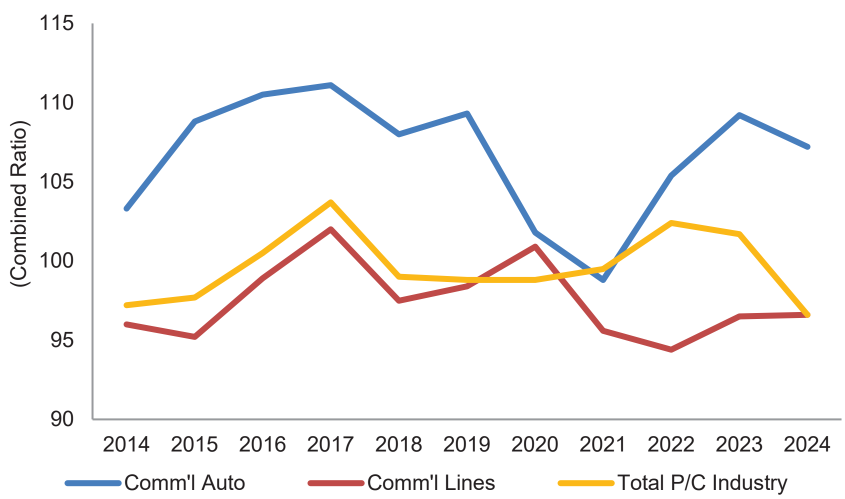
	Liability	Physical Damage	Total
2021	64.3	NA	NA
2022	68.7	62.7	67.3
2023	72.7	68.1	71.6
2024	75.9	60.4	72.3
2025	71.1	53.3	67.1

Notes: NA – Not available. NAIC data for commercial auto physical damage was not collected quarterly prior to 2022.
Source: BESTLINK

Pricing Has Not Kept Pace With Adverse Development or the Impact of Social Inflation

The problems besieging commercial auto insurance are long-standing. The line has performed worse than all commercial lines each year since 2014, and other than a one-year reprieve in 2021, the commercial auto line has fared worse than the total P/C industry each year as well (**Exhibit 5**). Despite significant rate increases, insurers have not

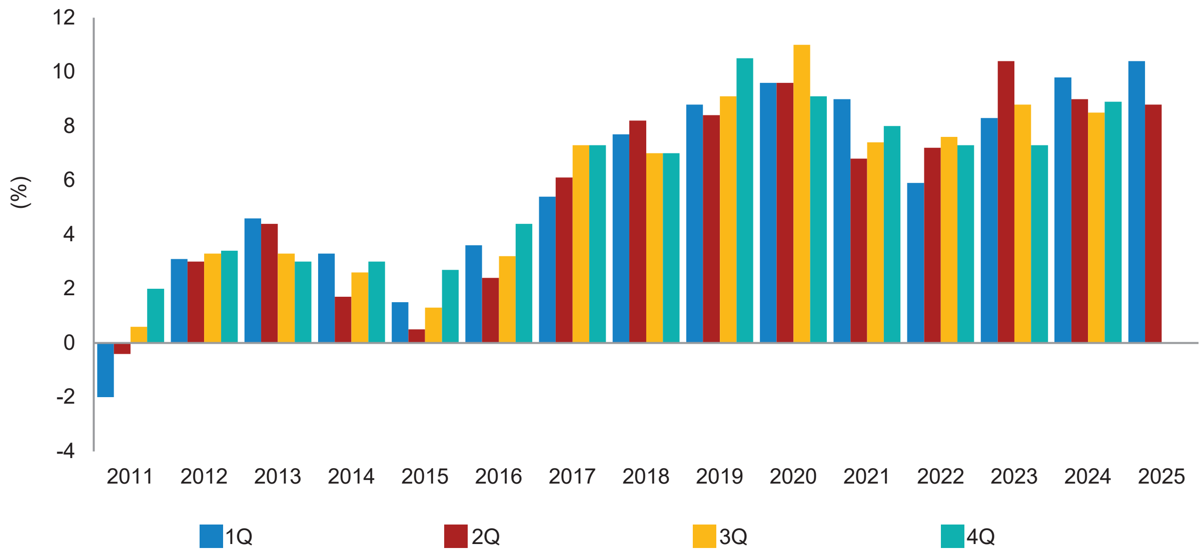
Exhibit 5
US P/C – Net Combined Ratio



Source: BESTLINK

been able to keep pace with loss cost increases. This reveals that underwriting and pricing initiatives have not yet been able to offset rising loss severity driven by inflation, rising replacement costs due to technological advances in commercial vehicles, and rising labor costs relative to needed repairs. Pricing has been increasing for 14 consecutive years, with most of those increases being in the upper single digits into double digits **(Exhibit 6)**.

