



# Illinois Department of Insurance

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JB Pritzker  
Governor

Dana Popish Severinghaus  
Director

June 17, 2022

Mr. Tom Wilson, President  
Allstate Insurance Group  
2775 Sanders Road  
Northbrook, IL 60062

**Re: Allstate Fire and Casualty Insurance Company, NAIC 29688  
Allstate Indemnity Company, NAIC 19240  
Allstate Insurance Company, NAIC 19232  
Allstate Property and Casualty Insurance Company, NAIC 17230  
Direct National Insurance Company, NAIC 23736  
Encompass Home and Auto Insurance Company, NAIC 11252  
Encompass Insurance Company of America, NAIC 10071  
Encompass Property and Casualty Company, NAIC 10072  
Esurance Insurance Company, NAIC 25712  
Esurance Property and Casualty Insurance Company, NAIC 30210  
Integon Casualty Insurance Company, NAIC 27930  
MIC General Insurance Company, NAIC 38660  
National General Insurance Company, NAIC 23728  
National General Assurance Company, NAIC 42447  
National General Insurance Online Inc., NAIC 11044  
Safe Auto Insurance Company, NAIC 25405  
Standard Property & Casualty Insurance Company, NAIC 15199  
Market Conduct Examination Verified Report**

Dear Mr. Wilson,

A Market Conduct Examination of your companies was conducted by an authorized examiner designated by the Director of the Illinois Department of Insurance (“Department”) pursuant to Illinois Insurance Code (“Code”) Sections 132, 132.5(f), 404(1)(a) and 404(1)(c). This examination covered the period of January 1, 2019, through March 31, 2022. Enclosed with this letter is a copy of the verified examination report.

The examination report is a public document under the Freedom of Information Act (“FOIA”) [5 ILCS 140/1 *et seq.*] and will be posted on the Department’s website. To the extent that the examination report contains information that your Company deems private, personal, or trade secret pursuant to Sections 7(1)(b), (c), or (g) of FOIA [5 ILCS 140/7(b), (c), and (g)], your Company may request that the Department redact such information from the report prior to making it public. In making a request for confidentiality, your Company must provide a factual basis for its assertion of confidentiality. The Department will consider the request and determine whether such information is exempt from disclosure under Section 7 of FOIA.

No company, corporation, or individual shall use this report or any statement, excerpt, portion, or section thereof for any advertising, marketing or solicitation purpose. Any company, corporation or individual action contrary to the above shall be deemed a violation of Section 149 of the Illinois Insurance Code (215 ILCS 5/149).



# Illinois Department of Insurance

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**JB PRITZKER**  
Governor

**ROBERT H. MURIEL**  
Director

Please contact me if you have any questions.

Sincerely,

A handwritten signature in blue ink that reads "Erica Weyhenmeyer".

Erica Weyhenmeyer  
Chief Market Conduct Examiner  
Illinois Department of Insurance  
320 West Washington St., 5th Floor  
Springfield, IL 62767  
Phone: 217-782-1790  
Erica.Weyhenmeyer@Illinois.gov

