



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 23, 2022

Ms. Darla A. Finchum, President
Farmers Insurance Group
6301 Owensmouth Ave.
Woodland Hills, CA. 91367

Re: Bristol West Insurance Company, NAIC 19658
Economy Fire and Casualty Company, NAIC 22926
Economy Preferred Insurance Company, NAIC 38067
Economy Premier Assurance Company, NAIC 40649
Farmers Casualty Insurance Company, NAIC 40169
Farmers Direct Property & Casualty Insurance Company, NAIC 25321
Farmers Group Property & Casualty Insurance Company, NAIC 34339
Farmers Property & Casualty Insurance Company, NAIC 26298
Foremost Insurance Company Grand Rapids MI., NAIC 11185
Foremost Property & Casualty Insurance Company, NAIC 11800
Foremost Signature Insurance Company, NAIC 41513
Illinois Farmers Insurance Company, NAIC 21679
Toggle Insurance Company, NAIC 44245
Truck Insurance Exchange, NAIC 21709
Market Conduct Examination Verified Report

Dear Ms. Finchum,

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).

Please contact me if you have any questions.

Sincerely,



Erica Weyhenmeyer, CPCU, PIR, MCM,
AIE 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: Bristol West Insurance Company	CoCode:	19658	Group Code:	69								
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	1,271,270	1,274,704	1,278,227	1,320,680	1,372,946	1,703,237	1,271,950	1,217,982	1,552,071	1,862,077	1,404,584	1,419,823
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	4,992,334	5,040,397	5,011,916	5,058,802	5,046,315	5,114,627	5,040,035	5,111,343	5,140,628	5,923,605	6,312,679	6,088,339
(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	2,634,193	2,390,221	3,062,271	2,959,759	2,783,407	2,135,256	2,724,002	3,276,616	3,073,112	5,722,808	5,186,064	5,093,521
(7) Net Ultimate Adjusting & Other	397,313	282,851	354,417	367,912	396,237	302,848	331,565	295,290	370,717	600,160	533,084	575,547
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	611.44	551.47	627.83	642.42	563.28	427.27	523.96	564.10	583.41	871.26	927.13	884.72
(9) Open Claim Counts	2	3	11	6	8	6	26	23	36	76	101	195
Post-refund combined ratio (6+7+2+5)/(3-4)	86.2%	78.3%	93.7%	91.9%	90.2%	81.0%	85.9%	93.7%	97.2%	138.2%	112.8%	116.4%
Pre-refund combined ratio (6+7+2)/(3)	86.2%	78.3%	93.7%	91.9%	90.2%	81.0%	85.9%	93.7%	97.2%	138.2%	112.8%	116.4%
Claims severity (6)/(8)	4,308	4,334	4,878	4,607	4,941	4,997	5,199	5,809	5,268	6,568	5,594	5,757

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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Bristol West Insurance Company	CoCode:	19658	Group Code:	69								
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	673,915	679,786	684,298	706,644	757,152	972,352	757,612	750,032	992,929	1,279,109	1,019,126	1,067,227
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	2,646,494	2,687,989	2,683,128	2,706,764	2,782,941	2,919,862	3,001,997	3,147,560	3,288,689	4,069,077	4,580,296	4,576,374
(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	1,624,978	1,486,979	1,448,260	1,767,101	1,610,788	1,389,820	1,678,457	2,265,926	2,219,996	4,010,324	4,418,408	4,856,697
(7) Net Ultimate Adjusting & Other	262,085	200,422	191,367	249,993	292,234	294,234	294,246	248,228	346,345	526,606	494,593	503,080
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	638	608	551	607	531	548	620	663	764	1,087	1,233	1,188
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	2	1	13
Post-refund combined ratio (6+7+2+5)/(3-4)	96.8%	88.1%	86.6%	100.6%	95.6%	91.0%	90.9%	103.7%	108.2%	142.9%	129.5%	140.4%
Pre-refund combined ratio (6+7+2)/(3)	96.8%	88.1%	86.6%	100.6%	95.6%	91.0%	90.9%	103.7%	108.2%	142.9%	129.5%	140.4%
Claims severity (6)/(8)	2,546	2,445	2,628	2,909	3,031	2,538	2,708	3,420	2,904	3,688	3,584	4,087

