



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 17, 2022

Mr. William B. Westrate, President
American Family Insurance Group
6000 American Parkway
Madison, WI. 53783

Re: American Family Connect Property and Casualty Insurance Company, NAIC 29068
American Family Insurance Company, NAIC 10386
American Family Mutual Insurance Company, NAIC 19275
American Standard Insurance Company of Wisconsin, NAIC 19283
The General Automobile Insurance Company Inc., NAIC 13703
Midvale Indemnity Company, NAIC 27138
Permanent General Assurance Corporation, NAIC 37648
Permanent General Assurance Corporation of Ohio, NAIC 22906
Market Conduct Examination Verified Report

Dear Mr. Westrate,

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

JB PRITZKER
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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: American Family Connect Property and Casualty Insurance Company	CoCode:	29068	Group Code:	473								
Private Passenger Auto Liability	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	205,905	203,875	201,301	198,624	196,468	150,967	173,501	180,126	235,057	245,783	256,132	266,848
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,409,530	1,395,630	1,378,012	1,359,687	1,324,769	1,300,721	1,309,756	1,288,887	1,283,465	1,341,235	1,397,711	1,456,187
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	282,761	139,852	74,308	762	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	733,009	866,446	683,495	974,063	770,709	266,703	636,804	626,891	628,417	1,289,655	1,199,955	1,254,661
(7) Net Ultimate Adjusting & Other	47,177	55,765	43,990	62,691	75,379	26,085	62,282	61,313	37,099	76,135	70,840	74,069
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	198	148	186	178	160	83	117	76	87	172	212	273
(9) Open Claim Counts	1	3	1	1	4	2	1	2	7	7	11	21
Post-refund combined ratio (6+7+2+5)/(3-4)	70.0%	80.7%	67.4%	90.9%	78.7%	43.6%	74.6%	71.5%	70.2%	120.2%	109.2%	109.6%
Pre-refund combined ratio (6+7+2)/(3)	70.0%	80.7%	67.4%	90.9%	78.7%	34.1%	66.6%	67.4%	70.2%	120.2%	109.2%	109.6%
Claims severity (6)/(8)	3,708	5,874	3,669	5,475	4,823	3,200	5,446	8,231	7,184	7,511	5,665	4,593

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: American Family Connect Property and Casualty Insurance Company	CoCode:	29068	Group Code:	473								
Private Passenger Auto Physical Damage	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	174,104	173,233	169,855	162,550	157,470	125,696	140,865	146,238	185,125	184,970	190,822	200,696
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,204,975	1,198,949	1,175,571	1,125,013	1,069,471	1,037,138	1,047,472	1,040,088	1,013,155	1,011,815	1,043,824	1,097,838
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	183,466	90,779	46,899	494	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	794,862	740,755	633,102	757,810	669,018	493,688	917,442	684,569	658,383	804,100	1,013,317	1,001,279
(7) Net Ultimate Adjusting & Other	163,436	152,311	130,176	155,818	180,443	133,155	247,447	184,638	113,997	139,228	175,453	173,369
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	443	459	416	370	300	256	362	292	323	383	467	512
(9) Open Claim Counts	1	4	4	3	7	5	5	6	12	27	41	60
Post-refund combined ratio (6+7+2+5)/(3-4)	94.0%	88.9%	79.4%	95.7%	94.2%	88.2%	136.5%	102.2%	94.6%	111.5%	132.2%	125.3%
Pre-refund combined ratio (6+7+2)/(3)	94.0%	88.9%	79.4%	95.7%	94.2%	72.6%	124.7%	97.6%	94.5%	111.5%	132.2%	125.3%
Claims severity (6)/(8)	1,796	1,614	1,521	2,051	2,232	1,930	2,532	2,347	2,037	2,101	2,172	1,956