|  |                  |               |               |               |               |               |               |               |               |               |               |               |
|--|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Company Name: Allstate Fire and Casualty Insurance Company                                       | CoCode:          | 29688         | Group Code:   | 0008          |               |               |               |               |               |               |               |               |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |               |               |               |               |               |               |               |               |               |               |               |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019      | Q3 - 2019     | Q4 - 2019     | Q1 - 2020     | Q2 - 2020     | Q3 - 2020     | Q4 - 2020     | Q1 - 2021     | Q2 - 2021     | Q3 - 2021     | Q4 - 2021     |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 19,007,761.04    | 19,570,428.27 | 18,845,132.57 | 18,449,271.16 | 19,371,632.43 | 19,624,111.93 | 20,911,676.98 | 18,826,753.96 | 18,077,934.82 | 18,618,469.90 | 18,057,381.28 | 18,723,685.00 |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 79,909,704.92    | 80,662,609.60 | 75,913,333.82 | 81,948,279.31 | 82,388,382.14 | 82,370,865.32 | 88,081,011.30 | 81,509,533.21 | 79,875,193.54 | 78,559,429.88 | 77,817,698.59 | 77,847,391.42 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0.00             | 0.00          | 0.00          | 0.00          | 0.00          | 12,635,289.70 | 13,723.38     | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0.00             | 0.00          | 0.00          | 0.00          | 2,845,304.66  | -2,845,304.66 | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 49,764,803       | 56,237,274    | 59,269,878    | 67,317,015    | 47,149,025    | 36,340,583    | 57,023,077    | 46,699,507    | 50,157,368    | 62,287,469    | 65,778,579    | 68,944,940    |
| (7) Net Ultimate Adjusting & Other   | 6,813,127.72     | 7,699,251.46  | 8,114,434.80  | 9,216,140.55  | 7,810,505.14  | 6,020,025.07  | 9,446,198.25  | 7,736,039.90  | 7,573,762.56  | 9,405,407.87  | 9,932,565.43  | 10,410,685.95 |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 7,521            | 8,067         | 8,247         | 8,538         | 6,414         | 4,042         | 6,370         | 5,445         | 5,738         | 6,472         | 6,856         | 6,754         |
| (9) Open Claim Counts  | 165              | 189           | 231           | 240           | 221           | 216           | 328           | 361           | 460           | 654           | 901           | 1,503         |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 94.6%            | 103.5%        | 113.6%        | 115.9%        | 93.7%         | 84.8%         | 99.2%         | 89.9%         | 94.9%         | 115.0%        | 120.5%        | 126.0%        |
| Pre-refund combined ratio (6+7+2)/(3)  | 94.6%            | 103.5%        | 113.6%        | 115.9%        | 90.2%         | 75.3%         | 99.2%         | 89.9%         | 94.9%         | 115.0%        | 120.5%        | 126.0%        |
| Claims severity (6)/(8)  | 6,616            | 6,971         | 7,187         | 7,885         | 7,351         | 8,990         | 8,951         | 8,576         | 8,741         | 9,624         | 9,594         | 10,207        |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |               |               |               |               |               |               |               |               |               |               |               |
|--|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Company Name: Allstate Fire and Casualty Insurance Company                                       | CoCode:          | 29688         | Group Code:   | 0008          |               |               |               |               |               |               |               |               |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |               |               |               |               |               |               |               |               |               |               |               |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019     | Q3 - 2019     | Q4 - 2019     | Q1 - 2020     | Q2 - 2020     | Q3 - 2020     | Q4 - 2020     | Q1 - 2021     | Q2 - 2021     | Q3 - 2021     | Q4 - 2021     |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 18,357,870.81    | 19,166,288.16 | 19,451,157.25 | 19,417,253.05 | 19,463,976.93 | 19,920,578.75 | 20,303,960.78 | 19,942,753.18 | 19,932,793.78 | 20,959,584.03 | 20,753,732.80 | 21,747,414.11 |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 75,333,081.03    | 77,551,391.32 | 79,484,063.24 | 81,350,711.66 | 83,176,923.18 | 84,346,501.67 | 86,075,293.94 | 86,348,647.79 | 86,452,888.49 | 87,127,420.89 | 87,866,455.35 | 89,338,064.97 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0.00             | 0.00          | 0.00          | 0.00          | 0.00          | 12,732,091.16 | 12,066.36     | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0.00             | 0.00          | 0.00          | 0.00          | 2,900,730.02  | -2,900,730.02 | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 38,151,064       | 49,922,140    | 39,853,031    | 44,499,550    | 35,953,082    | 35,768,068    | 44,058,008    | 38,954,994    | 40,901,015    | 47,878,122    | 55,986,086    | 61,899,831    |
| (7) Net Ultimate Adjusting & Other   | 4,860,931.07     | 6,360,715.99  | 5,077,783.24  | 5,669,808.94  | 5,140,666.78  | 5,114,212.99  | 6,299,530.58  | 5,569,888.10  | 5,603,439.05  | 6,559,302.73  | 7,670,093.81  | 8,480,276.89  |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 34,289           | 34,521        | 30,951        | 31,862        | 27,314        | 24,882        | 30,022        | 26,199        | 30,671        | 29,215        | 31,275        | 32,044        |
| (9) Open Claim Counts  | 0                | 0             | 5             | 8             | 6             | 2             | 6             | 16            | 34            | 59            | 60            | 222           |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 81.5%            | 97.3%         | 81.0%         | 85.5%         | 76.3%         | 80.9%         | 82.1%         | 74.7%         | 76.8%         | 86.5%         | 96.1%         | 103.1%        |
| Pre-refund combined ratio (6+7+2)/(3)  | 81.5%            | 97.3%         | 81.0%         | 85.5%         | 72.8%         | 72.1%         | 82.1%         | 74.7%         | 76.8%         | 86.5%         | 96.1%         | 103.1%        |
| Claims severity (6)/(8)  | 1,113            | 1,446         | 1,288         | 1,397         | 1,316         | 1,438         | 1,468         | 1,487         | 1,334         | 1,639         | 1,790         | 1,932         |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |              |              |              |              |              |              |              |              |              |              |              |
|--|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Company Name: Allstate Indemnity Company   | CoCode:          | 19240        | Group Code:  | 0008         |              |              |              |              |              |              |              |              |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |              |              |              |              |              |              |              |              |              |              |              |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019    | Q3 - 2019    | Q4 - 2019    | Q1 - 2020    | Q2 - 2020    | Q3 - 2020    | Q4 - 2020    | Q1 - 2021    | Q2 - 2021    | Q3 - 2021    | Q4 - 2021    |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 684,529.55       | 695,653.10   | 702,825.32   | 685,912.55   | 750,486.77   | 749,851.94   | 742,605.17   | 650,893.71   | 615,960.53   | 482,916.95   | 388,984.48   | 389,034.45   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 2,947,430.12     | 3,080,483.52 | 3,121,163.51 | 3,165,991.41 | 3,251,694.22 | 3,374,508.60 | 3,333,275.60 | 3,084,709.53 | 2,646,363.16 | 2,254,186.66 | 1,931,034.93 | 1,659,346.71 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0.00             | 0.00         | 0.00         | 0.00         | 0.00         | 501,336.90   | 22,617.99    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0.00             | 0.00         | 0.00         | 0.00         | 112,131.54   | -112,131.54  | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 1,872,558        | 2,162,798    | 2,330,833    | 2,967,532    | 2,333,153    | 1,921,338    | 3,262,099    | 2,456,617    | 2,140,012    | 1,667,560    | 1,772,625    | 1,517,434    |
| (7) Net Ultimate Adjusting & Other   | 256,365.50       | 296,101.21   | 319,106.31   | 406,274.61   | 386,500.04   | 318,280.69   | 540,385.24   | 406,952.55   | 323,141.84   | 251,801.57   | 267,666.36   | 229,132.59   |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 324              | 345          | 370          | 414          | 307          | 295          | 363          | 265          | 240          | 193          | 179          | 142          |
| (9) Open Claim Counts  | 9                | 11           | 5            | 9            | 8            | 13           | 13           | 16           | 16           | 13           | 20           | 23           |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 95.5%            | 102.4%       | 107.4%       | 128.2%       | 110.2%       | 100.1%       | 137.3%       | 113.9%       | 116.4%       | 106.6%       | 125.8%       | 128.7%       |
| Pre-refund combined ratio (6+7+2)/(3)  | 95.5%            | 102.4%       | 107.4%       | 128.2%       | 106.7%       | 88.6%        | 136.4%       | 113.9%       | 116.4%       | 106.6%       | 125.8%       | 128.7%       |
| Claims severity (6)/(8)  | 5,783            | 6,260        | 6,293        | 7,166        | 7,594        | 6,507        | 8,979        | 9,253        | 8,908        | 8,618        | 9,905        | 10,692       |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |              |              |              |              |              |              |              |              |              |            |            |
|--|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|------------|
| Company Name: Allstate Indemnity Company   | CoCode:          | 19240        | Group Code:  | 0008         |              |              |              |              |              |              |            |            |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |              |              |              |              |              |              |              |              |              |            |            |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019    | Q3 - 2019    | Q4 - 2019    | Q1 - 2020    | Q2 - 2020    | Q3 - 2020    | Q4 - 2020    | Q1 - 2021    | Q2 - 2021    | Q3 - 2021  | Q4 - 2021  |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 353,719.15       | 340,928.59   | 354,345.48   | 316,068.35   | 349,532.57   | 346,823.80   | 343,439.22   | 303,244.39   | 292,324.97   | 240,291.81   | 187,911.48 | 173,472.54 |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 1,500,140.91     | 1,524,583.94 | 1,537,181.69 | 1,486,236.91 | 1,517,028.29 | 1,589,808.14 | 1,556,320.66 | 1,470,521.11 | 1,251,867.35 | 1,085,187.26 | 928,084.73 | 785,014.68 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0.00             | 0.00         | 0.00         | 0.00         | 0.00         | 230,349.88   | 10,725.05    | 0.00         | 0.00         | 0.00         | 0.00       | 0.00       |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0.00             | 0.00         | 0.00         | 0.00         | 52,095.24    | -52,095.24   | 0.00         | 0.00         | 0.00         | 0.00         | 0.00       | 0.00       |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 591,693          | 531,871      | 564,869      | 532,883      | 552,845      | 596,802      | 607,724      | 585,303      | 418,389      | 300,013      | 351,438    | 446,258    |
| (7) Net Ultimate Adjusting & Other   | 75,389.20        | 67,767.16    | 71,971.44    | 67,896.09    | 79,047.19    | 85,332.36    | 86,893.92    | 83,688.13    | 57,319.24    | 41,101.75    | 48,147.04  | 61,137.31  |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 1,048            | 837          | 922          | 962          | 930          | 926          | 925          | 810          | 739          | 483          | 426        | 357        |
| (9) Open Claim Counts  | 0                | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 3            | 2            | 3          | 1          |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 68.0%            | 61.7%        | 64.5%        | 61.7%        | 68.1%        | 71.9%        | 67.2%        | 66.1%        | 61.4%        | 53.6%        | 63.3%      | 86.7%      |
| Pre-refund combined ratio (6+7+2)/(3)  | 68.0%            | 61.7%        | 64.5%        | 61.7%        | 64.7%        | 64.7%        | 66.7%        | 66.1%        | 61.4%        | 53.6%        | 63.3%      | 86.7%      |
| Claims severity (6)/(8)  | 565              | 636          | 613          | 554          | 595          | 645          | 657          | 723          | 566          | 621          | 824        | 1,250      |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |              |              |              |              |              |              |              |              |              |              |              |
|--|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Company Name: Allstate Insurance Company   | CoCode:          | 19232        | Group Code:  | 0008         |              |              |              |              |              |              |              |              |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |              |              |              |              |              |              |              |              |              |              |              |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019     | Q3 - 2019    | Q4 - 2019    | Q1 - 2020    | Q2 - 2020    | Q3 - 2020    | Q4 - 2020    | Q1 - 2021    | Q2 - 2021    | Q3 - 2021    | Q4 - 2021    |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 2,187,594.02     | 2,110,236.37 | 2,079,284.42 | 2,486,041.79 | 1,971,550.20 | 2,320,745.77 | 1,937,851.48 | 1,995,644.29 | 2,003,487.57 | 1,691,497.44 | 972,629.22   | 987,710.40   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 7,356,743.58     | 7,212,760.97 | 6,929,358.23 | 6,635,098.55 | 6,307,677.02 | 6,105,616.51 | 5,804,595.56 | 5,628,263.05 | 5,261,168.72 | 4,955,128.12 | 4,631,692.91 | 4,519,667.55 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0.00             | 0.00         | 0.00         | 0.00         | 0.00         | 956,242.02   | -19,897.02   | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0.00             | 0.00         | 0.00         | 0.00         | 76,059.51    | -76,059.51   | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 5,680,605.17     | 7,393,849.69 | 6,444,662.70 | 5,123,725.00 | 4,345,706.46 | 2,541,701.32 | 5,467,942.54 | 3,805,084.70 | 4,620,057.88 | 3,212,129.00 | 4,977,229.40 | 4,130,478.57 |
| (7) Net Ultimate Adjusting & Other   | 777,712.08       | 1,012,266.48 | 882,316.56   | 701,471.53   | 719,891.08   | 421,047.33   | 905,795.89   | 630,334.00   | 697,628.74   | 485,031.48   | 751,561.64   | 623,702.26   |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 818.23           | 913.41       | 827.23       | 801.42       | 586.48       | 362.52       | 517.31       | 439.61       | 450.99       | 452.97       | 432.77       | 444.17       |
| (9) Open Claim Counts  | 15.00            | 22.00        | 16.00        | 21.00        | 24.00        | 11.00        | 32.00        | 26.00        | 29.00        | 41.00        | 50.00        | 66.00        |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 117.5%           | 145.8%       | 135.7%       | 125.3%       | 112.8%       | 101.1%       | 142.7%       | 114.3%       | 139.2%       | 108.7%       | 144.7%       | 127.0%       |
| Pre-refund combined ratio (6+7+2)/(3)  | 117.5%           | 145.8%       | 135.7%       | 125.3%       | 111.6%       | 86.5%        | 143.2%       | 114.3%       | 139.2%       | 108.7%       | 144.7%       | 127.0%       |
| Claims severity (6)/(8)  | 6,943            | 8,095        | 7,791        | 6,393        | 7,410        | 7,011        | 10,570       | 8,656        | 10,244       | 7,091        | 11,501       | 9,299        |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |               |               |               |               |               |               |               |               |               |               |               |
|--|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Company Name: Allstate Insurance Company   | CoCode:          | 19232         | Group Code:   | 0008          |               |               |               |               |               |               |               |               |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |               |               |               |               |               |               |               |               |               |               |               |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019     | Q3 - 2019     | Q4 - 2019     | Q1 - 2020     | Q2 - 2020     | Q3 - 2020     | Q4 - 2020     | Q1 - 2021     | Q2 - 2021     | Q3 - 2021     | Q4 - 2021     |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 5,110,319.69     | 4,517,861.02  | 4,843,080.04  | 5,767,792.98  | 4,627,923.10  | 5,495,880.43  | 4,741,685.01  | 4,697,089.59  | 5,534,550.09  | 4,389,647.62  | 2,575,732.30  | 2,467,633.26  |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 16,787,866.54    | 16,511,942.31 | 16,110,357.05 | 15,629,529.69 | 15,228,824.17 | 14,786,515.84 | 14,338,450.18 | 13,785,506.10 | 13,296,156.28 | 12,680,248.11 | 12,038,385.01 | 11,638,873.18 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0.00             | 0.00          | 0.00          | 0.00          | 0.00          | 2,303,116.37  | -48,053.74    | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0.00             | 0.00          | 0.00          | 0.00          | 671,423.38    | -671,423.38   | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 2,792,934        | 3,713,076     | 2,893,798     | 3,254,640     | 2,052,790     | 1,895,611     | 2,101,854     | 1,843,750     | 1,873,709     | 1,901,752     | 2,298,067     | 2,320,456     |
| (7) Net Ultimate Adjusting & Other   | 355,855.36       | 473,093.07    | 368,706.65    | 414,682.49    | 293,513.32    | 271,039.47    | 300,528.64    | 263,624.28    | 256,698.08    | 260,539.99    | 314,835.12    | 317,902.42    |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 2,335            | 2,415         | 2,115         | 1,951         | 1,541         | 1,324         | 1,451         | 1,255         | 1,413         | 1,259         | 1,250         | 1,126         |
| (9) Open Claim Counts  | 1                | 0             | 0             | 0             | 1             | 1             | 0             | 0             | 0             | 3             | 2             | 13            |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 49.2%            | 52.7%         | 50.3%         | 60.4%         | 50.2%         | 56.0%         | 49.7%         | 49.4%         | 57.6%         | 51.7%         | 43.1%         | 43.9%         |
| Pre-refund combined ratio (6+7+2)/(3)  | 49.2%            | 52.7%         | 50.3%         | 60.4%         | 45.8%         | 51.8%         | 49.8%         | 49.4%         | 57.6%         | 51.7%         | 43.1%         | 43.9%         |
| Claims severity (6)/(8)  | 1,196            | 1,537         | 1,368         | 1,668         | 1,333         | 1,432         | 1,449         | 1,469         | 1,326         | 1,511         | 1,839         | 2,060         |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.



