



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 23, 2022

Mr. Douglas G. Elliot, President
Hartford Insurance Group
501 Pennsylvania Pkwy. Suite 400
Indianapolis, IN 46280

Re: Hartford Accident and Indemnity Company, NAIC 22357
Hartford Casualty Insurance Company, NAIC 29424
Hartford Fire Insurance Company, NAIC 19682
Hartford Insurance Company of Illinois, NAIC 38288
Hartford Insurance Company of the Southeast, NAIC 38261
Hartford Underwriters Insurance Company, NAIC 30104
Property & Casualty Insurance Company of Hartford, NAIC 34690
Sentinel Insurance Company Ltd., NAIC 11000
Trumbull Insurance Company, NAIC 27120
Twin City Fire Insurance Company, NAIC 29459
Market Conduct Examination Verified Report

Dear Mr. Elliot,

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.



Illinois Department of Insurance

JB PRITZKER
Governor

ROBERT H. MURIEL
Director

Sincerely,

Erica Weyhenmeyer

Erica Weyhenmeyer
Chief Market Conduct Examiner
Illinois Department of Insurance
320 West Washington St., 5th Floor
Springfield, IL 62767
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Company Name: Hartford Accident and Indemnity Co.	CoCode:	22357	Group Code:	91								
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	2,955	2,821	2,720	2,845	2,764	2,624	2,647	2,562	1,721	1,728	1,727	1,738
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	15,316	14,240	14,291	14,106	13,814	13,833	13,830	13,444	12,285	12,020	11,896	9,566
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	4,678	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	3,225	27,889	0	0	0	3,811	0	2,316	3,092	12,269	499
(7) Net Ultimate Adjusting & Other	0	342	2,802	0	0	0	404	0	245	328	1,300	53
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	2	3	0	0	0	1	0	0	3	1	1
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	19.3%	44.9%	233.8%	20.2%	20.0%	28.7%	49.6%	19.1%	34.9%	42.8%	128.6%	23.9%
Pre-refund combined ratio (6+7+2)/(3)	19.3%	44.9%	233.8%	20.2%	20.0%	19.0%	49.6%	19.1%	34.9%	42.8%	128.6%	23.9%
Claims severity (6)/(8)	#DIV/0!	1,613	9,296	#DIV/0!	#DIV/0!	#DIV/0!	3,811	#DIV/0!	#DIV/0!	1,031	12,269	499

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: Hartford Accident and Indemnity Co.	CoCode:	22357	Group Code:	91								
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	3,831	3,665	3,534	3,698	3,954	3,749	3,784	3,660	2,619	2,626	2,625	2,641
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	20,006	18,793	18,740	18,783	17,452	17,337	18,916	18,714	17,212	16,680	16,782	14,216
(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	3,717	839	5,667	0	51	7,074	2,139	60	2,898	963	10,641	3,282
(7) Net Ultimate Adjusting & Other	397	88	593	0	5	756	224	6	303	101	1,137	343
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1	2	1	0	1	1	2	1	2	1	1	1
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	1	0
Post-refund combined ratio (6+7+2+5)/(3-4)	39.7%	24.4%	52.3%	19.7%	23.0%	66.8%	32.5%	19.9%	33.8%	22.1%	85.8%	44.1%
Pre-refund combined ratio (6+7+2)/(3)	39.7%	24.4%	52.3%	19.7%	23.0%	66.8%	32.5%	19.9%	33.8%	22.1%	85.8%	44.1%
Claims severity (6)/(8)	3,717	419	5,667	#DIV/0!	51	7,074	1,069	60	1,449	963	10,641	3,282

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: Hartford Casualty Insurance Company	CoCode:	29424	Group Code:	91								
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	1,024	999	958	993	627	619	613	597	648	674	672	675
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	3,161	3,263	3,405	3,308	3,130	2,964	2,187	1,872	1,450	1,746	2,118	2,107
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	931	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	635	0	0	0	0	0	0	0	2,063	0	0
(7) Net Ultimate Adjusting & Other	0	67	0	0	0	0	0	0	0	219	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	1	0	0	1	1	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)	32.4%	52.1%	28.1%	30.0%	20.0%	30.4%	28.0%	31.9%	44.7%	169.3%	31.7%	32.0%
Pre-refund combined ratio (6+7+2)/(3)	32.4%	52.1%	28.1%	30.0%	20.0%	20.9%	28.0%	31.9%	44.7%	169.3%	31.7%	32.0%
Claims severity (6)/(8)	#DIV/0!	635	#DIV/0!	#DIV/0!	0	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.

