



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 22, 2022

Mr. David C. Gautsche, President
Goodville Mutual Casualty Company
625 West Main Street
New Holland, PA. 17557

Re: Goodville Mutual Casualty Company, NAIC 14044
Market Conduct Examination Verified Report

Dear Mr. Gautsche,

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: Goodville Mutual Casualty Company	CoCode:	14044	Group Code:	4787								
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	56,362	58,620	60,885	61,804	59,772	62,167	64,568	65,543	60,036	62,441	64,853	65,833
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	242,068	251,765	261,491	265,439	265,512	270,138	281,792	282,010	275,813	279,253	278,767	281,058
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	52,989	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	22,676	354,730	121,319	368,800	187,835	16,894	409,713	111,045	68,784	175,515	290,753	434,962
(7) Net Ultimate Adjusting & Other	3,662	17,061	4,315	10,811	28,887	2,394	35,881	17,243	15,005	13,995	21,662	20,437
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	9	20	19	38	23	10	30	18	12	17	29	17
(9) Open Claim Counts	0	0	1	0	1	0	5	0	1	2	10	6
Post-refund combined ratio (6+7+2+5)/(3-4)	34.2%	171.0%	71.3%	166.3%	104.1%	30.2%	223.0%	68.7%	52.1%	90.2%	135.3%	185.5%
Pre-refund combined ratio (6+7+2)/(3)	34.2%	171.0%	71.3%	166.3%	104.1%	30.2%	181.0%	68.7%	52.1%	90.2%	135.3%	185.5%
Claims severity (6)/(8)	2,520	17,737	6,385	9,705	8,167	1,689	13,657	6,169	5,732	10,324	10,026	25,586

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.

Claim counts should be reported net of quota share reinsurance.

Company Name: Goodville Mutual Casualty Company	CoCode:	14044	Group Code:	4787								
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	52,715	55,600	58,698	60,550	55,690	58,738	62,010	63,967	56,951	60,068	63,415	65,416
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	227,317	239,759	253,117	261,104	264,354	266,177	276,482	281,578	281,072	291,204	294,906	300,793
(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	138,267	309,251	209,296	274,876	173,279	98,849	273,594	161,103	105,367	217,276	245,534	258,624
(7) Net Ultimate Adjusting & Other	10,766	15,188	5,260	8,262	9,094	8,204	13,345	14,272	17,412	14,461	14,290	16,485
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	91	131	86	99	69	61	110	76	80	77	79	93
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	1	1
Post-refund combined ratio (6+7+2+5)/(3-4)	88.8%	158.5%	108.0%	131.6%	90.1%	62.3%	126.2%	85.0%	63.9%	100.2%	109.6%	113.2%
Pre-refund combined ratio (6+7+2)/(3)	88.8%	158.5%	108.0%	131.6%	90.1%	62.3%	126.2%	85.0%	63.9%	100.2%	109.6%	113.2%
Claims severity (6)/(8)	1,519	2,361	2,434	2,777	2,511	1,620	2,487	2,120	1,317	2,822	3,108	2,781

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.