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: American Family Insurance Company	CoCode: 10386	Group Code: 473										
Private Passenger Auto Liability	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	5,265,447	5,127,075	5,142,781	5,586,092	5,585,530	5,506,024	5,145,457	6,512,317	6,491,170	5,771,887	5,421,966	5,762,702
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	31,076,514	32,179,937	33,060,290	33,295,631	32,665,904	33,138,480	34,211,853	34,258,577	33,343,302	34,288,918	34,588,964	34,399,002
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	7,403,222	3,352,776	3,380,959	2,874,372	851,470	6,650	50
(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	13,042,861	14,265,932	15,305,126	16,607,833	9,177,283	7,637,017	11,121,048	11,465,779	10,459,137	14,832,653	15,510,485	16,182,447
(7) Net Ultimate Adjusting & Other	2,232,706	2,232,706	2,232,706	2,232,706	2,582,368	2,582,368	2,582,368	2,582,368	1,310,991	1,310,991	1,310,991	1,310,991
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1,818	1,849	1,756	1,823	1,304	904	1,323	1,192	1,224	1,383	1,571	1,616
(9) Open Claim Counts	35	44	61	60	38	40	82	44	81	134	245	388
Post-refund combined ratio (6+7+2+5)/(3-4)	66.1%	67.2%	68.6%	73.4%	53.1%	61.1%	61.1%	66.6%	59.9%	65.5%	64.3%	67.6%
Pre-refund combined ratio (6+7+2)/(3)	66.1%	67.2%	68.6%	73.4%	53.1%	47.5%	55.1%	60.0%	54.8%	63.9%	64.3%	67.6%
Claims severity (6)/(8)	7,174	7,718	8,714	9,112	7,037	8,448	8,406	9,618	8,547	10,725	9,871	10,016

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: American Family Insurance Company	CoCode:	10386	Group Code:	473								
Private Passenger Auto Physical Damage	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	2,988,359	2,969,485	3,013,925	3,300,356	3,354,059	3,386,747	3,239,148	4,060,605	4,136,915	3,831,017	3,955,970	4,198,633
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	31,076,514	32,179,937	33,060,290	33,295,631	32,665,904	33,138,480	34,211,853	34,258,577	33,343,302	34,288,918	34,588,964	34,399,002
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	7,403,222	3,352,776	3,380,959	2,874,372	851,470	6,650	50
(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	10,020,847	11,821,326	8,987,463	10,268,769	7,938,931	7,550,084	8,888,718	9,014,596	9,220,906	10,820,505	13,011,117	14,072,353
(7) Net Ultimate Adjusting & Other	1,552,796	1,552,796	1,552,796	1,552,796	1,791,099	1,791,099	1,791,099	1,791,099	2,260,687	2,260,687	2,260,687	2,260,687
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	2,902	3,413	2,709	2,782	2,266	2,232	2,730	2,322	2,619	2,833	3,011	2,988
(9) Open Claim Counts	0	0	0	2	4	21	12	8	30	13	25	123
Post-refund combined ratio (6+7+2+5)/(3-4)	46.9%	50.8%	41.0%	45.4%	40.1%	49.5%	45.1%	48.1%	51.3%	50.6%	55.6%	59.7%
Pre-refund combined ratio (6+7+2)/(3)	46.9%	50.8%	41.0%	45.4%	40.1%	38.4%	40.7%	43.4%	46.8%	49.3%	55.6%	59.7%
Claims severity (6)/(8)	3,453	3,464	3,317	3,691	3,504	3,383	3,256	3,882	3,521	3,820	4,322	4,710

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: American Family Mutual Insurance Company, S.I.	CoCode: 19275	Group Code: 473										
Private Passenger Auto Liability	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	6,795,106	6,335,511	6,539,260	3,625,808	4,874,290	7,310,435	5,964,808	6,952,425	6,624,626	5,822,230	5,702,920	5,294,546
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	48,038,999	47,766,905	47,248,290	45,859,932	44,541,080	44,693,742	44,510,578	42,245,371	38,781,898	39,520,020	38,618,737	37,274,860
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	10,206,199	4,394,978	4,305,614	3,558,023	887,450	3,499	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	13,713,586	14,092,837	15,853,832	16,926,179	10,608,955	8,614,870	11,016,070	11,108,375	9,029,622	10,561,651	12,322,344	13,231,954
(7) Net Ultimate Adjusting & Other	2,791,140	2,791,140	2,791,140	2,791,140	2,779,570	2,779,570	2,779,570	2,779,570	498,629	498,629	498,629	498,629
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	2,158	2,080	2,084	2,133	1,520	999	1,324	1,145	1,159	1,284	1,343	1,389
(9) Open Claim Counts	51	51	50	64	47	46	59	57	73	86	170	323
Post-refund combined ratio (6+7+2+5)/(3-4)	48.5%	48.6%	53.3%	50.9%	41.0%	54.2%	49.3%	54.9%	45.9%	43.7%	48.0%	51.0%
Pre-refund combined ratio (6+7+2)/(3)	48.5%	48.6%	53.3%	50.9%	41.0%	41.9%	44.4%	49.3%	41.7%	42.7%	48.0%	51.0%
Claims severity (6)/(8)	6,356	6,776	7,608	7,935	6,980	8,626	8,322	9,705	7,790	8,228	9,173	9,529

