



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 23, 2022

Mr. Todd A. Combs, President
GEICO Insurance Group
1 Geico Plaza
Washington, DC. 20076

**Re: GEICO Casualty Company, NAIC 41491
GEICO Choice Insurance Company, NAIC 14139
GEICO General Insurance Company, NAIC 35882
GEICO Indemnity Company, NAIC 22055
GEICO Secure Insurance Company, NAIC 14137
Government Employees Insurance Company, NAIC 22063
*Market Conduct Examination Verified Report***

Dear Mr. Combs,

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
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: GEICO Casualty Company	CoCode:	41491	Group Code:	31								
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	8,273,872	8,594,440	8,764,936	8,875,953	9,889,876	10,255,778	10,411,506	9,722,851	7,665,017	7,314,178	6,913,423	6,530,553
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	62,847,789	65,282,802	66,577,879	67,421,153	68,099,736	70,619,263	71,691,573	66,949,631	61,499,715	58,684,788	55,469,358	52,397,422
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	14,603,963	7,601,595	(29,392)	(1,607)	(398)	147	(118)
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	38,922,164	41,191,891	45,132,092	46,864,129	37,540,670	26,456,145	39,268,353	31,649,330	28,688,787	34,528,884	34,705,047	32,396,918
(7) Net Ultimate Adjusting & Other	5,309,558	5,619,182	6,156,684	6,392,959	6,513,599	4,590,347	6,813,365	5,491,406	3,425,662	4,123,015	4,144,050	3,868,442
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	5,977	6,166	6,485	6,810	5,156	3,498	4,808	4,038	3,892	4,168	4,118	3,805
(9) Open Claim Counts	85	65	80	113	105	90	211	218	245	459	707	1,207
Post-refund combined ratio (6+7+2+5)/(3-4)	83.5%	84.9%	90.2%	92.2%	79.2%	73.7%	88.1%	70.0%	64.7%	78.3%	82.5%	81.7%
Pre-refund combined ratio (6+7+2)/(3)	83.5%	84.9%	90.2%	92.2%	79.2%	58.5%	78.8%	70.0%	64.7%	78.3%	82.5%	81.7%
Claims severity (6)/(8)	6,512	6,680	6,959	6,882	7,281	7,563	8,167	7,838	7,371	8,284	8,428	8,514

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: GEICO Casualty Company	CoCode:	41491	Group Code:	31								
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	5,569,139	5,838,471	6,014,153	6,170,009	6,969,485	7,253,866	7,432,439	7,063,715	5,649,496	5,509,952	5,301,910	5,091,952
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	41,949,329	43,978,060	45,301,380	46,475,354	47,636,953	49,580,721	50,801,278	48,281,025	45,273,070	44,154,814	42,487,639	40,805,109
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	10,070,750	5,329,091	(17,785)	(966)	(409)	113	(36)
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	35,644,614	34,839,725	36,142,388	42,610,627	32,772,763	28,901,979	37,934,152	36,352,527	36,452,201	36,743,753	40,426,847	44,196,874
(7) Net Ultimate Adjusting & Other	2,893,560	2,828,221	2,933,968	3,459,047	3,072,381	2,709,503	3,556,251	3,407,977	2,103,396	2,120,219	2,332,744	2,550,286
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	32,422	27,730	27,899	30,233	25,599	23,048	27,714	24,285	28,125	23,423	23,374	22,676
(9) Open Claim Counts	82	19	10	20	17	20	34	46	70	131	314	1,111
Post-refund combined ratio (6+7+2+5)/(3-4)	105.1%	98.9%	99.5%	112.4%	89.9%	98.4%	107.6%	96.9%	97.6%	100.5%	113.1%	127.0%
Pre-refund combined ratio (6+7+2)/(3)	105.1%	98.9%	99.5%	112.4%	89.9%	78.4%	96.3%	97.0%	97.6%	100.5%	113.1%	127.0%
Claims severity (6)/(8)	1,099	1,256	1,295	1,409	1,280	1,254	1,369	1,497	1,296	1,569	1,730	1,949