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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Economy Fire & Casualty Company	CoCode:	22926	Group Code:	69								
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				253,180				200,327				229,742
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				990,840				882,545				793,442
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				21,936				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				291,684				286,124				278,569
(7) Net Ultimate Adjusting & Other				3,842				3,310				8,408
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				68				48				55
(9) Open Claim Counts				0				0				3
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	55.4%	#DIV/0!	#DIV/0!	#DIV/0!	56.9%	#DIV/0!	#DIV/0!	#DIV/0!	65.1%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	55.4%	#DIV/0!	#DIV/0!	#DIV/0!	55.5%	#DIV/0!	#DIV/0!	#DIV/0!	65.1%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	4,289	#DIV/0!	#DIV/0!	#DIV/0!	5,961	#DIV/0!	#DIV/0!	#DIV/0!	5,065

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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Economy Fire & Casualty Company	CoCode:	22926	Group Code:	69								
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				323,768				261,318				300,258
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				1,267,092				1,151,242				1,036,977
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				28,537				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				286,420				321,870				295,379
(7) Net Ultimate Adjusting & Other				5,739				4,860				3,630
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				193				135				2,020
(9) Open Claim Counts				0				0				0
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	48.6%	#DIV/0!	#DIV/0!	#DIV/0!	52.4%	#DIV/0!	#DIV/0!	#DIV/0!	57.8%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	48.6%	#DIV/0!	#DIV/0!	#DIV/0!	51.1%	#DIV/0!	#DIV/0!	#DIV/0!	57.8%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	1,484	#DIV/0!	#DIV/0!	#DIV/0!	2,384	#DIV/0!	#DIV/0!	#DIV/0!	146

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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Economy Preferred Insurance Company	CoCode: 38067	Group Code: 69										
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				6,379,383				6,505,376				6,844,439
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				20,517,437				24,306,447				22,954,738
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				596,099				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				14,366,380				12,044,631				13,241,520
(7) Net Ultimate Adjusting & Other				290,750				320,037				525,501
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				1,939				1,329				1,416
(9) Open Claim Counts				39				53				184
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	102.5%	#DIV/0!	#DIV/0!	#DIV/0!	79.6%	#DIV/0!	#DIV/0!	#DIV/0!	89.8%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	102.5%	#DIV/0!	#DIV/0!	#DIV/0!	77.6%	#DIV/0!	#DIV/0!	#DIV/0!	89.8%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	7,409	#DIV/0!	#DIV/0!	#DIV/0!	9,063	#DIV/0!	#DIV/0!	#DIV/0!	9,351

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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Economy Preferred Insurance Company	CoCode: 38067	Group Code: 69										
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				6,287,559				6,178,659				6,451,438
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				20,222,112				23,085,716				21,636,699
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				563,434				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				11,030,214				10,543,081				12,287,353
(7) Net Ultimate Adjusting & Other				167,476				131,564				113,421
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				7,066				0				0
(9) Open Claim Counts				0				0				28
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	86.5%	#DIV/0!	#DIV/0!	#DIV/0!	74.8%	#DIV/0!	#DIV/0!	#DIV/0!	87.1%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	86.5%	#DIV/0!	#DIV/0!	#DIV/0!	73.0%	#DIV/0!	#DIV/0!	#DIV/0!	87.1%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	1,561	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Economy Premier Assurance Company	CoCode:	40649	Group Code:	69								
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				1,010,847				1,541,620				6,670,628
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				3,870,737				4,493,925				13,623,188
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				98,235				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				2,444,035				2,970,330				12,950,162
(7) Net Ultimate Adjusting & Other				44,505				94,058				582,077
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				352				309				1,242
(9) Open Claim Counts				5				19				269
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	90.4%	#DIV/0!	#DIV/0!	#DIV/0!	104.8%	#DIV/0!	#DIV/0!	#DIV/0!	148.3%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	90.4%	#DIV/0!	#DIV/0!	#DIV/0!	102.5%	#DIV/0!	#DIV/0!	#DIV/0!	148.3%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	6,943	#DIV/0!	#DIV/0!	#DIV/0!	9,613	#DIV/0!	#DIV/0!	#DIV/0!	10,427

