



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 23, 2022

Mr. Harold T. Mirza, President
Liberty Mutual Group
175 Berkeley Street
Boston, MA. 02116

**Re: Employers Insurance Company of Wausau, NAIC 21458
First Liberty Insurance Corporation, NAIC 33588
Liberty Insurance Corporation, NAIC 42404
Liberty Mutual Fire Insurance Company, NAIC 23035
Liberty Mutual Insurance Company, NAIC 23043
Liberty Mutual Personal Insurance Company, NAIC 12484
LM General Insurance Company, NAIC 36447
LM Insurance Corporation, NAIC 33600
Meridian Security Insurance Company, NAIC 23353
Milbank Insurance Company, NAIC 41653
Safeco Insurance Company of Illinois, NAIC 39012
State Auto Property & Casualty Insurance Company, NAIC 25127
State Automobile Mutual Insurance Company, NAIC 25135
*Market Conduct Examination Verified Report***

Dear Mr. Mirza,

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).



Illinois Department of Insurance

JB PRITZKER
Governor

ROBERT H. MURIEL
Director

Please contact me if you have any questions.

Sincerely,

A handwritten signature in blue ink that reads "Erica Weyhenmeyer".

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: Employers Insurance Company of Wausau	CoCode:	21458	Group Code:	0111								
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	5,476	5,476	46,753	46,753	46,753	46,753
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	0	3	4,158	13,000	27,764	65,329	144,021	210,684
(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	3,888	12,871	143,507	203,144	264,929
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	474	474	9,749	9,749	9,749	9,749
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	0	0	2	1	11	22	29
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	2	4	11
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	143.1%	75.7%	249.9%	306.2%	180.3%	152.6%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	143.1%	75.7%	249.9%	306.2%	180.3%	152.6%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1,934	12,775	12,670	9,222	9,236

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: Employers Insurance Company of Wausau	CoCode:	21458	Group Code:	0111								
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	3,793	3,793	28,390	28,390	28,390	28,390
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	0	0	3,681	11,363	22,687	44,882	93,872	137,239
(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	9,008	8,895	20,222	103,168	190,662	212,831
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	500	500	14,500	14,500	14,500	14,500
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	0	1	4	7	16	38	37
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	1	1	2
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	361.3%	116.1%	278.2%	325.4%	248.8%	186.3%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	361.3%	116.1%	278.2%	325.4%	248.8%	186.3%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	9,011	2,223	2,886	6,450	5,035	5,808

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: The First Liberty Insurance Corporation	CoCode:	33588	Group Code:	0111								
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	14,764	14,764	14,764	14,764	10,220	10,220	10,220	10,220	13,557	13,557	13,557	13,557
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	70,029	62,542	56,961	52,934	47,663	42,898	40,311	38,238	35,318	34,957	32,678	29,426
(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	5,385	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	86,941	2,658	23,900	11,934	0	38,723	14,713	860	0	8,874	0	0
(7) Net Ultimate Adjusting & Other	3,829	3,829	3,829	3,829	3,762	3,762	3,762	3,762	8,800	8,800	8,800	8,800
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	5	2	4	5	0	3	2	1	0	1	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)	150.7%	34.0%	74.6%	57.7%	29.3%	135.4%	71.2%	38.8%	63.3%	89.3%	68.4%	76.0%
Pre-refund combined ratio (6+7+2)/(3)	150.7%	34.0%	74.6%	57.7%	29.3%	122.9%	71.2%	38.8%	63.3%	89.3%	68.4%	76.0%
Claims severity (6)/(8)	17,366	1,329	5,964	2,379	#DIV/0!	12,856	7,331	875	#DIV/0!	8,753	#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: The First Liberty Insurance Corporation	CoCode:	33588	Group Code:	0111								
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	11,519	11,519	11,519	11,519	7,588	7,588	7,588	7,588	8,274	8,274	8,274	8,274
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	65,508	59,021	53,915	51,291	46,604	41,091	37,242	33,899	29,974	29,633	28,122	27,135
(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	3,676	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	1,395	25,612	41,391	3,226	1,812	40,404	22,594	3,029	558	514	1,588	70
(7) Net Ultimate Adjusting & Other	2,904	2,904	2,904	2,904	3,209	3,209	3,209	3,209	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	11	12	7	6	4	11	5	4	6	1	2	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)	24.1%	67.8%	103.5%	34.4%	27.1%	133.6%	89.7%	40.8%	29.5%	29.7%	35.1%	30.7%
Pre-refund combined ratio (6+7+2)/(3)	24.1%	67.8%	103.5%	34.4%	27.1%	124.6%	89.7%	40.8%	29.5%	29.7%	35.1%	30.7%
Claims severity (6)/(8)	127	2,134	5,913	538	453	3,673	4,517	757	93	515	790	69