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: American Family Mutual Insurance Company, S.I.	CoCode: 19275	Group Code: 473										
Private Passenger Auto Physical Damage	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	4,983,128	4,612,937	4,817,379	5,299,432	4,640,496	4,371,589	4,315,395	5,240,010	4,989,901	4,429,918	4,577,943	4,722,635
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	48,038,999	47,766,905	47,248,290	45,859,932	44,541,080	44,693,742	44,510,578	42,245,371	38,781,898	39,520,020	38,618,737	37,274,860
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	10,206,199	4,394,978	4,305,614	3,558,023	887,450	3,499	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	10,397,182	12,426,034	9,481,254	10,395,267	8,078,546	7,698,190	9,237,706	8,065,409	7,567,639	9,230,514	10,477,403	10,847,694
(7) Net Ultimate Adjusting & Other	1,893,558	1,893,558	1,893,558	1,893,558	2,002,439	2,002,439	2,002,439	2,002,439	1,945,346	1,945,346	1,945,346	1,945,346
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	3,785	4,365	3,445	3,438	2,785	2,688	3,118	2,485	2,628	2,848	2,889	2,672
(9) Open Claim Counts	2	3	1	2	3	25	23	3	27	11	14	100
Post-refund combined ratio (6+7+2+5)/(3-4)	36.0%	39.6%	34.3%	38.4%	33.1%	40.8%	38.8%	40.3%	41.2%	40.4%	44.0%	47.0%
Pre-refund combined ratio (6+7+2)/(3)	36.0%	39.6%	34.3%	38.4%	33.1%	31.5%	34.9%	36.2%	37.4%	39.5%	44.0%	47.0%
Claims severity (6)/(8)	2,747	2,846	2,752	3,024	2,901	2,864	2,963	3,245	2,880	3,242	3,627	4,060

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: American Standard Insurance Company of Wisconsin	CoCode:	19283	Group Code:	473								
Private Passenger Auto Liability	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	107,305	98,724	86,326	101,692	84,370	77,418	57,745	78,736	64,590	56,802	47,428	55,862
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	694,155	655,597	609,801	544,558	517,320	488,461	451,107	399,460	364,262	338,690	327,844	313,603
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	59,446	43,312	39,907	31,905	9,488	88	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	213,811	329,481	206,882	338,064	117,105	219,969	183,445	167,633	38,975	187,517	148,285	550,367
(7) Net Ultimate Adjusting & Other	177,375	177,375	177,375	177,375	102,369	102,369	102,369	102,369	19,304	19,304	19,304	19,304
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	34	30	33	30	19	12	16	7	5	13	11	15
(9) Open Claim Counts	0	1	1	1	0	0	2	0	0	2	3	5
Post-refund combined ratio (6+7+2+5)/(3-4)	71.8%	92.4%	77.2%	113.3%	58.7%	93.2%	84.2%	97.0%	37.0%	80.1%	65.6%	199.5%
Pre-refund combined ratio (6+7+2)/(3)	71.8%	92.4%	77.2%	113.3%	58.7%	81.8%	76.2%	87.3%	33.7%	77.8%	65.6%	199.5%
Claims severity (6)/(8)	6,302	11,022	6,295	11,315	6,145	18,195	11,359	23,201	7,565	14,164	12,932	36,406

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: American Standard Insurance Company of Wisconsin	CoCode:	19283	Group Code:	473								
Private Passenger Auto Physical Damage	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	54,955	51,862	43,470	55,492	40,507	37,545	31,744	42,952	37,111	33,685	26,397	33,302
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	694,155	655,597	609,801	544,558	517,320	488,461	451,107	399,460	364,262	338,690	327,844	313,603
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	59,446	43,312	39,907	31,905	9,488	88	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	152,208	148,902	138,284	160,450	96,001	87,443	72,065	70,657	32,421	99,742	93,330	84,434
(7) Net Ultimate Adjusting & Other	72,086	72,086	72,086	72,086	64,046	64,046	64,046	64,046	70,890	70,890	70,890	70,890
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	30	28	22	32	22	15	18	13	10	16	19	7
(9) Open Claim Counts	0	0	0	0	0	0	0	0	1	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	40.2%	41.6%	41.6%	52.9%	38.8%	44.1%	41.2%	49.4%	42.3%	62.1%	58.2%	60.1%
Pre-refund combined ratio (6+7+2)/(3)	40.2%	41.6%	41.6%	52.9%	38.8%	38.7%	37.2%	44.5%	38.5%	60.3%	58.1%	60.1%
Claims severity (6)/(8)	5,059	5,301	6,261	5,001	4,347	5,796	3,979	5,369	3,188	6,136	4,838	11,538