Claim counts should be reported net of quota share reinsurance.

Company Name: Hartford Casualty Insurance Company	CoCode:	29424	Group Code:	91								
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	992	970	930	964	723	724	712	696	857	893	891	894
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	3,162	3,264	3,349	3,246	3,035	2,926	2,593	2,311	2,059	2,267	2,669	2,783
(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	3,333	0	0	5,252	1,035	0	0	0	0	0	0	0
(7) Net Ultimate Adjusting & Other	356	0	0	561	108	0	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	2	1	0	2	1	1	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)	148.0%	29.7%	27.8%	208.8%	61.5%	24.7%	27.4%	30.1%	41.6%	39.4%	33.4%	32.1%
Pre-refund combined ratio (6+7+2)/(3)	148.0%	29.7%	27.8%	208.8%	61.5%	24.7%	27.4%	30.1%	41.6%	39.4%	33.4%	32.1%
Claims severity (6)/(8)	1,666	0	#DIV/0!	2,626	1,035	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.

Claim counts should be reported net of quota share reinsurance.

Company Name: Hartford Fire Insurance Company	CoCode:	19682	Group Code:	91								
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	60,673	62,161	62,085	61,643	61,109	59,474	60,266	56,632	46,707	45,409	45,061	45,357
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	226,657	222,111	227,407	223,089	215,538	235,089	251,003	243,735	226,150	220,446	205,779	179,501
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	49,120	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	82,244	69,430	93,803	292,153	47,970	7,512	114,486	202,298	45,386	37,910	175,617	93,002
(7) Net Ultimate Adjusting & Other	8,356	7,086	9,808	29,233	4,902	796	11,537	20,211	4,664	3,952	18,057	9,467
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	8	5	18	10	8	3	9	14	6	11	10	5
(9) Open Claim Counts	0	0	0	0	0	0	1	0	1	0	0	4
Post-refund combined ratio (6+7+2+5)/(3-4)	66.7%	62.4%	72.9%	171.7%	52.9%	36.4%	74.2%	114.5%	42.8%	39.6%	116.0%	82.4%
Pre-refund combined ratio (6+7+2)/(3)	66.7%	62.4%	72.9%	171.7%	52.9%	28.8%	74.2%	114.5%	42.8%	39.6%	116.0%	82.4%
Claims severity (6)/(8)	10,280	13,886	5,211	29,215	5,996	2,504	12,721	14,450	7,564	3,446	17,562	18,600

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: Hartford Fire Insurance Company	CoCode:	19682	Group Code:	91								
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	27,452	28,035	28,006	27,832	25,605	24,925	25,251	23,731	21,317	20,717	20,560	20,699
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	100,689	98,639	101,123	96,975	94,233	99,383	106,660	106,642	102,259	100,249	93,988	84,025
(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	22,125	30,833	40,955	64,553	45,885	43,639	85,330	49,845	31,433	31,533	37,315	57,716
(7) Net Ultimate Adjusting & Other	2,334	3,279	4,290	6,758	4,830	4,585	9,045	5,233	3,309	3,318	3,927	6,088
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	6	10	17	12	11	13	22	13	10	14	6	8
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	1	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	51.6%	63.0%	72.4%	102.2%	81.0%	73.6%	112.2%	73.9%	54.8%	55.4%	65.8%	100.6%
Pre-refund combined ratio (6+7+2)/(3)	51.6%	63.0%	72.4%	102.2%	81.0%	73.6%	112.2%	73.9%	54.8%	55.4%	65.8%	100.6%
Claims severity (6)/(8)	3,688	3,083	2,409	5,379	4,171	3,357	3,879	3,834	3,143	2,252	6,219	7,214

