



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 22, 2022

Mr. Gary W. Thompson, President
Columbia Mutual Insurance Company
2102 White Gate Drive
Columbia, MO. 65202

Re: Columbia Mutual Insurance Company, NAIC 40371
Market Conduct Examination Verified Report

Dear Mr. Thompson,

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: Columbia Mutual Insurance Company (NAIC No. 40371)	CoCode:	40371	Group Code:	807								
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	51,253	42,657	47,538	39,601	48,537	42,882	46,330	39,313	45,142	37,481	42,714	37,156
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	174,423	170,202	162,892	158,422	150,801	141,742	139,019	135,244	132,204	135,643	132,800	132,952
(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	51,220	106,804	124,955	57,282	34,943	18,048	53,133	36,576	45,980	186,689	99,843	46,751
(7) Net Ultimate Adjusting & Other	6,146	12,817	14,995	6,874	4,193	2,166	6,376	4,389	5,518	22,403	11,981	5,610
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	16	13	16	9	13	4	8	7	12	17	16	7
(9) Open Claim Counts	0	0	3	1	0	0	2	0	1	3	4	3
Post-refund combined ratio (6+7+2+5)/(3-4)	62.3%	95.3%	115.1%	65.5%	58.1%	44.5%	76.1%	59.4%	73.1%	181.8%	116.4%	67.3%
Pre-refund combined ratio (6+7+2)/(3)	62.3%	95.3%	115.1%	65.5%	58.1%	44.5%	76.1%	59.4%	73.1%	181.8%	116.4%	67.3%
Claims severity (6)/(8)	3,201	8,216	7,810	6,365	2,688	4,512	6,642	5,225	3,832	10,982	6,240	6,679

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: Columbia Mutual Insurance Company (NAIC No. 40371)	CoCode:	40371	Group Code:	807								
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	39,928	36,806	38,230	32,194	40,195	36,695	36,763	34,386	39,672	33,655	41,076	34,353
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	139,548	138,752	135,826	131,261	124,309	119,646	117,052	112,229	113,141	118,684	120,248	122,789
(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	83,235	100,434	26,565	90,180	49,415	41,054	43,009	99,323	93,357	122,443	105,936	95,772
(7) Net Ultimate Adjusting & Other	9,988	12,052	3,188	10,822	5,930	4,926	5,161	11,919	11,203	14,693	12,712	11,493
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	29	19	18	23	11	15	15	21	23	34	24	21
(9) Open Claim Counts	0	1	0	1	0	0	3	0	2	4	4	4
Post-refund combined ratio (6+7+2+5)/(3-4)	95.4%	107.6%	50.1%	101.5%	76.9%	69.1%	72.6%	129.8%	127.5%	143.9%	132.8%	115.3%
Pre-refund combined ratio (6+7+2)/(3)	95.4%	107.6%	50.1%	101.5%	76.9%	69.1%	72.6%	129.8%	127.5%	143.9%	132.8%	115.3%
Claims severity (6)/(8)	2,870	5,286	1,476	3,921	4,492	2,737	2,867	4,730	4,059	3,601	4,414	4,561

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.