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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Economy Premier Assurance Company	CoCode:	40649	Group Code:	69								
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				1,340,961				1,835,290				7,426,348
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				5,134,813				5,349,992				15,166,567
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				118,171				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				1,817,176				1,791,633				10,795,323
(7) Net Ultimate Adjusting & Other				32,342				20,736				79,002
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				914				900				0
(9) Open Claim Counts				0				0				60
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	62.1%	#DIV/0!	#DIV/0!	#DIV/0!	69.7%	#DIV/0!	#DIV/0!	#DIV/0!	120.7%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	62.1%	#DIV/0!	#DIV/0!	#DIV/0!	68.2%	#DIV/0!	#DIV/0!	#DIV/0!	120.7%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	1,988	#DIV/0!	#DIV/0!	#DIV/0!	1,991	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Farmers Casualty Insurance Company	CoCode:	40169	Group Code:	69								
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				4,090,928				3,355,924				3,393,616
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				14,165,334				13,607,861				11,805,809
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				336,048				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				10,051,764				6,882,543				6,212,407
(7) Net Ultimate Adjusting & Other				155,236				225,185				245,446
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				1,260				746				694
(9) Open Claim Counts				27				48				83
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	100.9%	#DIV/0!	#DIV/0!	#DIV/0!	78.8%	#DIV/0!	#DIV/0!	#DIV/0!	83.4%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	100.9%	#DIV/0!	#DIV/0!	#DIV/0!	76.9%	#DIV/0!	#DIV/0!	#DIV/0!	83.4%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	7,978	#DIV/0!	#DIV/0!	#DIV/0!	9,226	#DIV/0!	#DIV/0!	#DIV/0!	8,952

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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Farmers Casualty Insurance Company	CoCode:	40169	Group Code:	69								
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				3,532,301				2,864,265				2,927,488
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				12,231,020				11,614,243				10,184,226
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				286,608				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				6,361,578				4,847,757				5,133,212
(7) Net Ultimate Adjusting & Other				100,724				69,825				48,442
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				3,835				0				0
(9) Open Claim Counts				0				0				11
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	81.7%	#DIV/0!	#DIV/0!	#DIV/0!	68.7%	#DIV/0!	#DIV/0!	#DIV/0!	79.6%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	81.7%	#DIV/0!	#DIV/0!	#DIV/0!	67.0%	#DIV/0!	#DIV/0!	#DIV/0!	79.6%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	1,659	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Farmers Direct Property & Casualty Insurance Company	CoCode:	25321	Group Code:	69								
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				197,118				24,071				8,838
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				543,629				317,013				107,811
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				8,335				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				482,587				264,827				94,514
(7) Net Ultimate Adjusting & Other				2,166				7,697				3,929
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				71				26				14
(9) Open Claim Counts				0				3				2
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	125.4%	#DIV/0!	#DIV/0!	#DIV/0!	96.1%	#DIV/0!	#DIV/0!	#DIV/0!	99.5%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	125.4%	#DIV/0!	#DIV/0!	#DIV/0!	93.6%	#DIV/0!	#DIV/0!	#DIV/0!	99.5%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	6,797	#DIV/0!	#DIV/0!	#DIV/0!	10,186	#DIV/0!	#DIV/0!	#DIV/0!	6,751

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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Farmers Direct Property & Casualty Insurance Company	CoCode:	25321	Group Code:	69								
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				127,875				16,503				6,252
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				352,666				217,343				76,267
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				5,632				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				374,665				116,710				78,378
(7) Net Ultimate Adjusting & Other				5,505				2,693				1,102
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				217				91				45
(9) Open Claim Counts				0				0				0
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	144.1%	#DIV/0!	#DIV/0!	#DIV/0!	64.2%	#DIV/0!	#DIV/0!	#DIV/0!	112.4%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	144.1%	#DIV/0!	#DIV/0!	#DIV/0!	62.5%	#DIV/0!	#DIV/0!	#DIV/0!	112.4%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	1,727	#DIV/0!	#DIV/0!	#DIV/0!	1,283	#DIV/0!	#DIV/0!	#DIV/0!	1,742

