



JB Pritzker
Governor

Illinois Department of Insurance

Dana Popish Severinghaus
Director

June 23, 2022

Mr. John J. Lupica, President
Chubb Limited Group
1133 Avenue of the Americas, 41st Floor
New York, NY. 10036

**Re: Bankers Standard Insurance Company, NAIC 18279
Chubb Indemnity Insurance Company, NAIC 12777
Chubb National Insurance Company, NAIC 10052
Federal Insurance Company, NAIC 20281
Great Northern Insurance Company, NAIC 20303
Pacific Indemnity Company, NAIC 20346
Vigilant Insurance Company, NAIC 20397
*Market Conduct Examination Verified Report***

Dear Mr. Lupica,

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
Governor

ROBERT H. MURIEL
Director

Please contact me if you have any questions.

Sincerely,

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: Bankers Standard Insurance Company	CoCode:	18279	Group Code:	626								
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	243,676	241,343	240,051	232,623	210,469	206,753	201,122	192,797	181,522	180,712	177,735	163,447
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	857,374	849,164	844,620	818,482	780,452	766,672	745,793	714,922	669,684	666,695	655,714	603,002
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	5,283	14,632	24,154	33,291	30,519
(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	344,924	875,070	880,363	593,558	206,681	269,516	231,560	448,468	213,557	209,686	475,770	242,397
(7) Net Ultimate Adjusting & Other	75,087	74,368	73,970	71,681	54,752	53,785	52,320	50,154	55,502	55,254	54,344	49,975
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	46	64	63	46	27	22	25	21	21	19	35	17
(9) Open Claim Counts	0	2	2	0	1	2	0	2	0	1	8	2
Post-refund combined ratio (6+7+2+5)/(3-4)	77.4%	140.2%	141.4%	109.7%	60.5%	69.1%	65.0%	97.4%	68.8%	69.4%	113.7%	79.6%
Pre-refund combined ratio (6+7+2)/(3)	77.4%	140.2%	141.4%	109.7%	60.5%	69.1%	65.0%	96.7%	67.3%	66.8%	108.0%	75.6%
Claims severity (6)/(8)	7,498	13,673	13,974	12,903	7,655	12,251	9,262	21,356	10,169	11,036	13,593	14,259

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: Bankers Standard Insurance Company	CoCode:	18279	Group Code:	626								
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	270,493	270,263	268,904	262,670	239,117	234,362	231,942	224,627	209,015	207,186	206,106	185,928
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	951,729	950,920	946,138	924,203	886,683	869,051	860,076	832,951	771,115	764,367	760,380	685,941
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	6,155	16,848	27,693	38,604	34,716
(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	576,107	728,858	600,698	644,440	422,268	361,020	672,390	408,159	247,765	378,422	552,597	519,878
(7) Net Ultimate Adjusting & Other	83,351	83,280	82,861	80,940	62,204	60,967	60,337	58,435	63,908	63,349	63,019	56,849
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	172	194	171	123	98	87	139	88	68	86	88	84
(9) Open Claim Counts	1	0	0	0	0	0	0	0	0	0	0	5
Post-refund combined ratio (6+7+2+5)/(3-4)	97.7%	113.8%	100.7%	106.9%	81.6%	75.5%	112.2%	83.6%	69.0%	88.1%	113.8%	117.1%
Pre-refund combined ratio (6+7+2)/(3)	97.7%	113.8%	100.7%	106.9%	81.6%	75.5%	112.2%	83.0%	67.5%	84.9%	108.1%	111.2%
Claims severity (6)/(8)	3,349	3,757	3,513	5,239	4,309	4,150	4,837	4,638	3,644	4,400	6,280	6,189