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: Hartford Insurance Company of Illinois	CoCode:	38288	Group Code:	91								
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	176,193	178,025	173,386	177,174	168,610	165,279	165,881	156,701	134,116	130,292	129,318	130,210
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	794,208	781,636	770,246	740,187	704,675	688,257	669,176	644,545	603,353	594,124	578,440	552,318
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	228,658	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	660,073	564,597	343,538	858,528	540,900	298,793	522,175	382,612	111,072	109,587	426,964	390,923
(7) Net Ultimate Adjusting & Other	67,216	57,186	35,297	86,434	54,528	30,679	52,978	38,987	11,490	11,424	43,601	40,366
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	55	48	56	58	38	29	44	27	19	25	40	29
(9) Open Claim Counts	0	3	0	2	1	0	1	1	1	1	6	3
Post-refund combined ratio (6+7+2+5)/(3-4)	113.8%	102.3%	71.7%	151.6%	108.4%	107.6%	110.7%	89.7%	42.5%	42.3%	103.7%	101.7%
Pre-refund combined ratio (6+7+2)/(3)	113.8%	102.3%	71.7%	151.6%	108.4%	71.9%	110.7%	89.7%	42.5%	42.3%	103.7%	101.7%
Claims severity (6)/(8)	12,001	11,762	6,135	14,802	14,234	10,303	11,868	14,171	5,846	4,383	10,674	13,480

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: Hartford Insurance Company of Illinois	CoCode: 38288	Group Code: 91										
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	202,526	204,083	198,750	203,294	192,647	188,795	189,545	179,023	160,381	155,838	154,666	155,720
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	884,689	873,508	863,685	842,700	813,550	793,493	771,429	752,372	698,801	689,455	676,585	647,105
(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	218,087	307,080	273,871	216,741	203,264	200,360	247,197	240,653	88,074	247,095	209,467	280,013
(7) Net Ultimate Adjusting & Other	22,918	32,285	28,742	22,753	21,328	21,041	25,972	25,329	9,243	25,922	22,006	29,504
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	82	90	85	84	56	72	67	64	31	55	51	57
(9) Open Claim Counts	0	0	0	0	0	0	0	1	0	1	0	6
Post-refund combined ratio (6+7+2+5)/(3-4)	50.1%	62.2%	58.0%	52.5%	51.3%	51.7%	60.0%	59.1%	36.9%	62.2%	57.1%	71.9%
Pre-refund combined ratio (6+7+2)/(3)	50.1%	62.2%	58.0%	52.5%	51.3%	51.7%	60.0%	59.1%	36.9%	62.2%	57.1%	71.9%
Claims severity (6)/(8)	2,660	3,412	3,222	2,580	3,630	2,783	3,690	3,760	2,841	4,493	4,107	4,913

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: Hartford Insurance Company of the Southeast	CoCode:	38261	Group Code:	91								
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	214,657	216,078	215,478	214,739
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	0	0	0	0	0	174,017	628,753	1,014,187
(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	544,670	1,196,821	2,079,459
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	57,190	125,666	218,343
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	0	0	0	0	16	32	80
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	3	6	23
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!	470.0%	244.6%	247.7%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	470.0%	244.6%	247.7%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	34,042	37,401	25,993

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: Hartford Insurance Company of the Southeast	CoCode:	38261	Group Code:	91								
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	76,779	77,242	77,047	76,806
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	0	0	0	0	0	55,756	209,609	357,745
(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	86,444	446,724	799,155
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	9,077	46,906	83,911
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	0	0	0	0	23	97	142
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	13
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!	309.9%	272.3%	268.3%
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!	309.9%	272.3%	268.3%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	3,758	4,605	5,628

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: Hartford Underwriters Insurance Company	CoCode:	30104	Group Code:	91								
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	32,225	24,644	28,023	24,989	-27,279	31,068	59,754	28,728	7,773	24,654	27,182	18,884
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	129,067	124,261	117,890	110,436	105,463	99,161	95,596	91,056	85,046	81,793	79,534	76,040
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	24,525	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	50,644	39,433	83,578	10,496	42,035	11,716	14,764	10,922	10,491	60,427	4,427	9,148
(7) Net Ultimate Adjusting & Other	5,087	4,002	8,769	1,105	4,266	1,197	1,555	1,157	1,111	6,250	469	969
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	5	5	8	4	5	4	6	3	2	7	2	2
(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)	68.1%	54.8%	102.1%	33.1%	18.0%	58.9%	79.6%	44.8%	22.8%	111.7%	40.3%	38.1%
Pre-refund combined ratio (6+7+2)/(3)	68.1%	54.8%	102.1%	33.1%	18.0%	44.4%	79.6%	44.8%	22.8%	111.7%	40.3%	38.1%
Claims severity (6)/(8)	10,129	7,887	10,447	2,624	8,407	2,929	2,461	3,641	5,246	8,632	2,213	4,574