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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Farmers Group Property & Casualty Insurance Company	CoCode: 34339	Group Code: 69										
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				5,088,729				4,024,218				3,391,432
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				18,491,942				17,539,969				14,582,190
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				447,969				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				12,546,470				8,100,211				8,943,908
(7) Net Ultimate Adjusting & Other				116,240				198,554				353,424
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				1,813				1,045				1,066
(9) Open Claim Counts				13				39				168
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	96.0%	#DIV/0!	#DIV/0!	#DIV/0!	72.1%	#DIV/0!	#DIV/0!	#DIV/0!	87.0%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	96.0%	#DIV/0!	#DIV/0!	#DIV/0!	70.3%	#DIV/0!	#DIV/0!	#DIV/0!	87.0%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	6,920	#DIV/0!	#DIV/0!	#DIV/0!	7,751	#DIV/0!	#DIV/0!	#DIV/0!	8,390

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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Farmers Group Property & Casualty Insurance Company	CoCode:	34339	Group Code:	69								
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				4,330,842				3,662,478				3,212,226
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				15,737,856				15,963,289				13,811,655
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				401,507				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				9,878,155				7,259,827				8,474,223
(7) Net Ultimate Adjusting & Other				218,931				160,737				100,004
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				7,855				0				0
(9) Open Claim Counts				0				0				24
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	91.7%	#DIV/0!	#DIV/0!	#DIV/0!	71.2%	#DIV/0!	#DIV/0!	#DIV/0!	85.3%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	91.7%	#DIV/0!	#DIV/0!	#DIV/0!	69.4%	#DIV/0!	#DIV/0!	#DIV/0!	85.3%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	1,258	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/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. **Due to intercompany quota share arrangements we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Farmers Property & Casualty Insurance Company	CoCode:	26298	Group Code:	69								
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				96,439				131,757				114,885
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				289,719				255,050				227,868
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				6,444				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				216,992				71,879				58,175
(7) Net Ultimate Adjusting & Other				1,364				736				1,304
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				40				15				13
(9) Open Claim Counts				0				0				0
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	108.7%	#DIV/0!	#DIV/0!	#DIV/0!	82.2%	#DIV/0!	#DIV/0!	#DIV/0!	76.5%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	108.7%	#DIV/0!	#DIV/0!	#DIV/0!	80.1%	#DIV/0!	#DIV/0!	#DIV/0!	76.5%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	5,425	#DIV/0!	#DIV/0!	#DIV/0!	4,792	#DIV/0!	#DIV/0!	#DIV/0!	4,475

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. **Due to intercompany quota arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Farmers Property & Casualty Insurance Company	CoCode:	26298	Group Code:	69								
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				142,016				198,620				173,876
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend				426,640				384,480				344,872
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium				0				9,758				0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense				0				0				0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses				170,666				75,724				78,797
(7) Net Ultimate Adjusting & Other				2,020				1,321				1,641
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)				84				40				52
(9) Open Claim Counts				0				0				0
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	73.8%	#DIV/0!	#DIV/0!	#DIV/0!	73.6%	#DIV/0!	#DIV/0!	#DIV/0!	73.7%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	73.8%	#DIV/0!	#DIV/0!	#DIV/0!	71.7%	#DIV/0!	#DIV/0!	#DIV/0!	73.7%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	2,032	#DIV/0!	#DIV/0!	#DIV/0!	1,893	#DIV/0!	#DIV/0!	#DIV/0!	1,515

