



# Illinois Department of Insurance

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JB Pritzker  
Governor

Dana Popish Severinghaus  
Director

June 22, 2022

Mr. Jonathan Adkisson, President  
California Casualty General Insurance Company of Oregon  
10260 SW Greenburg Road  
Portland, OR. 97223

**Re: California Casualty General Insurance Company of Oregon, NAIC 35955**  
***Market Conduct Examination Verified Report***

Dear Mr. Adkisson,

A Market Conduct Examination of your company 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).

Please contact me if you have any questions.

Sincerely,

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: CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	CoCode:	35955	Group Cod	33								
<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	167,720	170,195	170,386	168,547	164,808	161,337	159,728	156,167	148,138	148,698	148,809	146,400
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	679,030	689,048	689,821	682,375	667,239	653,187	646,672	632,253	599,750	602,015	602,465	592,711
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	6,710	5,396	7,065	8,650	11,213	13,312	15,512
(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	258,978	440,715	761,906	777,136	453,255	588,076	296,470	1,105,921	476,884	559,545	535,984	358,159
(7) Net Ultimate Adjusting & Other	0	100	1,698	275	0	0	0	620	0	3,456	0	1,074
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	65	64	82	87	61	41	44	61	49	54	59	57
(9) Open Claim Counts	1	0	1	0	2	2	3	3	3	2	10	22
Post-refund combined ratio (6+7+2+5)/(3-4)	62.8%	88.7%	135.4%	138.6%	92.6%	115.9%	71.1%	202.0%	105.7%	120.5%	116.2%	87.6%
Pre-refund combined ratio (6+7+2)/(3)	62.8%	88.7%	135.4%	138.6%	92.6%	114.7%	70.5%	199.7%	104.2%	118.2%	113.7%	85.3%
Claims severity (6)/(8)	3,984	6,886	9,292	8,933	7,430	14,343	6,738	18,130	9,732	10,362	9,084	6,283

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.

(8) CCG doesn't have Ult Claim Count due to low numbers of claims, Reported Claim Count is used.

Company Name: CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	CoCode:	35955	Group Cod	33								
<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	176,026	180,084	182,054	183,376	182,584	180,280	180,055	179,311	172,321	173,915	174,639	171,830
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	701,299	717,467	725,313	730,581	727,428	718,248	717,350	714,385	686,537	692,888	695,771	684,580
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	7,378	5,986	7,983	9,901	12,905	15,373	17,916
(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	548,009	552,130	449,224	514,690	376,849	570,813	354,887	350,489	558,552	506,280	687,535	844,744
(7) Net Ultimate Adjusting & Other	27,933	0	394	315	18,730	0	138	0	17,815	0	40	30
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	437	359	347	345	310	289	297	260	346	315	335	318
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	3	19
Post-refund combined ratio (6+7+2+5)/(3-4)	107.2%	102.1%	87.1%	95.6%	79.5%	105.7%	75.2%	75.0%	110.6%	100.0%	126.7%	152.5%
Pre-refund combined ratio (6+7+2)/(3)	107.2%	102.1%	87.1%	95.6%	79.5%	104.6%	74.6%	74.2%	109.1%	98.2%	123.9%	148.5%
Claims severity (6)/(8)	1,254	1,538	1,295	1,492	1,216	1,975	1,195	1,348	1,614	1,607	2,052	2,656

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.

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