|  |                  |              |              |              |              |              |              |              |              |              |              |              |
|--|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Company Name: Allstate Property and Casualty Insurance Company                                   | CoCode:          | 17230        | Group Code:  | 0008         |              |              |              |              |              |              |              |              |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |              |              |              |              |              |              |              |              |              |              |              |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019    | Q3 - 2019    | Q4 - 2019    | Q1 - 2020    | Q2 - 2020    | Q3 - 2020    | Q4 - 2020    | Q1 - 2021    | Q2 - 2021    | Q3 - 2021    | Q4 - 2021    |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 1,280,582.34     | 1,450,097.09 | 1,355,330.04 | 1,194,957.75 | 1,218,492.54 | 1,275,035.96 | 1,196,203.34 | 1,052,528.21 | 974,653.48   | 1,059,903.39 | 953,602.39   | 934,670.31   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 5,616,287.93     | 5,545,576.70 | 5,631,959.25 | 5,418,010.19 | 5,212,819.64 | 5,063,979.28 | 4,967,125.17 | 4,754,243.70 | 4,511,208.72 | 4,306,543.56 | 4,171,408.37 | 4,021,321.31 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0.00             | 0.00         | 0.00         | 0.00         | 0.00         | 663,879.30   | 41,377.06    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0.00             | 0.00         | 0.00         | 0.00         | 342,853.44   | -342,853.44  | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 3,463,099        | 4,325,334    | 4,352,690    | 3,440,689    | 2,089,262    | 2,531,713    | 3,900,759    | 2,575,308    | 2,088,348    | 2,886,760    | 4,479,931    | 3,548,327    |
| (7) Net Ultimate Adjusting & Other   | 474,120.97       | 592,166.58   | 595,911.75   | 471,052.90   | 346,098.21   | 419,392.79   | 646,182.97   | 426,614.43   | 315,340.62   | 435,900.71   | 676,469.53   | 535,797.45   |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 500              | 562          | 566          | 497          | 360          | 255          | 340          | 292          | 247          | 303          | 347          | 271          |
| (9) Open Claim Counts  | 4                | 11           | 13           | 16           | 13           | 9            | 15           | 11           | 14           | 27           | 35           | 59           |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 92.9%            | 114.8%       | 111.9%       | 94.3%        | 76.7%        | 88.3%        | 116.6%       | 85.3%        | 74.9%        | 101.8%       | 146.5%       | 124.8%       |
| Pre-refund combined ratio (6+7+2)/(3)  | 92.9%            | 114.8%       | 111.9%       | 94.3%        | 70.1%        | 83.5%        | 115.6%       | 85.3%        | 74.9%        | 101.8%       | 146.5%       | 124.8%       |
| Claims severity (6)/(8)  | 6,933            | 7,699        | 7,692        | 6,926        | 5,800        | 9,915        | 11,476       | 8,809        | 8,462        | 9,524        | 12,896       | 13,108       |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |              |              |              |              |              |              |              |              |              |              |              |
|--|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Company Name: Allstate Property and Casualty Insurance Company                                   | CoCode:          | 17230        | Group Code:  | 0008         |              |              |              |              |              |              |              |              |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |              |              |              |              |              |              |              |              |              |              |              |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019     | Q3 - 2019    | Q4 - 2019    | Q1 - 2020    | Q2 - 2020    | Q3 - 2020    | Q4 - 2020    | Q1 - 2021    | Q2 - 2021    | Q3 - 2021    | Q4 - 2021    |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 1,863,194.38     | 1,912,089.02 | 1,833,762.09 | 1,679,876.91 | 1,721,740.91 | 1,717,337.01 | 1,683,940.55 | 1,529,419.58 | 1,486,973.11 | 1,566,055.24 | 1,394,733.00 | 1,458,332.41 |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 7,850,241.61     | 7,805,111.23 | 7,547,408.43 | 7,366,089.32 | 7,225,310.32 | 7,096,232.57 | 7,029,059.51 | 6,818,024.17 | 6,596,271.53 | 6,372,809.87 | 6,213,932.70 | 6,059,729.60 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0.00             | 0.00         | 0.00         | 0.00         | 0.00         | 968,674.36   | 32,132.00    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0.00             | 0.00         | 0.00         | 0.00         | 10,753.97    | -10,753.97   | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 2,329,599        | 3,197,276    | 2,622,226    | 2,279,384    | 1,853,291    | 1,900,071    | 2,547,366    | 1,710,314    | 1,561,322    | 2,182,594    | 2,405,252    | 1,866,306    |
| (7) Net Ultimate Adjusting & Other   | 296,820.58       | 407,373.64   | 334,104.91   | 290,422.49   | 264,988.40   | 271,677.23   | 364,229.10   | 244,545.20   | 213,901.07   | 299,015.42   | 329,519.48   | 255,683.92   |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 1,645            | 1,766        | 1,557        | 1,421        | 1,133        | 1,084        | 1,284        | 907          | 919          | 1,006        | 1,028        | 853          |
| (9) Open Claim Counts  | 0                | 0            | 0            | 0            | 1            | 1            | 1            | 0            | 1            | 0            | 7            | 8            |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 57.2%            | 70.7%        | 63.5%        | 57.7%        | 53.3%        | 63.3%        | 65.7%        | 51.1%        | 49.5%        | 63.5%        | 66.5%        | 59.1%        |
| Pre-refund combined ratio (6+7+2)/(3)  | 57.2%            | 70.7%        | 63.5%        | 57.7%        | 53.1%        | 54.8%        | 65.4%        | 51.1%        | 49.5%        | 63.5%        | 66.5%        | 59.1%        |
| Claims severity (6)/(8)  | 1,416            | 1,811        | 1,685        | 1,605        | 1,636        | 1,753        | 1,984        | 1,886        | 1,699        | 2,170        | 2,340        | 2,187        |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Direct National Insurance Company  | CoCode: 23736    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019        | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 3,189            | 2,629            | 2,357     | 1,566     | 1,327     | 1,105     | 450       | 143       | 52        | 2         | 0         | 0         |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 17,619           | 14,526           | 11,719    | 7,787     | 6,639     | 5,618     | 2,326     | 742       | 274       | 11        | 0         | 0         |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 323       | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 3,925            | 10,264           | 0         | 1,944     | 0         | 0         | 1,026     | 0         | 0         | 0         | 0         | 0         |
| (7) Net Ultimate Adjusting & Other   | 314              | 821              | 0         | 156       | 0         | 0         | 82        | 0         | 0         | 0         | 0         | 0         |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 1                | 3                | 0         | 2         | 0         | 0         | 1         | 0         | 0         | 0         | 0         | 0         |
| (9) Open Claim Counts  | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 42.2%            | 94.4%            | 20.1%     | 47.1%     | 20.0%     | 20.9%     | 67.0%     | 19.2%     | 19.1%     | 19.1%     | 0.0%      | 0.0%      |
| Pre-refund combined ratio (6+7+2)/(3)  | 42.2%            | 94.4%            | 20.1%     | 47.1%     | 20.0%     | 19.7%     | 67.0%     | 19.2%     | 19.1%     | 19.1%     | 0.0%      | 0.0%      |
| Claims severity (6)/(8)  | 3,925            | 3,419            | 0         | 970       | 0         | 0         | 1,018     | 0         | 0         | 0         | 0         | 0         |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

Note that small premium volumes can lead to abnormally high or low loss ratios

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Direct National Insurance Company  | CoCode: 23736    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019        | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 1,681            | 1,367            | 1,272     | 765       | 671       | 548       | 229       | 113       | 54        | 1         | 0         | 0         |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 9,285            | 7,550            | 6,323     | 3,804     | 3,357     | 2,787     | 1,182     | 589       | 281       | 7         | 0         | 0         |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 148       | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 8,993            | 2,250            | 2,553     | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (7) Net Ultimate Adjusting & Other   | 719              | 180              | 204       | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 2                | 2                | 2         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (9) Open Claim Counts  | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 122.7%           | 50.3%            | 63.7%     | 20.1%     | 20.0%     | 20.8%     | 19.4%     | 19.2%     | 19.1%     | 19.1%     | 0.0%      | 0.0%      |
| Pre-refund combined ratio (6+7+2)/(3)  | 122.7%           | 50.3%            | 63.7%     | 20.1%     | 20.0%     | 19.7%     | 19.4%     | 19.2%     | 19.1%     | 19.1%     | 0.0%      | 0.0%      |
| Claims severity (6)/(8)  | 4,502            | 1,126            | 1,278     | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