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: GEICO Choice Insurance Company	CoCode:	14139	Group Code:	31									
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	-	-	-	-	-	-	-	3,433	16,925	61,069	86,497	153,198	
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	-	-	-	-	-	-	-	1,020	114,677	413,786	586,076	1,038,016	
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	-	-	-	-	-	-	-	
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-	
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	-	-	-	-	-	-	-	-	150,338	822,926	877,199	1,087,296	
(7) Net Ultimate Adjusting & Other	-	-	-	-	-	-	-	-	18,975	103,865	110,715	137,232	
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	-	-	-	-	-	-	-	-	21	43	83	133	
(9) Open Claim Counts	-	-	-	-	-	-	-	-	4	7	14	52	
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!	336.5%	162.4%	238.7%	183.3%	132.7%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	336.5%	162.4%	238.7%	183.3%	132.7%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	7,159	19,138	10,569	8,175	

Notes:

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"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

Company Name: GEICO Choice Insurance Company	CoCode:	14139	Group Code:	31								
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	-	-	-	-	-	-	-	1,647	10,391	41,276	60,144	109,034
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	-	-	-	-	-	-	-	507	70,245	279,035	406,595	737,103
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	-	-	-	-	-	-	-
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	-	-	-	-	-	-	-	149	82,314	428,607	572,775	1,334,115
(7) Net Ultimate Adjusting & Other	-	-	-	-	-	-	-	24	8,412	43,802	58,536	136,342
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	-	-	-	-	-	-	-	1	50	227	313	610
(9) Open Claim Counts	-	-	-	-	-	-	-	-	1	1	6	41
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	359.0%	143.9%	184.1%	170.1%	214.3%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	359.0%	143.9%	184.1%	170.1%	214.3%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	149	1,646	1,888	1,830	2,187

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: GEICO General Insurance Company	CoCode:	35882	Group Code:	31								
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	909,731	889,610	862,424	828,603	890,360	865,792	856,409	828,634	705,110	688,161	670,375	649,253
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	7,825,902	7,652,811	7,418,949	7,127,998	6,806,983	6,619,154	6,547,423	6,335,079	5,991,924	5,847,895	5,696,752	5,517,263
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	1,359,504	659,648	(51)	22	(238)	30	-
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	5,035,611	4,850,033	4,719,657	6,027,003	2,696,557	1,978,358	3,711,045	2,460,190	2,443,150	2,471,727	3,539,939	4,415,157
(7) Net Ultimate Adjusting & Other	512,951	494,047	480,766	613,939	384,816	282,325	529,590	351,085	193,592	195,856	280,500	349,851
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	678	681	666	692	458	250	390	315	308	328	398	379
(9) Open Claim Counts	6	8	9	10	12	7	17	11	14	30	58	125
Post-refund combined ratio (6+7+2+5)/(3-4)	82.5%	81.5%	81.7%	104.8%	58.3%	59.4%	86.6%	57.5%	55.8%	57.4%	78.8%	98.1%
Pre-refund combined ratio (6+7+2)/(3)	82.5%	81.5%	81.7%	104.8%	58.3%	47.2%	77.8%	57.5%	55.8%	57.4%	78.8%	98.1%
Claims severity (6)/(8)	7,427	7,122	7,087	8,710	5,888	7,913	9,516	7,810	7,932	7,536	8,894	11,649

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: GEICO General Insurance Company	CoCode:	35882	Group Code:	31								
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	819,318	809,742	792,118	770,611	838,025	810,124	791,055	769,158	660,357	655,084	646,363	633,244
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	6,991,276	6,909,568	6,759,180	6,575,659	6,371,853	6,159,711	6,014,720	5,848,227	5,613,128	5,568,308	5,494,180	5,382,665
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	1,222,698	596,078	545	29	(336)	48	-
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	3,463,920	3,539,682	3,356,430	3,710,588	2,394,821	1,867,116	2,582,187	2,408,895	2,463,625	2,699,912	2,857,608	3,407,945
(7) Net Ultimate Adjusting & Other	352,587	360,298	341,645	377,695	332,107	258,926	358,090	334,058	263,614	288,898	305,771	364,659
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	4,183	3,511	3,275	3,149	2,426	2,086	2,396	2,099	2,511	2,183	2,169	2,177
(9) Open Claim Counts	8	-	2	3	-	1	3	9	1	14	23	110
Post-refund combined ratio (6+7+2+5)/(3-4)	66.3%	68.2%	66.4%	73.9%	55.9%	59.5%	68.9%	60.1%	60.4%	65.4%	69.3%	81.9%
Pre-refund combined ratio (6+7+2)/(3)	66.3%	68.2%	66.4%	73.9%	55.9%	47.7%	62.0%	60.1%	60.4%	65.4%	69.3%	81.9%
Claims severity (6)/(8)	828	1,008	1,025	1,178	987	895	1,078	1,148	981	1,237	1,317	1,565