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: General Automobile Insurance Company	CoCode:	13703	Group Code:	473								
Private Passenger Auto Liability	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	0	0	0	0	15,816	61,919	67,081	52,620	45,377	46,223	41,841	38,353
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	38,575	151,022	163,612	128,343	121,328	123,590	111,873	102,548
(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	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	0	0	0	0	46,506	92,437	107,523	56,991	24,040	44,133	23,165	53,719
(7) Net Ultimate Adjusting & Other	0	0	0	0	2,199	8,608	9,326	7,316	6,309	6,427	5,817	5,333
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	6	16	13	13	7	10	10	6
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	2	0	2
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	167.3%	107.9%	112.4%	91.1%	62.4%	78.3%	63.3%	95.0%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	167.3%	107.9%	112.4%	91.1%	62.4%	78.3%	63.3%	95.0%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	7,676	5,748	8,199	4,353	3,410	4,318	2,268	8,434

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.

Private Passenger Auto Liability contains bodily injury liability, property damage liability, medical payments, UMBI, and UMPD coverages.

(1) Earned vehicle exposures for property damage liability coverage.

(2) Calendar year expense ratio as percentage of earned premium applied to quarterly earned premium.

(6) Net Ultimate Incurred Losses and ALAE.

(7) Calendar year ULAE ratio as percentage of earned premium applied to quarterly earned premium.

Company Name: General Automobile Insurance Company	CoCode:	13703	Group Code:	473								
Private Passenger Auto Physical Damage	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	0	0	0	0	10,815	40,950	46,265	36,824	33,585	37,944	34,749	32,721
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	26,378	99,877	112,841	89,816	89,801	101,455	92,911	87,488
(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	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	0	0	0	0	47,508	81,786	55,908	20,858	53,676	49,422	88,429	63,525
(7) Net Ultimate Adjusting & Other	0	0	0	0	1,504	5,693	6,432	5,119	4,670	5,276	4,831	4,549
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	9	17	14	9	15	13	17	11
(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)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	226.8%	128.6%	96.2%	69.9%	102.4%	91.3%	137.8%	115.2%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	226.8%	128.6%	96.2%	69.9%	102.4%	91.3%	137.8%	115.2%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	5,278	4,810	3,991	2,316	3,576	3,803	5,204	5,794

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.

Private Passenger Auto Physical Damage contains comprehensive and collision coverages.

(1) Earned vehicle exposures for collision coverage.

(2) Calendar year expense ratio as percentage of earned premium applied to quarterly earned premium.

(6) Net Ultimate Incurred Losses and ALAE.

(7) Calendar year ULAE ratio as percentage of earned premium applied to quarterly earned premium.

Company Name: Midvale Indemnity Company	CoCode:	27138	Group Code:	473								
Private Passenger Auto Liability	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	19,647	174,980	90,370	66,416	60,932	-62,188	386,436	11,661	563,505	695,040	792,187	-5,699
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	79,583	67,212	54,296	50,381	45,612	46,219	61,032	91,346	148,999	212,915	278,059	315,375
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	6,792	5,323	7,464	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	9,553	23,572	11,443	18,559	24,408	8,630	20,077	23,956	42,262	147,671	134,704	176,991
(7) Net Ultimate Adjusting & Other	2,481	2,481	2,481	2,481	1,718	1,718	1,718	1,718	32,331	32,331	32,331	32,331
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	3	6	1	3	4	0	3	2	6	10	22	16
(9) Open Claim Counts	0	0	0	1	0	0	0	0	0	1	0	5
Post-refund combined ratio (6+7+2+5)/(3-4)	39.8%	299.1%	192.1%	173.6%	190.9%	-131.5%	732.8%	44.5%	428.3%	411.0%	345.0%	64.6%
Pre-refund combined ratio (6+7+2)/(3)	39.8%	299.1%	192.1%	173.6%	190.9%	-112.2%	668.9%	40.9%	428.3%	411.0%	345.0%	64.6%
Claims severity (6)/(8)	3,174	3,920	11,241	6,136	6,064	238,401	6,576	11,532	6,643	15,540	6,175	11,399