Note that small premium volumes can lead to abnormally high or low loss ratios

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Encompass Home & Auto Ins  | CoCode: 11252    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019        | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 530,064          | 690,798          | 701,477   | 558,495   | 648,783   | 655,880   | 652,798   | 522,658   | 475,562   | 517,890   | 487,164   | 444,879   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 1,727,827        | 1,861,000        | 1,963,589 | 1,624,745 | 2,338,398 | 2,076,138 | 2,075,292 | 1,917,562 | 1,792,309 | 1,684,912 | 1,565,117 | 1,481,902 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 346,424   | -13,607   | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 79,239    | -79,239   | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 1,212,668        | 2,245,363        | 1,400,226 | 1,280,281 | 1,542,400 | 1,407,297 | 979,157   | 1,225,464 | 1,152,539 | 1,492,711 | 937,476   | 982,310   |
| (7) Net Ultimate Adjusting & Other   | 143,580          | 265,851          | 165,787   | 151,585   | 200,049   | 182,526   | 126,997   | 158,943   | 137,152   | 177,633   | 111,560   | 116,895   |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 154              | 180              | 173       | 188       | 160       | 88        | 127       | 107       | 136       | 102       | 98        | 108       |
| (9) Open Claim Counts  | 0                | 3                | 8         | 5         | 4         | 4         | 5         | 12        | 19        | 6         | 29        | 35        |
|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 109.2%           | 172.1%           | 115.5%    | 122.5%    | 105.6%    | 125.2%    | 84.2%     | 99.5%     | 98.5%     | 129.9%    | 98.2%     | 104.2%    |
| Pre-refund combined ratio (6+7+2)/(3)  | 109.2%           | 172.1%           | 115.5%    | 122.5%    | 102.3%    | 108.2%    | 84.8%     | 99.5%     | 98.5%     | 129.9%    | 98.2%     | 104.2%    |
| Claims severity (6)/(8)  | 7,888            | 12,454           | 8,099     | 6,814     | 9,620     | 15,908    | 7,685     | 11,417    | 8,446     | 14,589    | 9,528     | 9,096     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |           |             |           |           |           |           |           |           |           |           |           |
|--|------------------|-----------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Encompass Home & Auto Ins  | CoCode:          | 11252     | Group Code: | 0008      |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |           |             |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019  | Q3 - 2019   | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 416,352          | 535,936   | 554,705     | 492,777   | 441,754   | 563,211   | 557,821   | 461,548   | 427,872   | 476,587   | 458,939   | 413,655   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 1,378,796        | 1,475,949 | 1,546,729   | 1,617,036 | 1,657,777 | 1,683,803 | 1,676,404 | 1,651,400 | 1,586,827 | 1,520,470 | 1,432,441 | 1,373,339 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0         | 0           | 0         | 0         | 254,910   | -10,504   | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0         | 0           | 0         | 51,768    | -51,768   | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 897,996          | 1,090,765 | 857,973     | 1,166,206 | 758,039   | 887,773   | 911,382   | 779,520   | 716,004   | 669,918   | 914,558   | 882,713   |
| (7) Net Ultimate Adjusting & Other   | 106,323          | 129,147   | 101,584     | 138,079   | 98,318    | 115,144   | 118,206   | 101,104   | 85,205    | 79,720    | 108,832   | 105,043   |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 505              | 635       | 578         | 620       | 486       | 480       | 528       | 429       | 461       | 451       | 454       | 297       |
| (9) Open Claim Counts  | 0                | 1         | 0           | 0         | 1         | 0         | 0         | 1         | 0         | 2         | 3         | 14        |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 103.0%           | 119.0%    | 97.9%       | 111.1%    | 81.4%     | 106.0%    | 94.1%     | 81.3%     | 77.5%     | 80.6%     | 103.5%    | 102.0%    |
| Pre-refund combined ratio (6+7+2)/(3)  | 103.0%           | 119.0%    | 97.9%       | 111.1%    | 78.3%     | 93.0%     | 94.7%     | 81.3%     | 77.5%     | 80.6%     | 103.5%    | 102.0%    |
| Claims severity (6)/(8)  | 1,778            | 1,717     | 1,484       | 1,881     | 1,559     | 1,849     | 1,725     | 1,815     | 1,554     | 1,487     | 2,015     | 2,973     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Encompass Ins Co America   | CoCode: 10071    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019        | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 18,866           | 15,775           | 14,838    | 10,880    | 17,003    | 13,185    | 12,479    | 7,166     | 12,007    | 12,378    | 9,071     | 7,831     |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 54,521           | 54,066           | 55,298    | 54,834    | 51,991    | 48,626    | 46,631    | 43,007    | 39,038    | 38,353    | 36,668    | 36,567    |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 7,855     | -435      | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 2,312     | -2,312    | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 63,559           | 168,768          | 5,925     | 5,292     | 31,558    | 5,643     | 27,913    | 17,790    | 5,476     | 3,298     | 16,889    | 8,410     |
| (7) Net Ultimate Adjusting & Other   | 7,525            | 19,982           | 701       | 627       | 4,093     | 732       | 3,620     | 2,307     | 652       | 392       | 2,010     | 1,001     |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 6                | 13               | 1         | 1         | 3         | 2         | 3         | 3         | 1         | 1         | 2         | 2         |
| (9) Open Claim Counts  | 0                | 0                | 0         | 0         | 0         | 0         | 1         | 0         | 1         | 0         | 0         | 0         |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 165.0%           | 378.3%           | 38.8%     | 30.6%     | 105.7%    | 42.3%     | 93.5%     | 63.4%     | 46.5%     | 41.9%     | 76.3%     | 47.2%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 165.0%           | 378.3%           | 38.8%     | 30.6%     | 101.3%    | 40.2%     | 94.4%     | 63.4%     | 46.5%     | 41.9%     | 76.3%     | 47.2%     |
| Claims severity (6)/(8)  | 10,405           | 12,673           | 5,757     | 5,126     | 10,103    | 2,679     | 8,763     | 5,525     | 4,976     | 2,901     | 7,037     | 3,740     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |           |             |           |           |           |           |           |           |           |           |           |
|--|------------------|-----------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Encompass Ins Co America   | CoCode:          | 10071     | Group Code: | 0008      |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |           |             |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019 | Q3 - 2019   | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 19,543           | 17,981    | 16,151      | 12,644    | 17,044    | 15,689    | 13,942    | 10,640    | 13,720    | 14,452    | 11,389    | 10,372    |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 63,258           | 61,132    | 60,293      | 58,908    | 57,306    | 54,409    | 52,743    | 51,419    | 47,996    | 46,535    | 44,828    | 41,874    |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0         | 0           | 0         | 0         | 8,687     | -485      | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0         | 0           | 0         | 2,162     | -2,162    | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 14,137           | 49,650    | 18,147      | 11,195    | 35,466    | 3,561     | 20,595    | 15,984    | 6,988     | 8,175     | 7,950     | 1,397     |
| (7) Net Ultimate Adjusting & Other   | 1,674            | 5,879     | 2,149       | 1,325     | 4,600     | 462       | 2,671     | 2,073     | 832       | 973       | 946       | 166       |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 12               | 15        | 10          | 7         | 10        | 3         | 13        | 4         | 6         | 7         | 5         | 3         |
| (9) Open Claim Counts  | 0                | 0         | 0           | 0         | 0         | 0         | 0         | 0         | 4         | 0         | 0         | 0         |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 55.9%            | 120.2%    | 60.4%       | 42.7%     | 103.4%    | 38.4%     | 69.9%     | 55.8%     | 44.9%     | 50.7%     | 45.3%     | 28.5%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 55.9%            | 120.2%    | 60.4%       | 42.7%     | 99.7%     | 36.2%     | 70.5%     | 55.8%     | 44.9%     | 50.7%     | 45.3%     | 28.5%     |
| Claims severity (6)/(8)  | 1,178            | 3,309     | 1,814       | 1,599     | 3,546     | 1,187     | 1,583     | 3,992     | 1,163     | 1,161     | 1,570     | 450       |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.