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: GEICO Indemnity Company	CoCode:	22055	Group Code:	31								
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	351,159	341,164	328,467	313,707	271,928	263,790	258,215	247,582	235,874	228,139	220,606	212,877
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	2,551,581	2,478,957	2,386,698	2,279,448	2,160,436	2,095,775	2,051,483	1,967,007	1,841,232	1,780,857	1,722,050	1,661,723
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	432,289	202,941	(795)	(112)	-	-	-
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	1,625,128	1,111,442	1,262,617	1,450,347	979,284	763,914	835,566	708,708	647,037	604,789	657,255	824,303
(7) Net Ultimate Adjusting & Other	219,951	150,427	170,888	196,296	178,745	139,434	152,513	129,358	151,655	141,753	154,050	193,203
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	258	236	227	216	144	96	126	124	126	114	115	105
(9) Open Claim Counts	3	-	1	4	2	7	6	2	9	11	16	26
Post-refund combined ratio (6+7+2+5)/(3-4)	86.1%	64.7%	73.8%	86.0%	66.2%	70.2%	67.4%	55.2%	56.2%	54.7%	59.9%	74.0%
Pre-refund combined ratio (6+7+2)/(3)	86.1%	64.7%	73.8%	86.0%	66.2%	55.7%	60.8%	55.2%	56.2%	54.7%	59.9%	74.0%
Claims severity (6)/(8)	6,299	4,709	5,562	6,715	6,801	7,957	6,631	5,715	5,135	5,305	5,715	7,851

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: GEICO Indemnity Company	CoCode:	22055	Group Code:	31								
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	330,559	326,957	317,737	309,736	272,785	263,372	255,639	246,628	239,019	236,595	233,388	227,414
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	2,380,105	2,354,172	2,287,782	2,230,178	2,154,036	2,079,704	2,018,639	1,947,484	1,860,699	1,841,832	1,816,870	1,770,362
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	411,525	195,420	(896)	(61)	-	-	-
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	1,108,921	941,222	759,336	993,710	689,194	572,211	621,894	679,603	559,624	599,228	746,413	857,023
(7) Net Ultimate Adjusting & Other	193,856	164,539	132,743	173,715	171,752	142,599	154,980	169,362	100,274	107,370	133,743	153,562
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1,210	942	893	882	723	598	663	579	707	517	569	553
(9) Open Claim Counts	4	-	1	-	2	1	1	1	-	1	9	30
Post-refund combined ratio (6+7+2+5)/(3-4)	68.6%	60.9%	52.9%	66.2%	52.6%	58.6%	56.6%	56.2%	48.3%	51.2%	61.3%	69.9%
Pre-refund combined ratio (6+7+2)/(3)	68.6%	60.9%	52.9%	66.2%	52.6%	47.0%	51.1%	56.3%	48.3%	51.2%	61.3%	69.9%
Claims severity (6)/(8)	916	999	850	1,127	953	957	938	1,174	792	1,159	1,312	1,550

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: GEICO Secure Insurance Company	CoCode:	14137	Group Code:	31								
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	-	-	-	-	-	-	327,086	1,279,216	1,531,377	2,230,751	2,830,042	3,244,752
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	-	-	-	-	-	-	1,622,669	6,346,172	9,933,678	14,470,351	18,357,810	21,047,932
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	-	1,272,247	101,885	(7)	(62)	-	-
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	-	-	-	-	-	-	1,014,486	3,939,907	6,747,569	10,421,126	15,949,899	16,410,031
(7) Net Ultimate Adjusting & Other	-	-	-	-	-	-	152,787	593,372	505,663	780,959	1,195,285	1,229,767
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	-	-	-	-	-	-	155	490	763	1,255	1,673	1,833
(9) Open Claim Counts	-	-	-	-	-	-	3	29	59	160	346	658
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	426.4%	93.1%	88.4%	92.8%	108.8%	99.2%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	92.1%	91.6%	88.4%	92.8%	108.8%	99.2%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	6,545	8,041	8,843	8,304	9,534	8,953