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: Chubb Indemnity Insurance Company	CoCode:	12777	Group Code:	626								
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	151,325	152,912	153,812	149,491	136,949	132,681	132,218	127,085	97,426	94,982	92,710	86,768
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	505,683	510,985	513,991	499,554	483,432	468,367	466,731	448,614	412,023	401,685	392,076	366,949
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	491	5,374	10,380	15,398	19,415	15,052
(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	221,273	266,822	91,189	142,319	113,003	32,881	164,309	129,982	57,953	65,879	117,886	82,935
(7) Net Ultimate Adjusting & Other	44,287	44,751	45,014	43,750	33,915	32,858	32,743	31,472	34,148	33,291	32,494	30,412
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	17	28	17	23	16	6	16	6	7	15	10	6
(9) Open Claim Counts	0	0	0	0	0	0	1	0	0	0	4	0
Post-refund combined ratio (6+7+2+5)/(3-4)	82.4%	90.9%	56.4%	67.2%	58.7%	42.4%	70.6%	65.1%	47.2%	50.3%	65.2%	56.9%
Pre-refund combined ratio (6+7+2)/(3)	82.4%	90.9%	56.4%	67.2%	58.7%	42.4%	70.5%	64.3%	46.0%	48.3%	62.0%	54.5%
Claims severity (6)/(8)	13,016	9,529	5,364	6,188	7,063	5,480	10,269	21,664	8,279	4,392	11,789	13,823

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: Chubb Indemnity Insurance Company	CoCode:	12777	Group Code:	626								
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	118,421	122,619	126,705	125,191	116,210	114,862	116,383	114,269	88,779	86,961	87,701	83,948
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	395,728	409,755	423,411	418,351	410,223	405,464	410,835	403,373	375,453	367,766	370,893	355,021
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	432	4,832	9,459	14,098	18,366	14,563
(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	201,314	337,875	197,196	262,014	173,508	223,508	173,562	168,991	134,563	173,207	155,718	99,453
(7) Net Ultimate Adjusting & Other	34,657	35,885	37,081	36,638	28,779	28,445	28,822	28,298	31,117	30,480	30,739	29,423
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	53	76	80	48	36	33	50	22	31	37	44	25
(9) Open Claim Counts	0	0	0	0	0	0	0	1	0	0	0	2
Post-refund combined ratio (6+7+2+5)/(3-4)	89.6%	121.1%	85.3%	101.3%	77.6%	90.5%	77.7%	78.2%	69.5%	82.2%	77.8%	62.5%
Pre-refund combined ratio (6+7+2)/(3)	89.6%	121.1%	85.3%	101.3%	77.6%	90.5%	77.6%	77.2%	67.8%	79.0%	73.9%	59.9%
Claims severity (6)/(8)	3,798	4,446	2,465	5,459	4,820	6,773	3,471	7,681	4,341	4,681	3,539	3,978

Notes:

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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: Chubb National Insurance Company	CoCode:	10052	Group Code:	626								
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	509,177	513,790	514,442	498,890	457,579	442,303	432,264	413,942	358,814	344,964	327,570	309,596
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,941,840	1,959,436	1,961,920	1,902,610	1,834,445	1,773,202	1,732,954	1,659,504	1,545,593	1,485,933	1,411,009	1,333,583
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	1,822	19,880	38,938	56,962	69,871	54,704
(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	390,761	744,498	1,109,177	1,192,438	469,052	381,403	592,783	467,084	539,229	514,780	1,181,743	456,038
(7) Net Ultimate Adjusting & Other	170,062	171,603	171,821	166,627	128,693	124,397	121,573	116,420	128,095	123,151	116,941	110,524
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	69	82	77	67	51	33	57	41	39	31	55	39
(9) Open Claim Counts	0	0	3	1	0	0	1	3	2	8	9	13
Post-refund combined ratio (6+7+2+5)/(3-4)	55.1%	73.0%	91.5%	97.7%	57.5%	53.5%	66.2%	60.8%	68.1%	68.8%	121.3%	68.5%
Pre-refund combined ratio (6+7+2)/(3)	55.1%	73.0%	91.5%	97.7%	57.5%	53.5%	66.2%	60.1%	66.4%	66.1%	115.3%	65.7%
Claims severity (6)/(8)	5,663	9,079	14,405	17,798	9,197	11,558	10,400	11,392	13,826	16,606	21,486	11,693