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: Hartford Underwriters Insurance Company	CoCode:	30104	Group Code:	91								
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	18,563	14,199	16,151	14,404	-16,618	18,818	36,209	17,387	4,460	14,242	15,723	10,898
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	74,781	71,914	67,926	63,796	62,211	58,192	55,758	52,762	48,763	47,861	46,094	43,372
(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	46,840	25,585	37,163	48,708	14,768	40,242	40,717	43,041	16,264	70,299	4,781	18,318
(7) Net Ultimate Adjusting & Other	4,938	2,717	3,920	5,135	1,549	4,258	4,287	4,536	1,703	7,365	504	1,933
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	18	10	9	13	5	10	17	10	9	11	3	4
(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)	94.1%	59.1%	84.3%	107.0%	-0.5%	108.8%	145.7%	123.1%	46.0%	192.0%	45.6%	71.8%
Pre-refund combined ratio (6+7+2)/(3)	94.1%	59.1%	84.3%	107.0%	-0.5%	108.8%	145.7%	123.1%	46.0%	192.0%	45.6%	71.8%
Claims severity (6)/(8)	2,602	2,558	4,129	3,747	2,954	4,024	2,395	4,304	1,807	6,391	1,594	4,579

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: PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	CoCode:	34690	Group Code:	91								
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	191,052	195,348	190,311	193,626	190,266	185,871	187,404	176,587	155,291	151,605	150,279	150,976
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	822,860	813,624	804,807	781,282	749,705	739,513	729,001	700,122	662,708	651,538	638,050	614,013
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	222,617	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	553,333	421,198	680,883	657,543	179,174	170,379	273,828	330,822	115,243	247,745	156,613	768,442
(7) Net Ultimate Adjusting & Other	56,775	43,066	69,102	67,555	18,423	17,753	28,062	33,505	12,028	25,741	16,370	77,312
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	50	58	50	58	32	41	32	24	29	34	26	25
(9) Open Claim Counts	0	0	2	2	0	0	3	1	2	1	1	9
Post-refund combined ratio (6+7+2+5)/(3-4)	97.4%	81.1%	116.8%	117.6%	51.7%	72.4%	67.1%	77.3%	42.6%	65.2%	50.7%	162.3%
Pre-refund combined ratio (6+7+2)/(3)	97.4%	81.1%	116.8%	117.6%	51.7%	50.6%	67.1%	77.3%	42.6%	65.2%	50.7%	162.3%
Claims severity (6)/(8)	11,067	7,262	13,618	11,337	5,599	4,156	8,557	13,784	3,974	7,287	6,024	30,738

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: PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	CoCode:	34690	Group Code:	91								
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	182,057	185,596	180,801	184,147	181,709	177,584	178,950	168,672	161,277	157,291	155,957	156,752
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	752,416	750,259	750,079	740,538	721,087	713,158	708,189	687,012	658,028	651,552	643,813	624,815
(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	266,756	349,649	320,125	334,068	257,756	157,073	255,480	154,110	236,543	298,602	234,479	301,156
(7) Net Ultimate Adjusting & Other	28,069	36,937	33,707	35,256	27,173	16,541	26,933	16,275	24,904	31,525	24,715	31,775
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	106	108	113	113	80	58	82	57	87	77	69	64
(9) Open Claim Counts	0	0	0	0	0	0	0	1	0	2	3	1
Post-refund combined ratio (6+7+2+5)/(3-4)	63.4%	76.3%	71.3%	74.7%	64.7%	49.2%	65.1%	49.4%	64.2%	74.8%	64.5%	78.4%
Pre-refund combined ratio (6+7+2)/(3)	63.4%	76.3%	71.3%	74.7%	64.7%	49.2%	65.1%	49.4%	64.2%	74.8%	64.5%	78.4%
Claims severity (6)/(8)	2,517	3,237	2,833	2,956	3,222	2,708	3,116	2,704	2,719	3,878	3,398	4,706