|  |                  |           |             |           |           |           |           |           |           |           |           |           |
|--|------------------|-----------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Encompass P&C Company  | CoCode:          | 10072     | Group Code: | 0008      |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |           |             |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019 | Q3 - 2019   | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 8,328            | 14,593    | 10,844      | 6,480     | 6,709     | 12,760    | 6,995     | 5,967     | 4,670     | 10,092    | 4,436     | 4,607     |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 35,867           | 35,160    | 33,442      | 32,398    | 30,284    | 29,482    | 27,539    | 26,088    | 23,866    | 22,634    | 21,512    | 19,826    |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0         | 0           | 0         | 0         | 4,599     | -61       | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0         | 0           | 0         | 1,150     | -1,150    | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 0                | 155,789   | 4,279       | 14,626    | 2,055     | 1,466     | 0         | 0         | 2,891     | 0         | 0         | 17,116    |
| (7) Net Ultimate Adjusting & Other   | 0                | 18,445    | 507         | 1,732     | 267       | 190       | 0         | 0         | 344       | 0         | 0         | 2,037     |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 1                | 3         | 1           | 3         | 1         | 1         | 0         | 0         | 1         | 0         | 0         | 3         |
| (9) Open Claim Counts  | 0                | 0         | 0           | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
|  |                  |           |             |           |           |           |           |           |           |           |           |           |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 23.2%            | 537.1%    | 46.7%       | 70.5%     | 33.6%     | 53.3%     | 25.3%     | 22.9%     | 33.1%     | 44.6%     | 20.6%     | 119.8%    |
| Pre-refund combined ratio (6+7+2)/(3)  | 23.2%            | 537.1%    | 46.7%       | 70.5%     | 29.8%     | 48.9%     | 25.4%     | 22.9%     | 33.1%     | 44.6%     | 20.6%     | 119.8%    |
| Claims severity (6)/(8)  | 0                | 50,694    | 4,158       | 4,722     | 1,974     | 1,392     | 0         | 0         | 2,627     | 0         | 0         | 6,340     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |           |             |           |           |           |           |           |           |           |           |           |
|--|------------------|-----------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Encompass P&C Company  | CoCode:          | 10072     | Group Code: | 0008      |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |           |             |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019 | Q3 - 2019   | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 11,309           | 16,160    | 13,045      | 8,883     | 8,738     | 13,612    | 9,729     | 8,720     | 5,610     | 11,832    | 5,509     | 6,285     |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 46,337           | 45,651    | 42,262      | 39,800    | 37,967    | 36,400    | 34,893    | 33,605    | 31,724    | 28,584    | 26,954    | 24,474    |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0         | 0           | 0         | 0         | 5,743     | -404      | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0         | 0           | 0         | 1,367     | -1,367    | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 2,355            | 52,370    | 65          | 19,755    | 1,805     | 6,959     | 8,256     | 1,811     | 6,055     | 19,738    | 1,426     | 423       |
| (7) Net Ultimate Adjusting & Other   | 279              | 6,201     | 8           | 2,339     | 234       | 903       | 1,071     | 235       | 721       | 2,349     | 170       | 50        |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 5                | 4         | 1           | 12        | 4         | 5         | 2         | 2         | 5         | 4         | 2         | 1         |
| (9) Open Claim Counts  | 0                | 0         | 0           | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
|  |                  |           |             |           |           |           |           |           |           |           |           |           |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 30.1%            | 163.7%    | 31.0%       | 77.8%     | 32.0%     | 65.6%     | 54.0%     | 32.0%     | 39.0%     | 118.7%    | 26.4%     | 27.6%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 30.1%            | 163.7%    | 31.0%       | 77.8%     | 28.4%     | 59.0%     | 54.6%     | 32.0%     | 39.0%     | 118.7%    | 26.4%     | 27.6%     |
| Claims severity (6)/(8)  | 471              | 13,089    | 65          | 1,646     | 451       | 1,392     | 4,125     | 905       | 1,209     | 4,906     | 704       | 409       |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |            |             |            |            |            |            |            |            |            |            |            |
|--|------------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Company Name: Esurance Property and Casualty Insurance Company                                   | CoCode:          | 30210      | Group Code: | 8          |            |            |            |            |            |            |            |            |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |            |             |            |            |            |            |            |            |            |            |            |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019  | Q3 - 2019   | Q4 - 2019  | Q1 - 2020  | Q2 - 2020  | Q3 - 2020  | Q4 - 2020  | Q1 - 2021  | Q2 - 2021  | Q3 - 2021  | Q4 - 2021  |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 2,013,043        | 2,094,188  | 2,137,509   | 2,082,921  | 2,002,009  | 2,020,453  | 2,037,783  | 1,993,488  | 1,947,640  | 2,004,882  | 1,962,757  | 1,878,511  |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 10,990,636       | 11,433,664 | 11,670,185  | 11,372,149 | 10,990,395 | 11,091,651 | 11,186,787 | 10,943,620 | 10,691,928 | 11,006,168 | 10,774,918 | 10,312,430 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0          | 0           | 0          | 0          | 1,700,501  | 19,991     | 0          | 0          | 0          | 0          | 0          |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0          | 0           | 0          | 371,781    | -371,781   | 0          | 0          | 0          | 0          | 0          | 0          |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 5,870,751        | 6,549,678  | 6,798,115   | 7,137,272  | 5,770,670  | 5,077,391  | 8,081,276  | 6,328,824  | 5,607,810  | 8,097,181  | 7,851,865  | 6,688,453  |
| (7) Net Ultimate Adjusting & Other   | 601,846          | 619,980    | 672,134     | 703,524    | 625,242    | 544,495    | 849,886    | 631,440    | 423,174    | 596,004    | 537,933    | 426,327    |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 797              | 825        | 857         | 923        | 669        | 470        | 670        | 607        | 598        | 737        | 743        | 684        |
| (9) Open Claim Counts  | 10               | 9          | 14          | 14         | 23         | 23         | 37         | 49         | 33         | 97         | 173        | 237        |
|  |                  |            |             |            |            |            |            |            |            |            |            |            |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 77.2%            | 81.0%      | 82.3%       | 87.3%      | 79.8%      | 77.4%      | 98.2%      | 81.8%      | 74.6%      | 97.2%      | 96.1%      | 87.2%      |
| Pre-refund combined ratio (6+7+2)/(3)  | 77.2%            | 81.0%      | 82.3%       | 87.3%      | 76.4%      | 68.9%      | 98.1%      | 81.8%      | 74.6%      | 97.2%      | 96.1%      | 87.2%      |
| Claims severity (6)/(8)  | 7,366            | 7,939      | 7,930       | 7,734      | 8,626      | 10,794     | 12,058     | 10,431     | 9,379      | 10,981     | 10,567     | 9,775      |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |           |             |           |           |           |           |           |           |           |           |           |
|--|------------------|-----------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Esurance Property and Casualty Insurance Company                                   | CoCode:          | 30210     | Group Code: | 8         |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |           |             |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019  | Q3 - 2019   | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 1,245,889        | 1,284,315 | 1,278,928   | 1,331,796 | 1,355,658 | 1,413,009 | 1,450,742 | 1,436,881 | 1,420,117 | 1,483,764 | 1,480,788 | 1,435,043 |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 6,802,196        | 7,011,992 | 6,982,580   | 7,271,226 | 7,442,136 | 7,756,972 | 7,964,118 | 7,888,024 | 7,795,996 | 8,145,395 | 8,129,056 | 7,877,933 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0         | 0           | 0         | 0         | 1,162,313 | 13,809    | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0         | 0           | 0         | 259,465   | -259,465  | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 5,593,263        | 6,387,518 | 5,785,186   | 6,493,884 | 5,502,700 | 5,257,038 | 6,759,020 | 6,465,338 | 6,219,871 | 8,303,820 | 9,166,308 | 8,917,425 |
| (7) Net Ultimate Adjusting & Other   | 709,020          | 805,449   | 725,821     | 802,793   | 713,141   | 592,185   | 902,471   | 810,645   | 434,745   | 575,004   | 574,037   | 369,306   |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 3,257            | 3,140     | 3,025       | 3,064     | 2,718     | 2,516     | 2,847     | 2,579     | 2,946     | 2,901     | 2,865     | 3,054     |
| (9) Open Claim Counts  | 0                | 0         | 0           | 1         | 1         | 1         | 0         | 2         | 3         | 10        | 18        | 114       |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 111.0%           | 120.9%    | 111.6%      | 118.7%    | 105.2%    | 106.2%    | 114.6%    | 110.5%    | 103.6%    | 127.2%    | 138.0%    | 136.1%    |
| Pre-refund combined ratio (6+7+2)/(3)  | 111.0%           | 120.9%    | 111.6%      | 118.7%    | 101.7%    | 93.6%     | 114.4%    | 110.5%    | 103.6%    | 127.2%    | 138.0%    | 136.1%    |
| Claims severity (6)/(8)  | 1,717            | 2,034     | 1,912       | 2,119     | 2,024     | 2,089     | 2,374     | 2,507     | 2,111     | 2,862     | 3,200     | 2,920     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |          |             |           |           |           |           |           |           |           |           |           |
|--|------------------|----------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Esurance Insurance Company   | CoCode:          | 25712    | Group Code: | 8         |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |          |             |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019 | Q3 - 2019   | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 59,861           | 57,646   | 55,387      | 52,862    | 49,796    | 152,280   | 46,859    | 45,116    | 42,904    | 41,490    | 39,794    | 38,308    |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 326,825          | 314,729  | 302,399     | 288,612   | 273,365   | 835,971   | 257,241   | 247,672   | 235,529   | 227,766   | 218,457   | 210,297   |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0        | 0           | 0         | 0         | 59,150    | -11,536   | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0        | 0           | 0         | 9,451     | -9,451    | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 113,165          | 105,753  | 369,516     | 251,807   | 56,417    | 123,946   | 173,647   | 86,172    | 40,623    | 45,746    | 81,533    | 101,869   |
| (7) Net Ultimate Adjusting & Other   | 11,692           | 10,438   | 34,056      | 22,044    | 6,461     | 13,733    | 20,629    | 8,400     | 3,358     | 2,759     | 6,213     | 7,825     |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 21               | 11       | 31          | 23        | 15        | 10        | 12        | 12        | 9         | 6         | 16        | 7         |
| (9) Open Claim Counts  | 1                | 0        | 0           | 0         | 1         | 0         | 0         | 1         | 0         | 2         | 3         | 0         |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 56.5%            | 55.2%    | 151.8%      | 113.2%    | 44.7%     | 36.1%     | 89.7%     | 56.4%     | 36.9%     | 39.5%     | 58.4%     | 70.4%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 56.5%            | 55.2%    | 151.8%      | 113.2%    | 41.2%     | 34.7%     | 93.7%     | 56.4%     | 36.9%     | 39.5%     | 58.4%     | 70.4%     |
| Claims severity (6)/(8)  | 5,389            | 9,614    | 11,916      | 10,937    | 3,755     | 12,354    | 14,387    | 7,123     | 4,465     | 7,507     | 5,001     | 14,148    |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |          |             |           |           |           |           |           |           |           |           |           |
|--|------------------|----------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Esurance Insurance Company   | CoCode:          | 25712    | Group Code: | 8         |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |          |             |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019 | Q3 - 2019   | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 42,986           | 41,638   | 40,422      | 39,029    | 36,979    | 35,433    | 34,988    | 33,837    | 32,454    | 31,639    | 30,712    | 29,887    |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 234,689          | 227,332  | 220,691     | 213,085   | 203,003   | 194,518   | 192,074   | 185,753   | 178,164   | 173,688   | 168,599   | 164,069   |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0        | 0           | 0         | 0         | 26,727    | -4,460    | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0        | 0           | 0         | 6,946     | -6,946    | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 113,165          | 105,753  | 369,516     | 251,807   | 56,417    | 123,946   | 173,647   | 86,172    | 40,623    | 45,746    | 81,533    | 101,869   |
| (7) Net Ultimate Adjusting & Other   | 11,692           | 10,438   | 34,056      | 22,044    | 6,461     | 13,733    | 20,629    | 8,400     | 3,358     | 2,759     | 6,213     | 7,825     |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 21               | 11       | 31          | 23        | 15        | 10        | 12        | 12        | 9         | 6         | 16        | 7         |
| (9) Open Claim Counts  | 1                | 0        | 0           | 0         | 1         | 0         | 0         | 1         | 0         | 2         | 3         | 0         |
|  |                  |          |             |           |           |           |           |           |           |           |           |           |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 71.5%            | 69.4%    | 201.2%      | 146.8%    | 52.6%     | 99.0%     | 116.7%    | 69.1%     | 42.9%     | 46.1%     | 70.3%     | 85.1%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 71.5%            | 69.4%    | 201.2%      | 146.8%    | 49.2%     | 89.0%     | 119.4%    | 69.1%     | 42.9%     | 46.1%     | 70.3%     | 85.1%     |
| Claims severity (6)/(8)  | 5,389            | 9,614    | 11,916      | 10,937    | 3,755     | 12,354    | 14,387    | 7,123     | 4,465     | 7,507     | 5,001     | 14,148    |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Integon Casualty Insurance Company   | CoCode: 27930    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019        | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 17,061           | 46,143           | 81,629    | 111,681   | 137,387   | 161,947   | 167,488   | 162,558   | 197,816   | 263,977   | 286,351   | 309,245   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 94,261           | 254,935          | 405,892   | 555,319   | 687,578   | 823,278   | 864,750   | 845,484   | 1,038,259 | 1,385,513 | 1,582,051 | 1,708,539 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 37,292    | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 53,718           | 270,482          | 390,166   | 512,841   | 415,616   | 360,754   | 880,761   | 877,515   | 862,194   | 1,042,581 | 1,579,866 | 951,439   |
| (7) Net Ultimate Adjusting & Other   | 4,297            | 21,639           | 31,213    | 41,027    | 33,249    | 28,860    | 70,461    | 70,201    | 68,976    | 83,406    | 126,389   | 76,115    |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 7                | 49               | 75        | 98        | 89        | 91        | 151       | 118       | 139       | 224       | 195       | 187       |
| (9) Open Claim Counts  | 0                | 0                | 2         | 1         | 3         | 0         | 7         | 8         | 9         | 19        | 40        | 46        |
|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 79.6%            | 132.7%           | 123.9%    | 119.8%    | 85.3%     | 70.2%     | 129.4%    | 131.3%    | 108.7%    | 100.3%    | 126.0%    | 78.2%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 79.6%            | 132.7%           | 123.9%    | 119.8%    | 85.3%     | 67.0%     | 129.4%    | 131.3%    | 108.7%    | 100.3%    | 126.0%    | 78.2%     |
| Claims severity (6)/(8)  | 7,667            | 5,510            | 5,193     | 5,216     | 4,646     | 3,974     | 5,846     | 7,450     | 6,197     | 4,646     | 8,081     | 5,096     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Integon Casualty Insurance Company   | CoCode: 27930    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019        | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 8,060            | 25,565           | 46,514    | 66,720    | 83,972    | 102,427   | 110,920   | 111,193   | 137,548   | 186,661   | 209,886   | 227,733   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 44,531           | 141,244          | 231,285   | 331,757   | 420,256   | 520,701   | 572,686   | 578,329   | 721,937   | 979,713   | 1,159,591 | 1,258,194 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 29,101    | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 20,769           | 154,627          | 126,060   | 250,346   | 206,398   | 269,423   | 442,179   | 497,805   | 547,902   | 737,684   | 1,038,523 | 1,210,078 |
| (7) Net Ultimate Adjusting & Other   | 1,662            | 12,370           | 10,085    | 20,028    | 16,512    | 21,554    | 35,374    | 39,824    | 43,832    | 59,015    | 83,082    | 96,806    |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 8                | 44               | 46        | 73        | 84        | 93        | 133       | 134       | 165       | 226       | 267       | 289       |
| (9) Open Claim Counts  | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 1         | 1         | 0         | 3         | 12        |
|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 68.5%            | 136.3%           | 79.0%     | 101.6%    | 73.0%     | 80.0%     | 102.8%    | 112.2%    | 101.0%    | 100.4%    | 114.8%    | 122.0%    |
| Pre-refund combined ratio (6+7+2)/(3)  | 68.5%            | 136.3%           | 79.0%     | 101.6%    | 73.0%     | 75.6%     | 102.8%    | 112.2%    | 101.0%    | 100.4%    | 114.8%    | 122.0%    |
| Claims severity (6)/(8)  | 2,597            | 3,515            | 2,741     | 3,430     | 2,457     | 2,895     | 3,321     | 3,707     | 3,330     | 3,258     | 3,891     | 4,186     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.