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: Chubb National Insurance Company	CoCode:	10052	Group Code:	626								
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	408,435	428,920	442,673	439,557	410,708	403,239	403,326	391,652	346,998	339,470	329,416	319,139
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,557,642	1,635,768	1,688,216	1,676,331	1,646,537	1,616,594	1,616,943	1,570,143	1,494,694	1,462,266	1,418,961	1,374,693
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	1,700	18,809	37,656	56,055	70,264	56,391
(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	957,903	1,044,326	819,444	737,455	958,009	927,655	922,544	569,834	840,195	797,000	686,183	840,221
(7) Net Ultimate Adjusting & Other	136,415	143,257	147,850	146,810	115,511	113,410	113,435	110,151	123,877	121,189	117,600	113,931
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	251	269	236	193	173	167	194	118	127	166	141	130
(9) Open Claim Counts	0	0	0	0	0	0	0	0	2	1	2	10
Post-refund combined ratio (6+7+2+5)/(3-4)	96.5%	98.8%	83.5%	79.0%	90.1%	89.3%	89.1%	69.1%	90.0%	89.4%	84.0%	96.6%
Pre-refund combined ratio (6+7+2)/(3)	96.5%	98.8%	83.5%	79.0%	90.1%	89.3%	89.0%	68.3%	87.7%	86.0%	79.9%	92.6%
Claims severity (6)/(8)	3,816	3,882	3,472	3,821	5,538	5,555	4,755	4,829	6,616	4,801	4,867	6,463

Notes:

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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: Federal Insurance Company	CoCode:	20281	Group Code:	626								
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	34,863	35,905	35,177	33,300	31,089	30,376	29,952	29,028	46,581	45,566	45,599	44,416
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	126,720	130,507	127,862	121,041	117,805	115,102	113,493	109,992	104,618	102,338	102,412	99,756
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	119	1,318	2,636	3,923	5,071	4,092
(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	34,742	17,390	12,920	348,653	682	0	10,868	35,791	146,658	0	53,685	46,513
(7) Net Ultimate Adjusting & Other	11,098	11,430	11,198	10,601	8,264	8,075	7,962	7,716	8,670	8,482	8,488	8,268
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	10	5	3	10	1	0	2	2	5	0	3	1
(9) Open Claim Counts	0	0	0	0	0	0	0	0	2	0	2	1
Post-refund combined ratio (6+7+2+5)/(3-4)	63.7%	49.6%	46.4%	324.3%	34.0%	33.4%	43.0%	66.7%	198.0%	54.9%	110.7%	103.7%
Pre-refund combined ratio (6+7+2)/(3)	63.7%	49.6%	46.4%	324.3%	34.0%	33.4%	43.0%	65.9%	193.0%	52.8%	105.2%	99.4%
Claims severity (6)/(8)	3,474	3,478	4,307	34,865	682	#DIV/0!	5,434	17,895	29,332	#DIV/0!	17,895	46,513

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: Federal Insurance Company	CoCode:	20281	Group Code:	626								
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	34,579	36,206	36,023	34,805	33,711	33,282	33,338	32,949	53,872	54,239	55,386	55,412
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	125,687	131,602	130,939	126,510	127,740	126,111	126,324	124,851	120,993	121,816	124,394	124,452
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	133	1,496	3,048	4,670	6,160	5,105
(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	63,224	86,560	59,795	63,661	26,572	2,642	224,660	23,095	70,279	46,617	54,371	37,464
(7) Net Ultimate Adjusting & Other	11,007	11,525	11,467	11,079	8,961	8,847	8,862	8,759	10,028	10,096	10,309	10,314
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	10	13	8	16	7	2	12	5	10	18	13	5
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	1
Post-refund combined ratio (6+7+2+5)/(3-4)	86.6%	102.0%	81.9%	86.6%	54.2%	35.5%	211.5%	52.5%	113.8%	94.7%	101.6%	86.5%
Pre-refund combined ratio (6+7+2)/(3)	86.6%	102.0%	81.9%	86.6%	54.2%	35.5%	211.3%	51.9%	110.9%	91.1%	96.5%	82.9%
Claims severity (6)/(8)	6,322	6,658	7,474	3,979	3,796	1,321	18,722	4,619	7,028	2,590	4,182	7,493