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. **Due to intercompany quota arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Foremost Property & Casualty Insurance Company	CoCode: 11800	Group Code: 69										
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	17,812	22,235	14,855	7,157	18,758	21,909	13,762	9,137	21,421	21,513	13,202	4,984
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	44,599	44,573	44,187	43,339	42,816	44,676	42,089	41,072	40,404	40,504	39,608	38,317
(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	4,361	16,382	128,721	28,145	4,683	101,074	87,398	26,391	2,412	108,775	10,154	6,911
(7) Net Ultimate Adjusting & Other	2,008	2,007	1,989	1,951	4,429	4,622	4,354	4,249	1,339	1,342	1,312	1,270
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	2	4	0	0	3	1	0	0	1	0	0
(9) Open Claim Counts	0	0	0	0	0	0	1	0	0	1	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	54.2%	91.1%	329.4%	86.0%	65.1%	285.6%	250.7%	96.8%	62.3%	325.0%	62.3%	34.4%
Pre-refund combined ratio (6+7+2)/(3)	54.2%	91.1%	329.4%	86.0%	65.1%	285.6%	250.7%	96.8%	62.3%	325.0%	62.3%	34.4%
Claims severity (6)/(8)	#DIV/0!	8,191	32,180	#DIV/0!	#DIV/0!	33,691	87,398	#DIV/0!	#DIV/0!	108,775	#DIV/0!	#DIV/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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Foremost Property & Casualty Insurance Company	CoCode:	11800	Group Code:	69									
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	12,402	15,070	10,046	4,381	13,459	15,010	9,103	5,496	14,384	14,662	8,588	3,454	
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	32,961	31,285	30,617	29,822	29,311	30,656	28,694	27,861	27,397	27,857	27,527	26,385	
(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	15,094	31,027	143	2,888	17,425	7,790	6,061	2,915	28,295	4,961	1,334	
(7) Net Ultimate Adjusting & Other	1,622	1,479	1,470	1,374	1,494	1,711	1,317	283	3,392	3,496	3,457	3,335	
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	4	4	0	0	2	1	1	2	5	3	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)	42.5%	101.1%	139.0%	19.8%	60.9%	111.4%	63.5%	42.5%	75.5%	166.8%	61.8%	30.8%	
Pre-refund combined ratio (6+7+2)/(3)	42.5%	101.1%	139.0%	19.8%	60.9%	111.4%	63.5%	42.5%	75.5%	166.8%	61.8%	30.8%	
Claims severity (6)/(8)	#DIV/0!	3,774	7,757	#DIV/0!	#DIV/0!	8,713	7,790	6,061	1,458	5,659	1,612	#DIV/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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Foremost Signature Insurance Company	CoCode:	41513	Group Code:	69								
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	643	2,135	2,759	2,505	1,190	2,554	3,165	2,117	1,368	0	0	9,171
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	0	0	0	0	0	0	0	0
(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	0	0	0	0	0	0	0	0
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	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)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Foremost Signature Insurance Company	CoCode: 41513	Group Code: 69										
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	1857	5697	8822	7285	3645	7095	10040	6237	3944	0	0	28368
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1736	1612	121	0	0	0	0	0	0	0	0	0
(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	3232	735	727	0	0	0	0	0	0	0	0
(7) Net Ultimate Adjusting & Other	411	344	53	111	0	0	0	6	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	1	0	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)	130.7%	575.2%	7956.2%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Pre-refund combined ratio (6+7+2)/(3)	130.7%	575.2%	7956.2%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Claims severity (6)/(8)	#DIV/0!	3,232	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Foremost Insurance Company Grand Rapids, MI	CoCode:	11185	Group Code:	69								
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	264,727	349,013	248,353	146,171	252,282	322,073	244,458	211,788	256,929	326,648	248,569	181,804
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	769,174	774,462	765,233	732,678	708,959	726,940	727,601	713,317	700,608	722,989	730,445	710,582
(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	118,058	815,393	1,488,095	124,286	389,028	668,428	850,242	251,611	166,604	474,381	561,309	223,031
(7) Net Ultimate Adjusting & Other	53,327	53,693	53,054	50,796	53,146	54,494	54,544	53,473	22,843	23,573	23,816	23,168
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	9	35	60	10	9	41	37	20	8	36	35	6
(9) Open Claim Counts	0	2	1	0	0	3	3	4	2	6	10	2
Post-refund combined ratio (6+7+2+5)/(3-4)	56.7%	157.3%	233.9%	43.8%	98.0%	143.8%	157.9%	72.5%	63.7%	114.1%	114.1%	60.2%
Pre-refund combined ratio (6+7+2)/(3)	56.7%	157.3%	233.9%	43.8%	98.0%	143.8%	157.9%	72.5%	63.7%	114.1%	114.1%	60.2%
Claims severity (6)/(8)	13,118	23,297	24,802	12,429	43,225	16,147	22,911	12,309	20,358	13,183	15,964	34,812