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: GEICO Secure Insurance Company	CoCode:	14137	Group Code:	31								
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	-	-	-	-	-	-	200,587	798,977	982,697	1,472,448	1,908,224	2,244,629
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	-	-	-	-	-	-	988,332	3,936,726	6,348,119	9,511,861	12,326,931	14,500,071
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	-	765,787	59,799	(229)	(93)	-	-
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	-	-	-	-	-	-	1,045,047	3,996,180	7,510,442	12,894,268	17,922,864	22,218,139
(7) Net Ultimate Adjusting & Other	-	-	-	-	-	-	151,796	580,457	154,206	264,748	367,996	456,188
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	-	-	-	-	-	-	622	2,143	4,182	5,807	7,654	8,981
(9) Open Claim Counts	-	-	-	-	-	-	2	2	21	50	142	611
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	627.9%	138.7%	136.2%	153.8%	163.9%	171.9%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	141.4%	136.6%	136.2%	153.8%	163.9%	171.9%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1,680	1,865	1,796	2,220	2,342	2,474

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: Government Employees Insurance Company	CoCode:	22063	Group Code:	31								
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	426,280	419,149	408,882	395,248	146,236	142,525	141,274	137,406	252,506	246,972	241,641	235,109
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	2,406,011	2,365,763	2,307,810	2,230,856	2,145,361	2,090,926	2,072,572	2,015,827	1,911,003	1,869,121	1,828,768	1,779,333
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	432,622	209,611	(219)	-	-	-	-
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	1,596,868	1,085,821	1,385,687	1,293,994	2,043,470	703,798	1,562,277	1,035,118	675,358	772,985	554,482	904,617
(7) Net Ultimate Adjusting & Other	198,630	135,062	172,362	160,956	212,644	73,237	162,571	107,715	87,169	99,770	71,567	116,760
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	219	227	227	210	160	87	150	110	99	100	98	110
(9) Open Claim Counts	6	-	6	3	4	5	10	8	2	10	8	37
Post-refund combined ratio (6+7+2+5)/(3-4)	92.3%	69.3%	85.2%	82.9%	112.0%	55.5%	100.2%	63.5%	53.1%	59.9%	47.4%	70.6%
Pre-refund combined ratio (6+7+2)/(3)	92.3%	69.3%	85.2%	82.9%	112.0%	44.0%	90.0%	63.5%	53.1%	59.9%	47.4%	70.6%
Claims severity (6)/(8)	7,292	4,783	6,104	6,162	12,772	8,090	10,415	9,410	6,822	7,730	5,658	8,224

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: Government Employees Insurance Company	CoCode:	22063	Group Code:	31								
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	397,267	393,484	386,241	378,574	142,018	137,714	134,937	132,115	245,090	243,513	241,400	236,564
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	2,222,756	2,201,593	2,161,065	2,118,171	2,068,736	2,006,048	1,965,585	1,924,477	1,853,067	1,841,146	1,825,163	1,788,602
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	-	-	-	-	-	400,288	194,215	(306)	-	-	-	-
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	-	-	-	-	-	-	-	-	-	-	-	-
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	1,216,264	1,208,613	1,082,320	1,249,996	963,758	679,584	968,019	790,386	872,528	1,031,346	964,734	1,171,613
(7) Net Ultimate Adjusting & Other	115,819	115,091	103,064	119,031	132,667	93,549	133,254	108,801	99,820	117,989	110,369	134,036
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1,434	1,239	1,161	1,127	874	711	855	784	934	833	822	791
(9) Open Claim Counts	2	1	-	-	-	1	3	-	2	6	10	39
Post-refund combined ratio (6+7+2+5)/(3-4)	77.8%	78.0%	72.7%	82.5%	59.9%	56.7%	69.8%	53.6%	65.7%	75.7%	72.1%	86.2%
Pre-refund combined ratio (6+7+2)/(3)	77.8%	78.0%	72.7%	82.5%	59.9%	45.4%	62.9%	53.6%	65.7%	75.7%	72.1%	86.2%
Claims severity (6)/(8)	848	975	932	1,109	1,103	956	1,132	1,008	934	1,238	1,174	1,481

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

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"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.