Exhibit 6
US Commercial Auto – Quarterly Pricing Change



Source: Council of Insurance Agents and Brokers (CIAB)

Adverse loss development has been a constant drain on commercial auto results and is getting worse. Over the past 10 years, adverse prior accident year loss reserve development has been averaging over seven points on the calendar year loss & DCC ratio **(Exhibit 7)**. Even with the noted pricing increases, this adverse loss development has been consistent, which means the magnitude of the adverse loss development in dollars has also been increasing **(Exhibit 8)**. AM Best expects pricing increases and other underwriting initiatives to continue being applied through the remainder of 2025 and into 2026 as insurers try to keep pace with loss severity and return to higher frequency rates. The underwriting initiatives to augment risk selection, tighten underwriting standards, and improve claim handling all need to continue being refined and elevated in terms of effectiveness for commercial auto insurers to see negative trends slow.

AM Best's analysis of commercial auto loss reserve data reveals the bulk of the adverse development stems from the recent accident years, over $2.7 billion from accident years 2021 and later **(Exhibit 9)**. Aggregate industry data from Schedule P triangles shows a slowdown in

Exhibit 7
US Commercial Auto – Liability Accident Year vs Calendar Year Loss & DCC Ratio
(%)

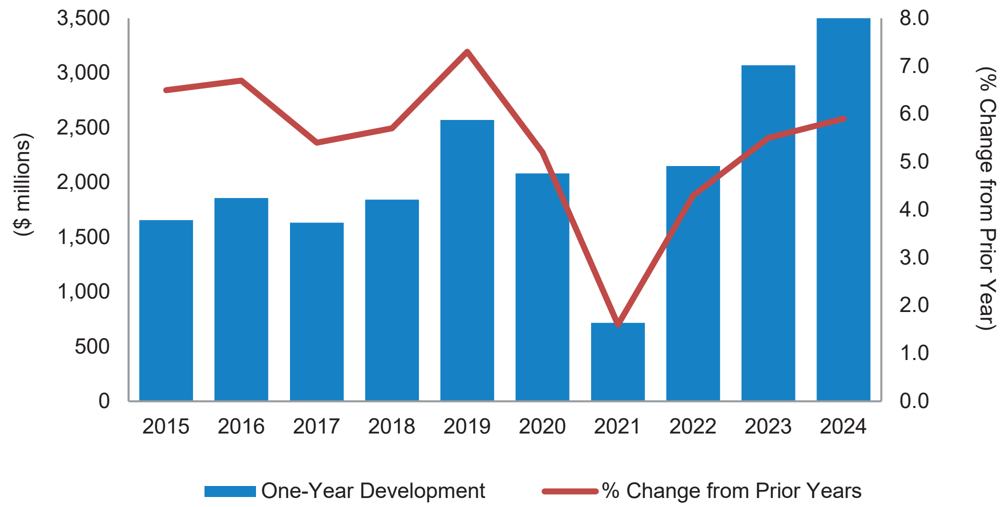
	AY Net Loss & DCC Ratio	CY Net Loss & DCC Ratio	Percentage Points of (Favorable)/ Unfavorable Development*
2015	66.2	74.6	8.4
2016	69.4	76.9	7.5
2017	70.8	78.3	7.5
2018	69.8	76.9	7.1
2019	70.9	80.3	9.4
2020	65.7	73.1	7.4
2021	67.7	69.7	2.0
2022	69.8	76.3	6.5
2023	74.0	81.4	7.4
2024	74.1	81.9	7.8