|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: MIC General Insurance Corporation  | CoCode: 38660    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019         | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 962,317          | 974,191          | 972,353   | 895,984   | 822,007   | 744,654   | 668,899   | 578,975   | 495,745   | 425,323   | 360,363   | 313,580   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 2,680,550        | 2,713,623        | 2,437,654 | 2,246,201 | 2,074,134 | 1,908,594 | 1,741,207 | 1,518,246 | 1,311,860 | 1,125,506 | 1,003,797 | 873,482   |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 160,223   | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 3,163,172        | 3,173,853        | 3,793,204 | 4,183,881 | 2,648,200 | 1,789,330 | 3,610,106 | 2,896,046 | 1,388,479 | 1,916,026 | 1,955,568 | 2,885,721 |
| (7) Net Ultimate Adjusting & Other   | 253,054          | 253,908          | 303,456   | 334,710   | 211,856   | 143,146   | 288,808   | 231,684   | 111,078   | 153,282   | 156,445   | 230,858   |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 510              | 514              | 490       | 545       | 365       | 214       | 331       | 273       | 217       | 227       | 203       | 288       |
| (9) Open Claim Counts  | 8                | 12               | 11        | 19        | 7         | 11        | 14        | 16        | 12        | 20        | 38        | 80        |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 163.3%           | 162.2%           | 207.9%    | 241.1%    | 177.5%    | 153.1%    | 262.3%    | 244.1%    | 152.1%    | 221.6%    | 246.3%    | 392.7%    |
| Pre-refund combined ratio (6+7+2)/(3)  | 163.3%           | 162.2%           | 207.9%    | 241.1%    | 177.5%    | 140.3%    | 262.3%    | 244.1%    | 152.1%    | 221.6%    | 246.3%    | 392.7%    |
| Claims severity (6)/(8)  | 6,200            | 6,178            | 7,741     | 7,681     | 7,260     | 8,351     | 10,895    | 10,608    | 6,402     | 8,429     | 9,624     | 10,013    |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: MIC General Insurance Corporation  | CoCode: 38660    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019         | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 1,147,503        | 1,168,342        | 1,166,303 | 1,078,879 | 998,160   | 905,387   | 818,886   | 708,870   | 612,634   | 529,950   | 447,103   | 385,584   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 3,196,386        | 3,254,436        | 2,923,880 | 2,704,709 | 2,518,613 | 2,320,563 | 2,131,636 | 1,858,869 | 1,621,177 | 1,402,376 | 1,245,411 | 1,074,050 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 200,688   | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 2,246,569        | 2,806,868        | 1,948,611 | 2,028,693 | 1,728,918 | 1,437,238 | 1,443,423 | 1,690,334 | 1,208,000 | 1,352,937 | 1,488,350 | 1,438,452 |
| (7) Net Ultimate Adjusting & Other   | 179,726          | 224,549          | 155,889   | 162,295   | 138,313   | 114,979   | 115,474   | 135,227   | 96,640    | 108,235   | 119,068   | 115,076   |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 1,121            | 1,147            | 1,021     | 964       | 741       | 612       | 640       | 560       | 548       | 569       | 511       | 443       |
| (9) Open Claim Counts  | 0                | 0                | 0         | 0         | 1         | 0         | 0         | 0         | 0         | 0         | 4         | 11        |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 111.8%           | 129.0%           | 111.9%    | 120.9%    | 113.8%    | 115.9%    | 111.5%    | 136.3%    | 118.3%    | 142.0%    | 165.0%    | 180.5%    |
| Pre-refund combined ratio (6+7+2)/(3)  | 111.8%           | 129.0%           | 111.9%    | 120.9%    | 113.8%    | 105.9%    | 111.5%    | 136.3%    | 118.3%    | 142.0%    | 165.0%    | 180.5%    |
| Claims severity (6)/(8)  | 2,005            | 2,448            | 1,909     | 2,105     | 2,334     | 2,348     | 2,254     | 3,020     | 2,203     | 2,378     | 2,914     | 3,249     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: National General Assurance Company   | CoCode: 42447    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019        | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 12,007           | 11,502           | 11,137    | 10,626    | 10,147    | 9,667     | 9,446     | 8,963     | 7,355     | 7,812     | 7,303     | 6,697     |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 66,338           | 63,549           | 55,378    | 52,838    | 50,784    | 49,145    | 48,770    | 46,615    | 38,606    | 41,003    | 40,351    | 37,002    |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 3,169     | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 19,736           | 13,237           | 53,236    | 2,017     | 18,973    | 1,749     | 205,852   | 21,316    | 11,236    | 0         | 19,232    | 1,342     |
| (7) Net Ultimate Adjusting & Other   | 1,579            | 1,059            | 4,259     | 161       | 1,518     | 140       | 16,468    | 1,705     | 899       | 0         | 1,539     | 107       |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 5                | 3                | 10        | 3         | 7         | 1         | 10        | 6         | 3         | 0         | 2         | 1         |
| (9) Open Claim Counts  | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 1         | 0         | 1         | 0         |
|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 50.2%            | 40.6%            | 123.9%    | 24.2%     | 60.3%     | 25.1%     | 475.2%    | 68.6%     | 50.5%     | 19.1%     | 69.6%     | 22.0%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 50.2%            | 40.6%            | 123.9%    | 24.2%     | 60.3%     | 23.5%     | 475.2%    | 68.6%     | 50.5%     | 19.1%     | 69.6%     | 22.0%     |
| Claims severity (6)/(8)  | 3,946            | 4,410            | 5,318     | 671       | 2,701     | 1,738     | 20,403    | 3,511     | 3,674     | 0         | 9,148     | 1,266     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