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: Midvale Indemnity Company	CoCode:	27138	Group Code:	473								
Private Passenger Auto Physical Damage	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	-22,565	151,351	59,508	39,273	39,316	48,298	168,504	19,788	394,259	503,795	587,251	-4,740
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	79,583	67,212	54,296	50,381	45,612	46,219	61,032	91,346	148,999	212,915	278,059	315,375
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	6,792	5,323	7,464	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	46,455	20,504	8,898	4,985	10,586	3,564	16,942	7,025	38,510	46,867	141,668	90,351
(7) Net Ultimate Adjusting & Other	3,531	3,531	3,531	3,531	1,628	1,628	1,628	1,628	43,168	43,168	43,168	43,168
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	15	5	6	6	3	4	5	6	9	13	28	22
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	3
Post-refund combined ratio (6+7+2+5)/(3-4)	34.5%	260.9%	132.5%	94.9%	113.0%	135.7%	335.8%	33.9%	319.4%	278.9%	277.7%	40.8%
Pre-refund combined ratio (6+7+2)/(3)	34.5%	260.9%	132.5%	94.9%	113.0%	115.7%	306.5%	31.1%	319.4%	278.9%	277.7%	40.8%
Claims severity (6)/(8)	3,096	4,095	1,481	830	3,519	889	3,348	1,116	4,089	3,687	5,015	4,149

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: PERMANENT GENERAL ASSURANCE CORPORATION	CoCode:	37648	Group Code:	473								
Private Passenger Auto Liability	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	485,840	492,954	463,409	445,699	736,685	698,057	613,720	506,239	421,431	427,113	385,786	345,758
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,974,958	2,003,878	1,883,776	1,811,786	1,796,793	1,702,578	1,496,879	1,234,730	1,126,820	1,142,013	1,031,514	924,488
(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	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	1,104,633	1,248,838	1,025,089	1,145,838	767,508	716,011	539,750	518,579	436,770	598,543	493,928	556,604
(7) Net Ultimate Adjusting & Other	142,197	144,279	135,632	130,449	102,417	97,047	85,322	70,380	58,595	59,385	53,639	48,073
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	217	205	207	199	129	121	85	85	77	92	78	87
(9) Open Claim Counts	0	0	1	7	5	5	1	7	2	10	11	24
Post-refund combined ratio (6+7+2+5)/(3-4)	87.7%	94.1%	86.2%	95.0%	89.4%	88.8%	82.8%	88.7%	81.4%	95.0%	90.5%	102.8%
Pre-refund combined ratio (6+7+2)/(3)	87.7%	94.1%	86.2%	95.0%	89.4%	88.8%	82.8%	88.7%	81.4%	95.0%	90.5%	102.8%
Claims severity (6)/(8)	5,089	6,088	4,945	5,746	5,928	5,907	6,379	6,128	5,682	6,531	6,333	6,364

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.

Private Passenger Auto Liability contains bodily injury liability, property damage liability, medical payments, UMBI, and UMPD coverages.

(1) Earned vehicle exposures for property damage liability coverage.

(2) Calendar year expense ratio as percentage of earned premium applied to quarterly earned premium.

(6) Net Ultimate Incurred Losses and ALAE.

(7) Calendar year ULAE ratio as percentage of earned premium applied to quarterly earned premium.

Company Name: PERMANENT GENERAL ASSURANCE CORPORATION	CoCode:	37648	Group Code:	473								
Private Passenger Auto Physical Damage	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	190,880	189,540	177,604	168,986	271,265	252,909	241,108	219,430	198,227	215,552	203,936	192,659
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	775,936	770,487	721,967	686,936	661,621	616,851	588,069	535,195	530,018	576,342	545,284	515,132
(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	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	514,824	505,718	368,546	516,219	267,406	313,874	387,847	250,808	225,420	393,159	358,628	456,270
(7) Net Ultimate Adjusting & Other	55,867	55,475	51,982	49,459	37,712	35,160	33,520	30,506	27,561	29,970	28,355	26,787
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	109	99	71	119	64	78	86	67	67	75	81	83
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	6
Post-refund combined ratio (6+7+2+5)/(3-4)	98.1%	97.4%	82.8%	106.9%	87.1%	97.6%	112.7%	93.6%	85.1%	110.8%	108.4%	131.2%
Pre-refund combined ratio (6+7+2)/(3)	98.1%	97.4%	82.8%	106.9%	87.1%	97.6%	112.7%	93.6%	85.1%	110.8%	108.4%	131.2%
Claims severity (6)/(8)	4,723	5,109	5,191	4,337	4,178	4,023	4,508	3,741	3,362	5,242	4,432	5,501

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.