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: Great Northern Insurance Company	CoCode:	20303	Group Code:	626								
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	281,675	286,380	287,786	282,104	249,698	243,816	241,317	234,212	198,676	189,814	180,687	171,197
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,034,370	1,051,647	1,056,811	1,035,946	1,004,214	980,557	970,508	941,932	868,334	829,604	789,714	748,236
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	1,020	11,284	21,876	31,802	39,105	30,693
(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	568,744	338,722	726,466	498,655	78,351	493,065	77,555	350,474	388,058	1,217,806	165,106	876,411
(7) Net Ultimate Adjusting & Other	90,588	92,101	92,553	90,726	70,449	68,790	68,085	66,080	71,965	68,756	65,450	62,012
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	30	46	46	41	14	11	15	19	20	24	13	20
(9) Open Claim Counts	3	1	1	0	0	0	0	0	5	5	2	7
Post-refund combined ratio (6+7+2+5)/(3-4)	91.0%	68.2%	104.7%	84.1%	39.7%	82.2%	39.9%	69.9%	77.8%	185.1%	54.8%	154.6%
Pre-refund combined ratio (6+7+2)/(3)	91.0%	68.2%	104.7%	84.1%	39.7%	82.2%	39.9%	69.1%	75.9%	178.0%	52.1%	148.3%
Claims severity (6)/(8)	18,958	7,364	15,793	12,162	5,596	44,824	5,170	18,446	19,403	50,742	12,700	43,821

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: Great Northern Insurance Company	CoCode:	20303	Group Code:	626								
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	219,495	231,949	239,168	238,192	215,505	214,234	215,237	211,767	183,344	177,678	169,434	164,395
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	806,031	851,766	878,275	874,691	866,699	861,588	865,620	851,666	801,326	776,563	740,530	718,508
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	910	10,202	20,188	29,769	36,670	29,474
(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	373,566	510,620	735,797	622,181	196,144	233,489	316,502	454,544	293,689	385,754	319,125	502,093
(7) Net Ultimate Adjusting & Other	70,591	74,596	76,918	76,604	60,802	60,444	60,726	59,747	66,412	64,360	61,373	59,548
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	108	122	121	124	66	58	80	78	74	74	84	72
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	1	0	5
Post-refund combined ratio (6+7+2+5)/(3-4)	82.3%	95.9%	119.8%	107.1%	54.5%	59.0%	68.5%	86.3%	69.6%	84.1%	78.1%	105.4%
Pre-refund combined ratio (6+7+2)/(3)	82.3%	95.9%	119.8%	107.1%	54.5%	59.0%	68.4%	85.3%	67.8%	80.8%	74.3%	101.0%
Claims severity (6)/(8)	3,459	4,185	6,081	5,018	2,972	4,026	3,956	5,827	3,969	5,213	3,799	6,974

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: Pacific Indemnity Company	CoCode:	20346	Group Code:	626								
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	19,854	20,410	21,264	20,283	18,334	18,368	18,820	18,677	15,371	15,426	14,885	13,527
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	76,672	78,819	82,120	78,329	74,839	74,981	76,827	76,243	72,487	72,745	70,197	63,790
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	81	913	1,826	2,789	3,476	2,617
(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	6,101	28,077	0	50,517	0	0	0	6,000	0	0	59	4,651
(7) Net Ultimate Adjusting & Other	6,715	6,903	7,192	6,860	5,250	5,260	5,390	5,349	6,008	6,029	5,818	5,287
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	4	7	0	5	0	0	0	1	0	0	0	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)	42.6%	70.3%	34.7%	99.1%	31.5%	31.5%	31.5%	39.9%	30.3%	30.7%	31.1%	38.4%
Pre-refund combined ratio (6+7+2)/(3)	42.6%	70.3%	34.7%	99.1%	31.5%	31.5%	31.5%	39.4%	29.5%	29.5%	29.6%	36.8%
Claims severity (6)/(8)	1,525	4,011	#DIV/0!	10,103	#DIV/0!	#DIV/0!	#DIV/0!	6,000	#DIV/0!	#DIV/0!	#DIV/0!	4,651