Note that small premium volumes can lead to abnormally high or low loss ratios

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: National General Assurance Company   | CoCode: 42447    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019        | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 15,159           | 14,770           | 14,203    | 12,964    | 12,049    | 11,516    | 11,477    | 10,588    | 9,123     | 9,149     | 8,375     | 7,587     |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 83,751           | 81,604           | 70,621    | 64,461    | 60,303    | 58,545    | 59,258    | 55,069    | 47,885    | 48,019    | 46,269    | 41,915    |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 2,739     | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 7,695            | 32,496           | 18,745    | 23,845    | 17,098    | 1,262     | 16,665    | 28,200    | 10,025    | 3,776     | 5,081     | 6,724     |
| (7) Net Ultimate Adjusting & Other   | 616              | 2,600            | 1,500     | 1,908     | 1,368     | 101       | 1,333     | 2,256     | 802       | 302       | 407       | 538       |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 6                | 13               | 10        | 14        | 9         | 4         | 7         | 9         | 6         | 4         | 6         | 3         |
| (9) Open Claim Counts  | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 28.0%            | 61.1%            | 48.8%     | 60.1%     | 50.6%     | 23.1%     | 49.7%     | 74.5%     | 41.7%     | 27.5%     | 30.0%     | 35.4%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 28.0%            | 61.1%            | 48.8%     | 60.1%     | 50.6%     | 22.0%     | 49.7%     | 74.5%     | 41.7%     | 27.5%     | 30.0%     | 35.4%     |
| Claims severity (6)/(8)  | 1,283            | 2,501            | 1,875     | 1,703     | 1,899     | 315       | 2,378     | 3,127     | 1,665     | 938       | 838       | 2,241     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

Note that small premium volumes can lead to abnormally high or low loss ratios

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: National General Insurance Online, Inc.  | CoCode: 11044    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019        | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 3,541            | 3,232            | 3,066     | 2,648     | 2,374     | 2,229     | 1,551     | 1,891     | 1,673     | 1,560     | 1,476     | 1,444     |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 19,563           | 17,855           | 15,245    | 13,166    | 11,883    | 11,330    | 8,009     | 9,837     | 8,780     | 8,189     | 8,155     | 7,980     |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 603       | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 1,307            | 0                | 8,231     | 0         | 2,377     | 0         | 0         | 0         | 14,125    | 0         | 0         | 0         |
| (7) Net Ultimate Adjusting & Other   | 105              | 0                | 659       | 0         | 190       | 0         | 0         | 0         | 1,130     | 0         | 0         | 0         |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 1                | 0                | 1         | 0         | 1         | 0         | 0         | 0         | 2         | 0         | 0         | 0         |
| (9) Open Claim Counts  | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 25.3%            | 18.1%            | 78.4%     | 20.1%     | 41.6%     | 20.8%     | 19.4%     | 19.2%     | 192.8%    | 19.1%     | 18.1%     | 18.1%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 25.3%            | 18.1%            | 78.4%     | 20.1%     | 41.6%     | 19.7%     | 19.4%     | 19.2%     | 192.8%    | 19.1%     | 18.1%     | 18.1%     |
| Claims severity (6)/(8)  | 1,305            | 0                | 8,196     | 0         | 2,369     | 0         | 0         | 0         | 6,928     | 0         | 0         | 0         |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

Note that small premium volumes can lead to abnormally high or low loss ratios

|  |                  |           |             |           |           |           |           |           |           |           |           |           |
|--|------------------|-----------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: National General Insurance Online, Inc.  | CoCode:          | 11044     | Group Code: | 0008      |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |           |             |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019 | Q3 - 2019   | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 2,925            | 2,733     | 2,578       | 2,074     | 1,739     | 1,621     | 1,009     | 1,396     | 1,273     | 1,205     | 1,147     | 1,074     |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 16,159           | 15,101    | 12,818      | 10,314    | 8,704     | 8,238     | 5,211     | 7,260     | 6,680     | 6,327     | 6,337     | 5,935     |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0         | 0           | 0         | 0         | 497       | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0         | 0           | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 190              | 5,504     | 5,810       | 2,275     | 59        | 4,022     | 70        | 70        | 3,637     | 0         | 73        | 0         |
| (7) Net Ultimate Adjusting & Other   | 15               | 440       | 465         | 182       | 5         | 322       | 6         | 6         | 291       | 0         | 6         | 0         |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 2                | 4         | 3           | 2         | 1         | 1         | 1         | 1         | 2         | 0         | 1         | 0         |
| (9) Open Claim Counts  | 0                | 0         | 0           | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 19.4%            | 57.5%     | 69.1%       | 43.9%     | 20.7%     | 77.0%     | 20.8%     | 20.3%     | 77.9%     | 19.1%     | 19.4%     | 18.1%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 19.4%            | 57.5%     | 69.1%       | 43.9%     | 20.7%     | 72.4%     | 20.8%     | 20.3%     | 77.9%     | 19.1%     | 19.4%     | 18.1%     |
| Claims severity (6)/(8)  | 95               | 1,376     | 1,937       | 1,138     | 59        | 4,019     | 70        | 70        | 1,812     | 0         | 73        | 0         |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

Note that small premium volumes can lead to abnormally high or low loss ratios

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: National General Insurance Company   | CoCode: 23728    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019        | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 92,935           | 79,609           | 71,830    | 62,873    | 54,883    | 48,787    | 47,483    | 43,232    | 38,289    | 36,397    | 36,213    | 34,077    |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 513,455          | 439,828          | 357,164   | 312,630   | 274,675   | 248,018   | 245,159   | 224,855   | 200,964   | 191,032   | 200,070   | 188,268   |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 16,662    | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 95,357           | 65,640           | 133,729   | 249,954   | 56,162    | 63,488    | 76,118    | 37,082    | 7,326     | 33,058    | 23,339    | 4,560     |
| (7) Net Ultimate Adjusting & Other   | 7,629            | 5,251            | 10,698    | 19,996    | 4,493     | 5,079     | 6,089     | 2,967     | 586       | 2,645     | 1,867     | 365       |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 28               | 22               | 32        | 22        | 14        | 10        | 16        | 7         | 2         | 6         | 9         | 1         |
| (9) Open Claim Counts  | 0                | 0                | 0         | 0         | 0         | 0         | 2         | 0         | 0         | 2         | 1         | 0         |
|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 38.2%            | 34.2%            | 60.5%     | 106.5%    | 42.1%     | 50.7%     | 52.9%     | 37.0%     | 23.0%     | 37.7%     | 30.7%     | 20.7%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 38.2%            | 34.2%            | 60.5%     | 106.5%    | 42.1%     | 47.3%     | 52.9%     | 37.0%     | 23.0%     | 37.7%     | 30.7%     | 20.7%     |
| Claims severity (6)/(8)  | 3,401            | 2,974            | 4,163     | 11,320    | 3,988     | 6,294     | 4,703     | 5,216     | 3,576     | 5,327     | 2,467     | 4,297     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: National General Insurance Company   | CoCode: 23728    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019        | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 91,803           | 83,916           | 80,337    | 71,907    | 64,907    | 61,599    | 63,679    | 61,991    | 56,432    | 58,404    | 61,419    | 58,631    |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 507,202          | 463,624          | 399,466   | 357,546   | 324,839   | 313,145   | 328,776   | 322,424   | 296,192   | 306,540   | 339,330   | 323,929   |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 13,600    | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 100,415          | 113,212          | 49,707    | 103,588   | 64,879    | 44,134    | 65,773    | 38,811    | 51,855    | 43,069    | 22,464    | 5,480     |
| (7) Net Ultimate Adjusting & Other   | 8,033            | 9,057            | 3,977     | 8,287     | 5,190     | 3,531     | 5,262     | 3,105     | 4,148     | 3,446     | 1,797     | 438       |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 52               | 45               | 33        | 32        | 29        | 13        | 20        | 11        | 17        | 12        | 14        | 6         |
| (9) Open Claim Counts  | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 1         | 0         | 0         | 2         |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 39.5%            | 44.5%            | 33.5%     | 51.4%     | 41.6%     | 36.5%     | 41.0%     | 32.2%     | 38.0%     | 34.2%     | 25.2%     | 19.9%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 39.5%            | 44.5%            | 33.5%     | 51.4%     | 41.6%     | 34.9%     | 41.0%     | 32.2%     | 38.0%     | 34.2%     | 25.2%     | 19.9%     |
| Claims severity (6)/(8)  | 1,932            | 2,517            | 1,507     | 3,238     | 2,237     | 3,393     | 3,285     | 3,521     | 3,040     | 3,567     | 1,587     | 913       |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.