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: Liberty Insurance Corporation	CoCode: 42404	Group Code: 0111										
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	2,434	2,434	2,434	2,434	1,420	1,420	1,420	1,420	1,615	1,615	1,615	1,615
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	8,747	7,633	6,829	6,591	6,479	5,874	5,896	5,532	6,301	6,583	6,239	6,139
(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	825	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	1,521	0	0	37,493	0	0	0	0	0	0	0	0
(7) Net Ultimate Adjusting & Other	110	110	110	110	0	0	0	0	1,026	1,026	1,026	1,026
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1	0	0	1	0	0	0	0	0	0	0	0
(9) Open Claim Counts	0	0	0	1	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	46.5%	33.3%	37.3%	607.4%	21.9%	38.2%	24.1%	25.7%	41.9%	40.1%	42.3%	43.0%
Pre-refund combined ratio (6+7+2)/(3)	46.5%	33.3%	37.3%	607.4%	21.9%	24.2%	24.1%	25.7%	41.9%	40.1%	42.3%	43.0%
Claims severity (6)/(8)	1,521	#DIV/0!	#DIV/0!	37,020	#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.

Claim counts should be reported net of quota share reinsurance.

Company Name: Liberty Insurance Corporation	CoCode:	42404	Group Code:	0111								
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	1,236	1,236	1,236	1,236	1,033	1,033	1,033	1,033	1,309	1,309	1,309	1,309
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	6,600	5,954	5,178	5,017	5,174	4,711	4,629	4,194	5,242	5,675	5,200	5,240
(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	363	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	63	63	0	3,508	0	0	0	0	0	0	0	79
(7) Net Ultimate Adjusting & Other	271	271	271	271	0	0	0	0	3	3	3	3
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1	1	0	1	0	0	0	0	0	0	0	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)	23.8%	26.4%	29.1%	100.0%	20.0%	29.6%	22.3%	24.6%	25.0%	23.1%	25.2%	26.5%
Pre-refund combined ratio (6+7+2)/(3)	23.8%	26.4%	29.1%	100.0%	20.0%	21.9%	22.3%	24.6%	25.0%	23.1%	25.2%	26.5%
Claims severity (6)/(8)	63	63	#DIV/0!	3,510	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	78

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: Liberty Mutual Fire Insurance Company	CoCode: 23035	Group Code: 0111										
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	492,123	492,123	492,123	492,123	440,838	440,838	440,838	440,838	369,402	369,402	369,402	369,402
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,854,132	1,720,109	1,587,594	1,439,461	1,305,177	1,220,472	1,156,344	1,087,014	1,000,297	963,958	932,297	887,222
(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	141,525	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	363,590	656,438	524,054	477,624	243,909	88,715	309,802	366,051	130,185	337,614	131,970	29,035
(7) Net Ultimate Adjusting & Other	123,333	123,333	123,333	123,333	87,661	87,661	87,661	87,661	67,497	67,497	67,497	67,497
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	73	78	54	60	35	19	21	22	18	27	21	10
(9) Open Claim Counts	1	1	3	1	0	1	2	5	1	1	4	1
Post-refund combined ratio (6+7+2+5)/(3-4)	52.8%	73.9%	71.8%	75.9%	59.2%	62.2%	72.5%	82.3%	56.7%	80.3%	61.0%	52.5%
Pre-refund combined ratio (6+7+2)/(3)	52.8%	73.9%	71.8%	75.9%	59.2%	50.6%	72.5%	82.3%	56.7%	80.3%	61.0%	52.5%
Claims severity (6)/(8)	4,977	8,398	9,675	7,939	6,938	4,655	14,665	16,389	7,056	12,379	6,377	3,007