* In the last column, positive values indicate reserve deficiency (or unfavorable development); negative values indicate reserve redundancy (or favorable development).
Source: BESTLINK

claims closures by every measurement—paid losses, case incurred losses, and claim closure rates. Most concerning is the larger share of reported claims remaining open beginning in accident year 2021 **(Exhibit 10)**. With claims remaining open longer, insurers have more direct costs in attorney fees and expert witnesses as cases are negotiated before trial. Cases that remain open longer are potentially subjected to more impact from nuclear verdicts—directly in that the claim may be the nuclear verdict or indirectly in that a similar claim may result in a verdict that sets precedent in terms of amount. All of this opens the door for adverse development on prior years' claims to be a critical problem for commercial auto insurers. While insurers have heavily increased their liability loss reserves for commercial auto, AM Best believes industry-wide that commercial auto liability remains under-reserved by $4

Exhibit 8

US Commercial Auto – One-Year Loss Reserve Development



Source: BESTLINK

Exhibit 9

US Commercial Auto – Accident Year Loss Reserve Development

($ millions)

Accident Year	One-Year Development	Two-Year Development
Pre-2015	58.2	89.6
2015	8.1	43.0
2016	25.2	85.6
2017	114.3	271.3
2018	297.0	595.6
2019	281.1	920.7
2020	273.2	551.8
2021	791.9	1,401.5
2022	1,143.8	2,107.4
2023	775.6	NA

NA = not applicable

Source: BESTLINK

Exhibit 10

Reported Claims Remaining Open, by Accident Year

	Reporting Age									
AY	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**
2015	25.36%	7.74%	4.08%	2.02%	1.02%	0.71%	0.54%	0.41%	0.35%	0.14%
2016	25.84%	7.85%	3.87%	2.06%	1.33%	0.95%	0.67%	0.55%	0.23%	
2017	25.58%	7.78%	4.01%	2.54%	1.61%	1.00%	0.74%	0.40%		
2018	25.79%	7.68%	4.42%	2.66%	1.48%	1.00%	0.56%			
2019	25.12%	7.91%	4.30%	2.52%	1.74%	0.92%				
2020	25.61%	7.77%	4.35%	2.76%	1.28%					
2021	*27.69%*	*8.72%*	*4.90%*	2.41%						
2022	*27.84%*	*9.05%*	*4.57%*							
2023	*26.94%*	*9.31%*								
2024	*27.40%*									

Source: BESTLINK

billion to $5 billion, setting up for another year of poor results.

One factor behind adverse development is social inflation. Commercial auto loss severity continues to increase beyond the level of economic inflation, which is indicative that social inflation is a factor. Outsized verdicts have set a precedent and highlighted opportunities to obtain big payouts, even from simple claims. As a result, lawyers are getting involved in claims that they previously might not have. The impact becomes more evident looking at recent claim data.

Exhibit 11

Average Claim Expenses by Year

($)

	Average Loss Per Claim	Average DCC Per Claim	Average AAO Per Claim
2015	15,123	1,648	1,274
2016	15,964	1,689	1,267
2017	17,769	1,898	1,399
2018	19,034	2,015	1,434
2019	20,179	2,088	1,445
2020	22,618	2,271	1,654
2021	25,316	2,449	1,733
2022	25,746	2,400	1,687
2023	28,549	2,649	1,995
2024	30,499	2,956	2,194

Notes: DCC = Defense and cost containment expenses; AAO = adjusting and other expenses.

Source: AM Best data and research

Average loss severity for commercial auto liability claims has more than doubled over the past nine years, 2015 to 2024, at an average annual rate of over 8%, compared to annual economic inflation of just over 3% for the same period **(Exhibit 11)**. This increased loss severity over and above economic inflation is where insurer pricing has struggled to keep up with loss trends. Despite the heavy pricing increases, these increases still lag the average annual severity increase. With the line under reserved and pricing trends still lagging the severity trend, AM Best does not foresee the commercial auto segment reaching a level of rate adequacy in the near future.

The unfavorable trends on commercial auto claims, particularly concerning loss severity, can negatively affect umbrella policies as well. Commercial auto policies typically have a limit of $1 million. Insureds may purchase higher limits, but at some level, the underlying policy coverage is subject to a coverage limit. Losses exceeding that combined single limit for bodily injury and property damage coverage will then be covered by an excess or umbrella policy for policyholders purchasing the coverage. Some of the adverse loss development in the "Other Liability – Occurrence" line, which totaled close to $10 billion of losses and allocated loss expenses for the P/C industry in calendar year 2024, is due to commercial auto liability claims that developed past the auto liability per occurrence policy limit.