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: SENTINEL INSURANCE COMPANY	CoCode:	11000	Group Code:	91								
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	43,727	42,582	40,839	42,301	40,914	41,148	40,374	39,571	30,480	31,584	31,486	31,624
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	150,128	146,946	141,192	135,599	131,763	130,667	124,864	116,851	110,933	108,663	104,981	100,118
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	33,702	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	9,600	10,627	85,960	6,952	9,835	99,509	1,688	5,562	2,288	50,769	15,230	7,434
(7) Net Ultimate Adjusting & Other	1,017	1,126	8,771	737	1,042	9,929	175	585	243	5,183	1,593	748
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	4	6	8	3	2	2	2	3	1	4	4	0
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	1	1	0
Post-refund combined ratio (6+7+2+5)/(3-4)	36.2%	37.0%	96.0%	36.9%	39.3%	155.3%	33.8%	39.1%	29.8%	80.6%	46.0%	39.8%
Pre-refund combined ratio (6+7+2)/(3)	36.2%	37.0%	96.0%	36.9%	39.3%	115.2%	33.8%	39.1%	29.8%	80.6%	46.0%	39.8%
Claims severity (6)/(8)	2,400	1,771	10,745	2,317	4,918	49,755	844	1,854	2,288	12,692	3,807	#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.

Claim counts should be reported net of quota share reinsurance.

Company Name: SENTINEL INSURANCE COMPANY	CoCode:	11000	Group Code:	91								
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	30,719	29,985	28,756	29,785	29,315	29,568	28,974	28,400	23,252	24,069	24,014	24,112
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	102,990	99,617	95,718	92,163	90,100	89,662	85,743	81,083	77,936	76,617	75,231	72,529
(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	18,550	60,040	56,377	30,470	14,941	22,759	33,932	20,645	21,905	30,743	21,549	11,324
(7) Net Ultimate Adjusting & Other	1,945	6,361	5,912	3,200	1,565	2,388	3,593	2,161	2,310	3,222	2,258	1,196
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	13	20	13	11	5	9	11	6	7	5	7	3
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	49.7%	96.8%	95.1%	68.9%	50.9%	61.0%	77.6%	63.2%	60.9%	75.7%	63.6%	50.5%
Pre-refund combined ratio (6+7+2)/(3)	49.7%	96.8%	95.1%	68.9%	50.9%	61.0%	77.6%	63.2%	60.9%	75.7%	63.6%	50.5%
Claims severity (6)/(8)	1,427	3,002	4,337	2,770	2,988	2,529	3,085	3,441	3,129	6,149	3,078	3,775

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: TRUMBULL INSURANCE COMPANY	CoCode:	27120	Group Code:	91								
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	2,372,027	2,432,619	2,370,136	2,408,732	2,387,079	2,329,985	2,351,842	2,214,734	2,177,022	2,127,083	2,108,040	2,117,021
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	9,653,001	9,741,422	9,788,385	9,642,649	9,415,349	9,527,658	9,583,310	9,421,765	9,162,297	9,131,772	8,907,605	8,518,649
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	2,263,285	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	4,512,738	6,695,588	5,762,970	8,265,133	3,852,557	4,505,668	5,888,164	4,247,179	3,892,492	4,553,036	5,758,541	4,258,872
(7) Net Ultimate Adjusting & Other	462,830	683,142	588,345	840,072	393,323	458,062	599,601	433,249	399,206	463,752	585,218	436,745
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	527	633	616	625	411	377	465	389	358	405	422	397
(9) Open Claim Counts	8	17	12	10	6	13	26	23	24	37	60	119
Post-refund combined ratio (6+7+2+5)/(3-4)	76.1%	100.7%	89.1%	119.4%	70.4%	100.4%	92.2%	73.2%	70.6%	78.2%	94.9%	80.0%
Pre-refund combined ratio (6+7+2)/(3)	76.1%	100.7%	89.1%	119.4%	70.4%	76.6%	92.2%	73.2%	70.6%	78.2%	94.9%	80.0%
Claims severity (6)/(8)	8,563	10,578	9,355	13,224	9,374	11,951	12,663	10,918	10,873	11,242	13,646	10,728