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: Liberty Mutual Fire Insurance Company	CoCode:	23035	Group Code:	0111								
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	322,189	322,189	322,189	322,189	399,390	399,390	399,390	399,390	304,203	304,203	304,203	304,203
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,709,183	1,595,301	1,485,373	1,368,154	1,257,231	1,156,022	1,073,033	994,807	902,318	868,198	843,908	813,196
(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	107,281	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	392,640	446,636	334,119	228,952	175,751	203,669	131,700	219,858	142,427	126,127	76,895	110,872
(7) Net Ultimate Adjusting & Other	54,116	54,116	54,116	54,116	31,189	31,189	31,189	31,189	11,765	11,765	11,765	11,765
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	310	253	244	188	141	118	111	95	112	89	74	90
(9) Open Claim Counts	0	0	0	1	0	1	0	0	0	1	2	0
Post-refund combined ratio (6+7+2+5)/(3-4)	45.0%	51.6%	47.8%	44.2%	48.2%	64.1%	52.4%	65.4%	50.8%	50.9%	46.6%	52.5%
Pre-refund combined ratio (6+7+2)/(3)	45.0%	51.6%	47.8%	44.2%	48.2%	54.9%	52.4%	65.4%	50.8%	50.9%	46.6%	52.5%
Claims severity (6)/(8)	1,267	1,765	1,369	1,218	1,246	1,726	1,186	2,313	1,271	1,416	1,036	1,236

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: Liberty Mutual Insurance Company	CoCode: 23043	Group Code: 0111										
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	95,025	95,025	260,630	260,630	260,630	260,630	408,792	408,792	408,792	408,792
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	23,355	169,764	314,011	505,560	639,682	705,953	810,316	937,350	758,819	608,091
(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	42,624	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	0	0	0	72,603	33,550	370,989	345,921	381,134	512,419	1,014,277	469,628	286,931
(7) Net Ultimate Adjusting & Other	0	0	1,498	1,498	21,090	21,090	21,090	21,090	208,364	208,364	208,364	208,364
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	16	16	45	59	55	69	94	73	46
(9) Open Claim Counts	0	0	0	0	0	1	2	3	7	15	5	8
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	413.3%	99.6%	100.4%	137.5%	98.1%	93.9%	139.4%	174.0%	143.2%	148.7%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	413.3%	99.6%	100.4%	129.1%	98.1%	93.9%	139.4%	174.0%	143.2%	148.7%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	4,518	2,091	8,197	5,909	6,991	7,465	10,812	6,412	6,278

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: Liberty Mutual Insurance Company	CoCode:	23043	Group Code:	0111								
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	80,756	80,756	180,868	180,868	180,868	180,868	281,361	281,361	281,361	281,361
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	16,645	121,215	229,528	365,964	464,184	508,008	532,794	592,392	501,444	398,464
(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	30,319	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	0	0	250	94,643	124,080	450,286	405,916	478,086	398,845	631,336	455,107	419,563
(7) Net Ultimate Adjusting & Other	0	0	6,845	6,845	121,349	121,349	121,349	121,349	295,910	295,910	295,910	295,910
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	4	57	88	163	181	233	288	287	229	193
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	4	3	3
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	527.8%	150.3%	185.7%	213.9%	152.6%	153.6%	183.2%	204.0%	205.9%	250.2%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	527.8%	150.3%	185.7%	205.6%	152.6%	153.6%	183.2%	204.0%	205.9%	250.2%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	63	1,660	1,410	2,762	2,242	2,051	1,384	2,197	1,984	2,171

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: Liberty Mutual Personal Insurance Company	CoCode:	12484	Group Code:	0111								
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	2,211,851	2,211,851	3,894,470	3,894,470	3,894,470	3,894,470	5,209,662	5,209,662	5,209,662	5,209,662
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	207,651	2,014,218	3,967,624	6,089,516	8,039,695	9,505,426	10,903,486	13,037,246	14,859,797	16,655,774
(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	542,965	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	0	0	229,972	1,933,821	3,185,161	3,578,121	6,715,152	7,368,636	8,203,411	9,767,936	11,189,790	13,448,785
(7) Net Ultimate Adjusting & Other	0	0	92,580	92,580	453,794	453,794	453,794	453,794	1,164,347	1,164,347	1,164,347	1,164,347
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	34	235	393	427	741	759	949	1,230	1,412	1,471
(9) Open Claim Counts	0	0	2	5	16	25	49	74	86	148	198	319
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	1220.5%	210.4%	189.9%	139.1%	137.6%	123.3%	133.7%	123.8%	118.2%	119.0%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	1220.5%	210.4%	189.9%	130.2%	137.6%	123.3%	133.7%	123.8%	118.2%	119.0%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	6,740	8,229	8,110	8,389	9,058	9,704	8,648	7,943	7,927	9,140