As claims are increasing, more claims are hitting the per occurrence or aggregate policy limit and affecting the profitability of excess/umbrella coverage as well. Insurers providing these coverages have also been revising their strategies in terms of attachment points and total limits being provided. The data also indicates that the true severity trend on auto claims is actually greater than the annual average of 8%. The impact of social inflation is going beyond just the underlying commercial auto liability coverage.

Progressive Maintains Its Dominant Position as Market Leader

Progressive Insurance Group remains the top commercial auto in terms of annual direct premiums written (DPW) by a wide margin, holding a larger market share than the next three biggest commercial auto insurers combined **(Exhibit 12)**. Highlighting the trouble in the line, Nationwide Insurance Group, a longtime top 10 member of the line, has fallen outside the top 20, dropping more than half its premium over the past two years. The decline in commercial auto premium is attributable to strategic decisions made by Nationwide that affected some commercial lines with a concerted shift from growth to profitability, which led to a reduced footprint for underperforming lines of coverage.

Despite this market segment consistently generating underwriting losses, Progressive has maintained its profitability, with three of the past five years showing a combined ratio below 90.0 (**Exhibit 13**). Again indicating the overall troubles throughout the line, among the top 20 commercial auto insurers, 14 had a combined ratio over 100 in

Exhibit 12

US Commercial Auto – Top 20 Insurers and Market Share

Ranked by 2024 Commercial Auto Direct Premiums Written

	DPW ($ millions)		YoY %	Market Share (%)	
Company Name	**2023**	**2024**	**Change**	**2023**	**2024**
Progressive Insurance Group	9,717	10,787	11.0	15.1	15.0
Travelers Group	3,441	3,857	12.1	5.3	5.3
Old Republic Insurance Group	2,502	2,948	17.8	3.9	4.1
Liberty Mutual Insurance Companies	2,716	2,789	2.7	4.2	3.9
Berkshire Hathaway Insurance Group	1,952	2,639	35.2	3.0	3.7
Zurich Insurance US PC Group	2,099	2,291	9.1	3.3	3.2
Auto-Owners Insurance Group	1,844	2,132	15.6	2.9	3.0
State Farm Group	1,674	2,006	19.8	2.6	2.8
W. R. Berkley Insurance Group	1,363	1,486	9.1	2.1	2.1
Hartford Insurance Group	1,204	1,440	19.7	1.9	2.0
American International Group	1,150	1,380	20.0	1.8	1.9
Chubb INA Group	1,241	1,210	-2.5	1.9	1.7
Fairfax Financial (USA) Group	1,010	1,173	16.1	1.6	1.6
Selective Insurance Group	1,011	1,157	14.5	1.6	1.6
Great American P & C Insurance Group	1,046	1,143	9.3	1.6	1.6
CNA Insurance Companies	874	1,100	25.8	1.4	1.5
Tokio Marine US PC Group	977	1,094	12.0	1.5	1.5
Erie Insurance Group	891	1,033	15.9	1.4	1.4
Sentry Insurance Group	931	1,001	7.5	1.5	1.4
CSAA Insurance Group	680	1,000	47.0	1.1	1.4