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: TRUMBULL INSURANCE COMPANY	CoCode:	27120	Group Code:	91								
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	1,335,806	1,366,214	1,331,029	1,354,046	1,407,378	1,374,358	1,386,383	1,306,006	1,223,072	1,193,820	1,183,440	1,189,028
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	5,369,711	5,421,838	5,489,201	5,459,614	5,357,415	5,377,190	5,416,318	5,279,727	5,092,478	5,077,218	4,921,553	4,700,237
(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	3,139,801	4,163,956	3,798,321	3,550,653	2,544,318	2,888,544	3,501,276	3,160,646	2,725,663	3,289,048	3,466,845	3,655,309
(7) Net Ultimate Adjusting & Other	329,870	439,380	399,327	373,251	267,417	304,655	368,737	332,755	286,726	346,078	364,667	384,245
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1,108	1,256	1,155	1,089	840	877	1,036	869	860	930	956	851
(9) Open Claim Counts	0	0	0	0	1	0	1	3	3	3	11	35
Post-refund combined ratio (6+7+2+5)/(3-4)	89.5%	110.1%	100.7%	96.7%	78.8%	84.9%	97.0%	90.9%	83.2%	95.1%	101.9%	111.2%
Pre-refund combined ratio (6+7+2)/(3)	89.5%	110.1%	100.7%	96.7%	78.8%	84.9%	97.0%	90.9%	83.2%	95.1%	101.9%	111.2%
Claims severity (6)/(8)	2,834	3,315	3,289	3,260	3,029	3,294	3,380	3,637	3,169	3,537	3,626	4,295

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: TWIN CITY FIRE INSURANCE COMPANY	CoCode:	29459	Group Code:	91								
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	210,787	205,807	197,468	204,762	173,683	174,584	171,351	167,725	137,049	141,460	141,240	141,802
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	702,652	660,707	631,802	599,877	576,711	558,349	533,850	501,009	461,708	434,052	420,255	404,777
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	134,223	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	96,751	149,591	214,305	253,732	84,020	161,753	114,729	141,800	97,922	215,741	191,403	42,968
(7) Net Ultimate Adjusting & Other	10,145	15,413	22,225	26,062	8,670	16,818	11,834	14,369	9,977	21,945	19,195	4,545
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	21	26	27	31	16	15	19	11	10	14	8	10
(9) Open Claim Counts	1	0	0	1	0	0	2	1	0	1	1	1
Post-refund combined ratio (6+7+2+5)/(3-4)	45.2%	56.1%	68.7%	80.8%	46.2%	83.3%	55.8%	64.6%	53.1%	87.4%	83.7%	46.8%
Pre-refund combined ratio (6+7+2)/(3)	45.2%	56.1%	68.7%	80.8%	46.2%	63.2%	55.8%	64.6%	53.1%	87.4%	83.7%	46.8%
Claims severity (6)/(8)	4,607	5,754	7,937	8,185	5,251	10,784	6,038	12,891	9,792	15,410	23,925	4,297

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.

Claim counts should be reported net of quota share reinsurance.

Company Name: TWIN CITY FIRE INSURANCE COMPANY	CoCode:	29459	Group Code:	91								
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	119,014	116,374	111,665	115,815	105,312	105,863	103,901	101,676	82,617	85,188	85,103	85,427
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	389,988	371,594	360,372	338,658	324,420	311,894	303,734	287,537	267,672	256,060	250,724	242,743
(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	138,515	171,337	165,912	226,637	170,343	128,129	161,698	141,111	93,881	122,921	104,703	148,628
(7) Net Ultimate Adjusting & Other	14,603	18,124	17,420	23,785	17,920	13,500	16,987	14,892	9,891	12,926	11,012	15,699
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	58	55	68	39	43	32	41	33	32	40	34	28
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	1	0	1
Post-refund combined ratio (6+7+2+5)/(3-4)	#REF!	83.0%	83.2%	106.9%	93.7%	79.2%	93.7%	90.4%	76.8%	85.3%	80.1%	102.8%
Pre-refund combined ratio (6+7+2)/(3)	#REF!	83.0%	83.2%	106.9%	93.7%	79.2%	93.7%	90.4%	76.8%	85.3%	80.1%	102.8%
Claims severity (6)/(8)	2,388	3,115	2,440	5,811	3,961	4,004	3,944	4,276	2,934	3,073	3,079	5,308

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.