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: Liberty Mutual Personal Insurance Company	CoCode:	12484	Group Code:	0111								
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	1,612,454	1,612,454	2,974,193	2,974,193	2,974,193	2,974,193	3,931,493	3,931,493	3,931,493	3,931,493
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	178,784	1,729,698	3,425,929	5,271,111	7,018,002	8,329,064	9,412,231	11,103,265	12,555,130	13,631,936
(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	424,809	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	0	0	169,946	1,629,263	2,247,119	3,819,852	5,670,891	6,358,007	7,140,529	10,258,343	12,892,555	14,720,700
(7) Net Ultimate Adjusting & Other	0	0	103,530	103,530	696,817	696,817	696,817	696,817	1,325,171	1,325,171	1,325,171	1,325,171
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	67	720	1,094	1,782	2,504	2,715	3,884	4,129	4,922	5,238
(9) Open Claim Counts	0	0	0	2	5	9	14	23	27	61	113	169
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	1054.9%	193.4%	172.7%	150.2%	133.1%	120.4%	131.7%	139.7%	144.6%	146.5%
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	1054.9%	193.4%	172.7%	142.1%	133.1%	120.4%	131.7%	139.7%	144.6%	146.5%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	2,537	2,263	2,054	2,143	2,265	2,342	1,838	2,484	2,619	2,810

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: LM General Insurance Company	CoCode:	36447	Group Code:	0111								
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	4,038,570	4,038,570	4,038,570	4,038,570	2,951,594	2,951,594	2,951,594	2,951,594	2,153,015	2,153,015	2,153,015	2,153,015
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	14,397,743	14,691,310	14,955,978	13,864,931	12,564,927	11,568,666	10,794,554	9,901,373	8,954,615	8,464,163	8,064,677	7,584,150
(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	1,305,034	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	7,919,752	9,761,223	9,737,631	8,232,111	5,722,464	3,514,516	4,464,156	4,653,572	3,292,781	4,101,032	5,528,105	4,549,041
(7) Net Ultimate Adjusting & Other	1,064,544	1,064,544	1,064,544	1,064,544	951,187	951,187	951,187	951,187	825,459	825,459	825,459	825,459
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1,070	1,175	1,163	1,114	735	424	523	469	384	429	396	377
(9) Open Claim Counts	22	34	42	41	34	26	25	45	27	51	53	78
Post-refund combined ratio (6+7+2+5)/(3-4)	90.5%	101.2%	99.2%	96.2%	76.6%	75.4%	77.5%	86.4%	70.0%	83.6%	105.5%	99.3%
Pre-refund combined ratio (6+7+2)/(3)	90.5%	101.2%	99.2%	96.2%	76.6%	64.1%	77.5%	86.4%	70.0%	83.6%	105.5%	99.3%
Claims severity (6)/(8)	7,399	8,310	8,374	7,389	7,787	8,284	8,539	9,930	8,586	9,556	13,959	12,067

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: LM General Insurance Company	CoCode:	36447	Group Code:	0111								
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	2,766,024	2,766,024	2,766,024	2,766,024	2,051,437	2,051,437	2,051,437	2,051,437	1,551,458	1,551,458	1,551,458	1,551,458
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	11,769,672	12,082,922	12,389,330	11,604,984	10,629,933	9,842,048	9,238,215	8,492,832	7,680,224	7,272,276	6,917,549	6,542,277
(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	932,721	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	5,959,673	7,445,237	6,119,829	6,688,960	4,371,644	4,014,347	3,883,632	3,149,017	3,276,050	3,315,633	3,568,375	3,794,982
(7) Net Ultimate Adjusting & Other	1,036,016	1,036,016	1,036,016	1,036,016	620,578	620,578	620,578	620,578	405,906	405,906	405,906	405,906
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	4,602	4,111	3,891	3,717	2,704	2,280	2,237	1,842	1,927	1,681	1,628	1,538
(9) Open Claim Counts	4	7	8	13	7	3	10	5	12	28	35	56
Post-refund combined ratio (6+7+2+5)/(3-4)	82.9%	93.1%	80.1%	90.4%	66.3%	77.4%	71.0%	68.5%	68.1%	72.5%	79.9%	87.9%
Pre-refund combined ratio (6+7+2)/(3)	82.9%	93.1%	80.1%	90.4%	66.3%	67.9%	71.0%	68.5%	68.1%	72.5%	79.9%	87.9%
Claims severity (6)/(8)	1,295	1,811	1,573	1,800	1,617	1,761	1,736	1,710	1,700	1,973	2,191	2,467