Source: BESTLINK

Exhibit 13

US Commercial Automobile – Top 20 Insurers' Net Combined Ratios

Ranked by 2024 Commercial Auto Net Premiums Written

	2024 NPW	YoY %	Net Combined Ratios				
Company Name	**($ millions)**	**Change**	**2020**	**2021**	**2022**	**2023**	**2024**
Progressive Insurance Group	10,468	9.0	84.9	87.6	90.4	98.5	88.2
Travelers Group	3,805	12.9	105.0	93.4	101.3	110.2	104.4
Berkshire Hathaway Insurance Group	2,774	31.4	108.1	99.3	100.4	110.5	116.2
Liberty Mutual Insurance Companies	2,182	-4.5	106.6	104.7	135.2	114.2	108.4
Auto-Owners Insurance Group	2,112	15.8	102.4	94.8	113.9	125.3	90.3
Old Republic Insurance Group	1,977	24.3	102.9	94.2	90.2	93.6	94.9
State Farm Group	1,883	20.5	117.4	118.3	152.0	136.3	123.6
W. R. Berkley Insurance Group	1,449	9.5	100.8	85.1	100.3	109.8	105.9
Chubb INA Group	1,316	30.0	99.8	95.5	116.7	127.4	126.2
Hartford Insurance Group	1,275	19.0	107.8	102.2	105.0	104.1	107.4
Fairfax Financial (USA) Group	1,166	13.8	109.7	109.5	106.8	113.1	117.4
Selective Insurance Group	1,148	14.6	99.8	103.7	106.5	102.7	99.3
CNA Insurance Companies	1,062	25.8	114.3	118.6	115.8	116.0	120.3
Erie Insurance Group	1,035	16.0	86.9	95.0	114.3	116.7	119.7
Tokio Marine US PC Group	1,007	10.4	95.0	99.6	95.5	100.4	110.2
Sentry Insurance Group	963	7.3	100.1	99.6	98.4	107.6	130.0
The Cincinnati Insurance Companies	955	8.5	94.1	89.2	103.8	98.3	96.4
Acuity, A Mutual Insurance Company	929	15.0	85.6	96.6	107.6	96.5	94.3
American International Group	908	19.3	91.5	100.7	95.9	94.9	103.5
CSAA Insurance Group	897	46.5	218.1	150.2	107.5	115.8	101.4

Source: BESTLINK

2024. The same number of companies have reported combined ratios over 100 in at least three of the last five calendar years. The same number of entities in the top 20 also generated a double-digit, year-over-year DPW increase in 2024, primarily due to rate increases, showing that these leading carriers understand they are still at a deficit in terms of premium adequacy.

Commercial auto has long been seen as a "loss leader" to many insurers—a line for which tighter underwriting margins and the risk for potential underwriting losses are tolerated as a risk associated with gaining access to the more profitable commercial lines, mainly the general liability and the workers' compensation business. Continued losses in commercial auto insurance may have insurers rethinking this strategy.

Appendix

US Commercial Auto – Net Underwriting Income, 2000 - 2024

($ millions)

	Net Premium Written	Net Premiums Earned	Net Incurred Losses	Net Loss Adjustment Expense	Net Other Underwriting Expense	Net Policyholder Dividends	Net Underwriting Income/Loss	Combined Ratio
2000	19,525	18,839	13,776	2,357	5,818	58	*-3,170*	115.7
2001	21,768	20,618	15,274	2,630	6,360	37	*-3,684*	116.2
2002	24,565	23,248	14,601	2,762	6,866	15	*-995*	102.7
2003	25,426	24,747	14,029	2,809	6,873	22	*1,014*	95.2
2004	26,621	26,157	14,085	2,914	7,393	28	*1,738*	92.9
2005	26,731	26,418	14,178	2,860	7,347	31	*2,003*	92.1
2006	26,739	26,580	13,996	2,920	7,613	83	*1,968*	92.4
2007	25,766	25,938	13,671	2,877	7,790	27	*1,574*	94.1
2008	23,780	24,613	13,447	2,854	7,235	26	*1,051*	96.8
2009	22,081	22,877	12,459	2,609	7,324	27	*459*	99.2
2010	21,170	21,378	11,744	2,485	6,604	19	*526*	97.8
2011	21,221	21,137	12,643	2,501	6,721	18	*-747*	103.4
2012	22,243	21,908	13,856	2,689	6,954	15	*-1,606*	106.9
2013	24,062	23,369	14,709	2,976	7,454	16	*-1,786*	106.7
2014	25,828	25,057	15,692	3,098	7,284	19	*-1,036*	103.3
2015	27,621	26,825	17,492	3,575	8,326	23	*-2,591*	108.8
2016	28,331	28,318	19,306	3,555	8,397	25	*-2,966*	110.5
2017	30,704	29,572	20,439	3,858	8,837	37	*-3,599*	111.1
2018	35,862	33,955	22,829	4,182	10,167	28	*-3,251*	108.0
2019	38,942	37,308	25,786	4,616	10,824	22	*-3,940*	109.3
2020	39,973	38,833	24,124	4,401	11,235	86	*-1,014*	101.8
2021	46,660	43,591	26,819	4,752	12,279	20	*-279*	98.8
2022	51,657	49,307	33,897	5,337	13,309	27	*-3,262*	105.4
2023	55,865	53,671	38,555	6,209	14,407	18	*-5,517*	109.2
2024	61,886	59,450	41,581	7,017	15,703	25	*-4,877*	107.2

Source: BESTLINK

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