Private Passenger Auto Physical Damage contains comprehensive and collision coverages.

(1) Earned vehicle exposures for collision coverage.

(2) Calendar year expense ratio as percentage of earned premium applied to quarterly earned premium.

(6) Net Ultimate Incurred Losses and ALAE.

(7) Calendar year ULAE ratio as percentage of earned premium applied to quarterly earned premium.

Company Name: Permanent General Assurance Corporation of Ohio	CoCode:	22906	Group Code:	473								
Private Passenger Auto Liability	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	9,923	8,626	7,633	6,765	27,362	80,674	185,513	263,239	327,985	457,543	458,336	461,245
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	40,339	35,065	31,027	27,500	66,737	196,767	452,472	642,047	876,965	1,223,376	1,225,499	1,233,276
(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	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	11,252	5,154	6,189	711	5,491	61,454	256,645	498,217	430,989	905,675	612,901	733,715
(7) Net Ultimate Adjusting & Other	2,904	2,525	2,234	1,980	3,804	11,216	25,791	36,597	45,602	63,616	63,726	64,130
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	3	2	3	1	2	10	44	71	90	142	114	122
(9) Open Claim Counts	0	0	0	0	0	1	3	9	8	23	12	39
Post-refund combined ratio (6+7+2+5)/(3-4)	59.7%	46.5%	51.7%	34.4%	54.9%	77.9%	103.4%	124.3%	91.7%	116.6%	92.6%	102.1%
Pre-refund combined ratio (6+7+2)/(3)	59.7%	46.5%	51.7%	34.4%	54.9%	77.9%	103.4%	124.3%	91.7%	116.6%	92.6%	102.1%
Claims severity (6)/(8)	3,749	2,577	2,062	711	2,742	6,101	5,796	7,053	4,785	6,387	5,390	6,033

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.

Private Passenger Auto Liability contains bodily injury liability, property damage liability, medical payments, UMBI, and UMPD coverages.

(1) Earned vehicle exposures for property damage liability coverage.

(2) Calendar year expense ratio as percentage of earned premium applied to quarterly earned premium.

(6) Net Ultimate Incurred Losses and ALAE.

(7) Calendar year ULAE ratio as percentage of earned premium applied to quarterly earned premium.

Company Name: Permanent General Assurance Corporation of Ohio	CoCode:	22906	Group Code:	473								
Private Passenger Auto Physical Damage	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	4,473	4,053	3,574	3,046	4,985	6,865	21,098	37,272	55,286	79,311	85,172	98,458
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	18,183	16,475	14,529	12,382	12,158	16,744	51,459	90,908	147,824	212,063	227,732	263,257
(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	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	14,865	21,400	9,067	0	8,305	1,826	13,559	77,231	91,714	118,729	111,392	239,158
(7) Net Ultimate Adjusting & Other	1,309	1,186	1,046	891	693	954	2,933	5,182	7,687	11,027	11,842	13,689
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1	4	1	0	3	1	6	14	28	35	25	31
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	1	0	7
Post-refund combined ratio (6+7+2+5)/(3-4)	113.6%	161.7%	94.2%	31.8%	115.0%	57.6%	73.0%	131.7%	104.6%	98.6%	91.5%	133.4%
Pre-refund combined ratio (6+7+2)/(3)	113.6%	161.7%	94.2%	31.8%	115.0%	57.6%	73.0%	131.7%	104.6%	98.6%	91.5%	133.4%
Claims severity (6)/(8)	14,864	5,351	9,066	#DIV/0!	2,768	1,825	2,259	5,514	3,273	3,394	4,463	7,725

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.

Private Passenger Auto Physical Damage contains comprehensive and collision coverages.

(1) Earned vehicle exposures for collision coverage.

(2) Calendar year expense ratio as percentage of earned premium applied to quarterly earned premium.

(6) Net Ultimate Incurred Losses and ALAE.

(7) Calendar year ULAE ratio as percentage of earned premium applied to quarterly earned premium.