|  |                  |           |             |           |           |           |           |           |           |           |           |           |
|--|------------------|-----------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Safe Auto Insurance Company  | CoCode:          | 25405     | Group Code: | 0008      |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |           |             |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019  | Q3 - 2019   | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 1,101,921        | 1,003,254 | 549,672     | 313,100   | 851,029   | 540,274   | 539,932   | 412,397   | 447,458   | 513,917   | 299,120   | 122,659   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 2,451,812        | 2,373,554 | 2,124,197   | 1,939,293 | 1,870,880 | 1,912,524 | 1,831,225 | 1,647,509 | 1,460,633 | 1,463,583 | 1,262,121 | 1,056,607 |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0         | 0           | 0         | 0         | 44,132    | 38,298    | 33,616    | 31,730    | 30,016    | 28,422    | 26,934    |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0         | 0           | 0         | 0         | 103,244   | 36,497    | 1,231     | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 1,311,060        | 1,826,555 | 1,557,348   | 1,332,554 | 960,971   | 767,360   | 897,244   | 706,275   | 1,030,200 | 1,177,789 | 903,033   | 653,285   |
| (7) Net Ultimate Adjusting & Other   | 179,988          | 257,477   | 236,306     | 194,585   | 154,316   | 126,856   | 116,612   | 100,280   | 145,920   | 148,638   | 120,264   | 85,824    |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 289              | 326       | 284         | 234       | 164       | 128       | 166       | 107       | 163       | 208       | 120       | 106       |
| (9) Open Claim Counts  | 2                | 4         | 4           | 8         | 12        | 5         | 3         | 10        | 24        | 58        | 29        | 30        |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 105.8%           | 130.1%    | 110.3%      | 94.9%     | 105.1%    | 82.3%     | 88.7%     | 75.6%     | 113.6%    | 128.4%    | 107.2%    | 83.7%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 105.8%           | 130.1%    | 110.3%      | 94.9%     | 105.1%    | 75.0%     | 84.8%     | 74.0%     | 111.2%    | 125.7%    | 104.8%    | 81.6%     |
| Claims severity (6)/(8)  | 4,533            | 5,600     | 5,477       | 5,706     | 5,871     | 5,975     | 5,399     | 6,603     | 6,303     | 5,675     | 7,550     | 6,188     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |           |             |           |           |           |           |           |           |           |           |           |
|--|------------------|-----------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Safe Auto Insurance Company  | CoCode:          | 25405     | Group Code: | 0008      |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |           |             |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 - 2019 | Q3 - 2019   | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 537,526          | 490,649   | 272,714     | 155,305   | 405,676   | 250,553   | 254,030   | 196,943   | 215,341   | 250,140   | 144,710   | 57,564    |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 1,196,014        | 1,160,804 | 1,053,900   | 961,935   | 891,828   | 866,469   | 843,544   | 770,723   | 687,664   | 697,764   | 596,844   | 483,226   |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0         | 0           | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0         | 0           | 0         | 0         | 47,879    | 17,171    | 587       | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 785,712          | 970,323   | 629,447     | 674,528   | 510,421   | 484,456   | 521,236   | 532,348   | 576,776   | 630,323   | 612,550   | 359,160   |
| (7) Net Ultimate Adjusting & Other   | 122,377          | 170,310   | 111,863     | 112,312   | 96,363    | 93,926    | 89,411    | 81,091    | 92,391    | 94,884    | 99,236    | 61,519    |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 312              | 307       | 215         | 217       | 173       | 162       | 180       | 138       | 141       | 143       | 144       | 96        |
| (9) Open Claim Counts  | 0                | 0         | 0           | 0         | 0         | 0         | 0         | 1         | 0         | 4         | 3         | 4         |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 120.9%           | 140.5%    | 96.2%       | 97.9%     | 113.5%    | 101.2%    | 104.5%    | 105.2%    | 128.6%    | 139.8%    | 143.5%    | 99.0%     |
| Pre-refund combined ratio (6+7+2)/(3)  | 120.9%           | 140.5%    | 96.2%       | 97.9%     | 113.5%    | 95.7%     | 102.5%    | 105.1%    | 128.6%    | 139.8%    | 143.5%    | 99.0%     |
| Claims severity (6)/(8)  | 2,518            | 3,160     | 2,927       | 3,107     | 2,949     | 2,988     | 2,893     | 3,853     | 4,081     | 4,422     | 4,264     | 3,747     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |                  |           |           |           |           |           |           |           |           |           |           |
|--|------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Standard Property and Casualty Insurance Company                                   | CoCode: 15199    | Group Code: 0008 |           |           |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Liability</b>  | Accident Quarter |                  |           |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019         | Q3 - 2019 | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 549,583          | 527,572          | 487,906   | 431,113   | 387,494   | 370,436   | 347,130   | 306,134   | 270,995   | 263,943   | 251,778   | 226,320   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 1,602,282        | 1,538,110        | 1,280,219 | 1,131,201 | 1,023,355 | 993,738   | 945,764   | 840,221   | 750,570   | 731,037   | 734,047   | 659,825   |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0                | 0         | 0         | 0         | 53,631    | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0                | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 1,457,131        | 896,369          | 890,776   | 798,258   | 229,131   | 529,133   | 465,606   | 424,809   | 618,338   | 159,883   | 621,262   | 624,427   |
| (7) Net Ultimate Adjusting & Other   | 116,570          | 71,710           | 71,262    | 63,861    | 18,330    | 42,331    | 37,248    | 33,985    | 49,467    | 12,791    | 49,701    | 49,954    |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 152              | 123              | 119       | 129       | 76        | 67        | 69        | 51        | 56        | 29        | 61        | 60        |
| (9) Open Claim Counts  | 2                | 1                | 0         | 6         | 2         | 5         | 3         | 0         | 3         | 4         | 9         | 14        |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 132.5%           | 97.2%            | 113.3%    | 114.3%    | 62.0%     | 100.2%    | 89.9%     | 91.0%     | 125.1%    | 59.7%     | 125.7%    | 136.5%    |
| Pre-refund combined ratio (6+7+2)/(3)  | 132.5%           | 97.2%            | 113.3%    | 114.3%    | 62.0%     | 94.8%     | 89.9%     | 91.0%     | 125.1%    | 59.7%     | 125.7%    | 136.5%    |
| Claims severity (6)/(8)  | 9,583            | 7,278            | 7,470     | 6,169     | 3,000     | 7,932     | 6,737     | 8,309     | 11,088    | 5,451     | 10,137    | 10,360    |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

|  |                  |           |             |           |           |           |           |           |           |           |           |           |
|--|------------------|-----------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Company Name: Standard Property and Casualty Insurance Company                                   | CoCode:          | 15199     | Group Code: | 0008      |           |           |           |           |           |           |           |           |
| <b>Private Passenger Auto Physical Damage</b>  | Accident Quarter |           |             |           |           |           |           |           |           |           |           |           |
| Statewide data (Illinois only) as of 3/31/2022   | Q1 - 2019        | Q2 -2019  | Q3 - 2019   | Q4 - 2019 | Q1 - 2020 | Q2 - 2020 | Q3 - 2020 | Q4 - 2020 | Q1 - 2021 | Q2 - 2021 | Q3 - 2021 | Q4 - 2021 |
| (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below        | 460,664          | 445,218   | 409,602     | 358,555   | 324,294   | 314,356   | 296,880   | 264,875   | 236,374   | 232,456   | 223,644   | 203,677   |
| (3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend | 1,343,043        | 1,298,011 | 1,074,757   | 940,814   | 856,448   | 843,298   | 808,855   | 726,981   | 654,681   | 643,827   | 652,024   | 593,811   |
| (4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium   | 0                | 0         | 0           | 0         | 0         | 46,007    | 0         | 0         | 0         | 0         | 0         | 0         |
| (5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense           | 0                | 0         | 0           | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         |
| (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses                       | 712,767          | 822,219   | 506,061     | 593,114   | 299,609   | 337,701   | 360,970   | 316,001   | 231,652   | 216,225   | 364,716   | 364,542   |
| (7) Net Ultimate Adjusting & Other   | 57,021           | 65,778    | 40,485      | 47,449    | 23,969    | 27,016    | 28,878    | 25,280    | 18,532    | 17,298    | 29,177    | 29,163    |
| (8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)                     | 359              | 361       | 270         | 260       | 180       | 154       | 188       | 139       | 132       | 117       | 138       | 144       |
| (9) Open Claim Counts  | 0                | 0         | 0           | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 10        |
| Post-refund combined ratio (6+7+2+5)/(3-4)   | 91.6%            | 102.7%    | 89.0%       | 106.2%    | 75.6%     | 85.2%     | 84.9%     | 83.4%     | 74.3%     | 72.4%     | 94.7%     | 100.6%    |
| Pre-refund combined ratio (6+7+2)/(3)  | 91.6%            | 102.7%    | 89.0%       | 106.2%    | 75.6%     | 80.5%     | 84.9%     | 83.4%     | 74.3%     | 72.4%     | 94.7%     | 100.6%    |
| Claims severity (6)/(8)  | 1,986            | 2,278     | 1,875       | 2,282     | 1,665     | 2,192     | 1,919     | 2,270     | 1,750     | 1,854     | 2,651     | 2,528     |

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.