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: Pacific Indemnity Company	CoCode:	20346	Group Code:	626								
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	13,670	14,382	15,821	15,708	14,471	14,792	15,515	15,472	12,676	12,676	12,344	11,256
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	52,793	55,541	61,097	60,664	59,071	60,381	63,333	63,158	59,777	59,777	58,214	53,083
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	67	757	1,506	2,292	2,883	2,177
(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	32,144	123,066	14,812	13,759	29,442	18,871	2,748	20,332	13,594	1,965	42,466	1,536
(7) Net Ultimate Adjusting & Other	4,624	4,864	5,351	5,313	4,144	4,236	4,443	4,431	4,954	4,954	4,825	4,399
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	7	16	9	6	8	4	3	1	3	2	9	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)	95.5%	256.2%	58.9%	57.3%	81.4%	62.8%	35.9%	64.5%	53.6%	34.1%	107.8%	33.8%
Pre-refund combined ratio (6+7+2)/(3)	95.5%	256.2%	58.9%	57.3%	81.4%	62.8%	35.9%	63.7%	52.2%	32.8%	102.4%	32.4%
Claims severity (6)/(8)	4,592	7,692	1,646	2,293	3,680	4,718	916	20,332	4,531	982	4,718	512

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: Vigilant Insurance Company	CoCode:	20397	Group Code:	626								
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	36,701	37,107	36,503	35,617	30,638	30,694	31,522	30,382	28,105	27,661	27,043	26,554
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	133,455	134,933	132,738	129,513	123,181	123,406	126,737	122,154	117,435	115,580	112,996	110,952
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	133	1,463	2,959	4,431	5,595	4,551
(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	17,201	28,893	14,383	25,654	31,838	2,648	0	5,816	120,346	66,064	13,278	10,302
(7) Net Ultimate Adjusting & Other	11,688	11,817	11,625	11,343	8,642	8,657	8,891	8,570	9,733	9,579	9,365	9,195
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	9	5	4	6	4	1	0	2	8	6	5	2
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	1	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	49.1%	57.7%	47.1%	56.1%	57.7%	34.0%	31.9%	37.1%	138.2%	92.9%	46.3%	43.3%
Pre-refund combined ratio (6+7+2)/(3)	49.1%	57.7%	47.1%	56.1%	57.7%	34.0%	31.9%	36.6%	134.7%	89.4%	44.0%	41.5%
Claims severity (6)/(8)	1,911	5,779	3,596	4,276	7,959	2,648	#DIV/0!	2,908	15,043	11,011	2,656	5,151

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: Vigilant Insurance Company	CoCode:	20397	Group Code:	626								
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	24,628	25,817	26,147	26,545	23,406	23,857	25,016	25,443	23,949	24,108	24,011	23,934
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	89,556	93,880	95,079	96,528	94,105	95,918	100,580	102,293	100,071	100,733	100,329	100,006
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	106	1,225	2,521	3,862	4,968	4,102
(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	45,425	101,729	56,285	102,573	85,754	13,508	12,804	49,351	26,270	93,050	37,950	50,794
(7) Net Ultimate Adjusting & Other	7,843	8,222	8,327	8,454	6,602	6,729	7,056	7,176	8,294	8,349	8,315	8,288
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	16	16	19	21	11	6	11	12	8	18	13	8
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	1
Post-refund combined ratio (6+7+2+5)/(3-4)	87.0%	144.6%	95.5%	142.5%	123.0%	46.0%	44.7%	81.1%	60.0%	129.6%	73.7%	86.6%
Pre-refund combined ratio (6+7+2)/(3)	87.0%	144.6%	95.5%	142.5%	123.0%	46.0%	44.6%	80.1%	58.5%	124.6%	70.0%	83.0%
Claims severity (6)/(8)	2,839	6,358	2,962	4,884	7,796	2,251	1,164	4,113	3,284	5,169	2,919	6,349

Notes:

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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.