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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Foremost Insurance Company Grand Rapids, MI	CoCode:	11185	Group Code:	69								
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	347,697	414,825	302,273	211,316	336,740	405,823	315,550	301,151	352,676	441,610	343,933	270,738
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,008,101	1,016,877	1,010,869	978,462	956,225	978,564	998,514	995,749	997,894	1,036,499	1,063,600	1,058,119
(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	341,909	708,770	740,809	85,962	344,098	1,042,975	861,107	193,466	260,950	547,569	706,653	511,964
(7) Net Ultimate Adjusting & Other	76,931	69,575	68,233	34,105	91,378	95,102	87,998	33,836	46,196	78,440	67,871	73,046
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	59	134	119	45	45	136	133	60	53	93	124	62
(9) Open Claim Counts	0	0	0	0	0	0	1	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	76.0%	117.3%	109.9%	33.9%	80.8%	157.8%	126.7%	53.1%	66.1%	103.0%	105.2%	80.9%
Pre-refund combined ratio (6+7+2)/(3)	76.0%	117.3%	109.9%	33.9%	80.8%	157.8%	126.7%	53.1%	66.1%	103.0%	105.2%	80.9%
Claims severity (6)/(8)	5,795	5,289	6,225	1,910	7,647	7,659	6,459	3,215	4,885	5,903	5,693	8,232

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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Illinois Farmers Insurance Company	CoCode:	21679	Group Code:	69								
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	5,762,768	5,026,247	4,902,393	4,598,928	5,051,535	4,220,017	4,083,927	3,849,967	3,619,641	3,520,755	3,322,002	2,855,279
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	40,625,937	40,775,779	40,674,536	39,962,834	38,936,129	32,091,129	35,623,873	33,350,219	30,846,373	29,813,184	28,623,853	26,881,613
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	8,470,637	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	23,193,811	25,125,770	22,032,918	24,472,826	21,636,188	13,091,465	17,661,329	18,398,632	15,020,636	16,687,567	15,516,955	15,718,915
(7) Net Ultimate Adjusting & Other	4,476,833	4,593,841	3,862,656	4,156,435	3,860,643	4,058,558	3,389,660	3,054,703	1,620,410	2,567,255	2,597,540	2,990,453
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	3,057	3,283	3,258	3,120	2,264	1,304	1,870	1,599	1,583	1,695	1,673	1,538
(9) Open Claim Counts	47	42	69	96	85	53	103	101	106	158	258	328
Post-refund combined ratio (6+7+2+5)/(3-4)	82.3%	85.2%	75.7%	83.1%	78.5%	90.5%	70.6%	75.9%	65.7%	76.4%	74.9%	80.2%
Pre-refund combined ratio (6+7+2)/(3)	82.3%	85.2%	75.7%	83.1%	78.5%	66.6%	70.6%	75.9%	65.7%	76.4%	74.9%	80.2%
Claims severity (6)/(8)	7,587	7,653	6,762	7,844	9,558	10,038	9,443	11,508	9,490	9,843	9,276	10,218

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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Illinois Farmers Insurance Company	CoCode:	21679	Group Code:	69								
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	3,827,695	3,374,429	3,311,309	3,057,777	3,322,350	2,745,562	2,717,722	2,544,273	3,203,240	3,267,576	2,920,324	2,699,217
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	27,462,792	27,360,650	27,264,246	26,766,383	25,799,528	21,200,765	23,368,158	21,833,825	20,336,035	19,660,647	18,971,209	17,903,652
(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	14,811,916	17,703,622	15,189,859	16,901,447	12,535,368	9,277,159	12,746,834	9,462,730	8,130,346	9,894,615	11,204,822	12,209,786
(7) Net Ultimate Adjusting & Other	2,015,287	1,776,623	1,881,982	1,885,379	1,928,201	1,810,963	1,542,339	1,086,161	2,464,854	1,338,004	1,227,168	1,413,087
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	11,452	10,949	9,668	9,368	7,384	6,646	7,245	5,823	6,601	6,139	5,879	5,315
(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)	75.2%	83.5%	74.8%	81.6%	68.9%	65.3%	72.8%	60.0%	67.9%	73.8%	80.9%	91.2%
Pre-refund combined ratio (6+7+2)/(3)	75.2%	83.5%	74.8%	81.6%	68.9%	65.3%	72.8%	60.0%	67.9%	73.8%	80.9%	91.2%
Claims severity (6)/(8)	1,293	1,617	1,571	1,804	1,698	1,396	1,759	1,625	1,232	1,612	1,906	2,297

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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Toggle Insurance Company	CoCode:	44245	Group Code:	69								
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	0	0	0	0	0	48	478	18,386
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	0	0	0	0	0	87	8,037	18,403
(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	0	0	0	0	0	6	4,736	25,857
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	8	605	18,445
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	0	0	0	0	5	12	10
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	5	2
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	72.2%	72.4%	340.6%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	72.2%	72.4%	340.6%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1	395	2,586

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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Toggle Insurance Company	CoCode:	44245	Group Code:	69								
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	0	0	0	0	0	50	366	426
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	0	0	0	0	0	195	6,290	13,523
(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	0	0	0	0	0	75	2,207	24,005
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	26	392	407,353
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	0	0	0	0	2	7	5
(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!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	77.6%	47.1%	3192.9%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	77.6%	47.1%	3192.9%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	38	315	4,801

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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Truck Insurance Exchange	CoCode: 21709	Group Code: 69										
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	88,119	384,515	525,165	669,372	756,219	873,628	875,852	897,957
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	78,668	1,010,589	2,331,717	3,563,481	4,487,807	5,399,964	6,071,525	6,427,695
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	112,340	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	30,277	333,988	1,045,329	1,776,531	3,096,235	2,991,645	3,484,481	4,548,926
(7) Net Ultimate Adjusting & Other	0	0	0	0	4,924	60,200	158,536	281,745	373,775	408,365	449,260	607,297
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	2	38	144	270	279	366	398	537
(9) Open Claim Counts	0	0	0	0	0	3	8	23	33	31	60	150
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	156.8%	86.7%	74.2%	76.5%	94.2%	79.1%	79.2%	94.2%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	156.8%	77.1%	74.2%	76.5%	94.2%	79.1%	79.2%	94.2%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	15,097	8,738	7,241	6,591	11,103	8,185	8,754	8,466

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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.

Company Name: Truck Insurance Exchange	CoCode:	21709	Group Code:	69								
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	49,437	222,905	310,369	411,481	452,753	531,409	545,122	572,038
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	42,934	573,047	1,364,874	2,131,963	2,716,734	3,304,655	3,765,032	4,056,612
(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	7,667	191,799	671,196	1,246,130	2,074,676	1,866,582	3,406,445	3,706,333
(7) Net Ultimate Adjusting & Other	0	0	0	0	1,644	24,238	75,404	135,328	395,642	265,808	342,305	428,192
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	15	205	577	775	1,286	1,325	1,629	1,620
(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!	136.8%	76.6%	77.4%	84.1%	107.6%	80.6%	114.0%	116.0%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	136.8%	76.6%	77.4%	84.1%	107.6%	80.6%	114.0%	116.0%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	511	935	1,163	1,608	1,613	1,409	2,092	2,288

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. **Due to intercompany pooling arrangements, we are not able to provide net of reinsurance numbers at the entity level.*

Claim counts should be reported net of quota share reinsurance.