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: LM Insurance Corporation	CoCode:	33600	Group Code:	0111								
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	106,304	106,304	106,304	106,304	70,318	70,318	70,318	70,318	47,589	47,589	47,589	47,589
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	451,903	436,615	415,073	370,457	325,645	294,126	269,195	248,523	227,536	218,713	210,059	197,034
(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	32,939	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	142,250	95,207	64,929	130,901	76,284	57,288	176,235	66,674	25,689	11,475	41,903	406,347
(7) Net Ultimate Adjusting & Other	35,155	35,155	35,155	35,155	17,152	17,152	17,152	17,152	31,815	31,815	31,815	31,815
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	35	23	18	29	16	9	17	8	5	3	9	7
(9) Open Claim Counts	1	0	0	1	1	2	2	0	0	0	1	1
Post-refund combined ratio (6+7+2+5)/(3-4)	62.8%	54.2%	49.7%	73.5%	50.3%	60.4%	98.0%	62.0%	46.2%	41.6%	57.7%	246.5%
Pre-refund combined ratio (6+7+2)/(3)	62.8%	54.2%	49.7%	73.5%	50.3%	49.2%	98.0%	62.0%	46.2%	41.6%	57.7%	246.5%
Claims severity (6)/(8)	4,060	4,134	3,595	4,496	4,757	6,329	10,293	8,188	5,100	3,773	4,555	54,687

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: LM Insurance Corporation	CoCode:	33600	Group Code:	0111								
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	59,860	59,860	59,860	59,860	40,699	40,699	40,699	40,699	31,749	31,749	31,749	31,749
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	311,476	296,782	281,173	252,710	228,929	211,315	194,988	181,421	165,925	159,827	154,367	148,560
(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	20,449	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	128,769	133,599	78,274	62,597	89,922	99,928	123,826	39,468	45,226	37,774	92,177	104,350
(7) Net Ultimate Adjusting & Other	12,919	12,919	12,919	12,919	11,427	11,427	11,427	11,427	6,449	6,449	6,449	6,449
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	120	77	73	64	68	51	52	39	30	31	46	29
(9) Open Claim Counts	1	0	0	0	0	0	0	2	0	0	1	2
Post-refund combined ratio (6+7+2+5)/(3-4)	64.7%	69.5%	53.7%	53.6%	62.0%	81.6%	90.2%	50.5%	50.3%	47.5%	84.5%	96.0%
Pre-refund combined ratio (6+7+2)/(3)	64.7%	69.5%	53.7%	53.6%	62.0%	72.0%	90.2%	50.5%	50.3%	47.5%	84.5%	96.0%
Claims severity (6)/(8)	1,073	1,735	1,072	978	1,322	1,959	2,380	1,011	1,506	1,217	2,000	3,584

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: Meridian Security Insurance Company	CoCode:	23353	Group Code:	175								
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	215,277	213,632	194,619	166,385	141,597	141,126	133,471	108,093	93,014	104,671	95,920	87,435
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	\$919,483.30	\$823,719.80	\$727,944.60	\$650,833.40	\$600,852.00	\$540,114.60	\$483,016.60	\$433,237.70	\$391,210.00	\$369,820.80	\$343,874.40	\$324,774.40
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,908.53	\$19,206.37	\$14,723.21	\$19,441.63	\$9,575.32	-\$605.79
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	-\$113,041.32	\$262,245.31	\$212,430.36	\$594,961.40	\$143,345.05	\$63,019.59	\$539,426.98	\$497,264.16	\$371,317.55	\$391,302.75	\$267,989.28	\$19,547.49
(7) Net Ultimate Adjusting & Other	-\$74,298.42	\$44,381.64	\$40,649.21	\$202,811.27	-\$115,183.83	\$30,560.31	\$33,668.63	\$194,949.40	-\$135,724.62	\$21,365.50	\$23,468.90	\$135,054.28
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	52	55	64	60	19	25	41	20	7	22	24	14
(9) Open Claim Counts	83	58	50	65	41	42	55	57	51	56	45	37
Post-refund combined ratio (6+7+2+5)/(3-4)	3.0%	63.2%	61.5%	148.1%	28.3%	43.5%	149.7%	193.3%	87.3%	147.7%	115.9%	74.4%
Pre-refund combined ratio (6+7+2)/(3)	3.0%	63.2%	61.5%	148.1%	28.3%	43.5%	146.3%	184.7%	84.0%	139.9%	112.7%	74.5%
Claims severity (6)/(8)	-2,174	4,768	3,319	9,916	7,544	2,521	13,157	24,863	53,045	17,786	11,166	1,396

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: Meridian Security Insurance Company	CoCode:	23353	Group Code:	175								
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	156,136	153,005	140,423	120,605	105,572	104,022	98,428	80,727	71,217	78,508	73,657	67,621
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	\$619,148.20	\$543,083.60	\$478,279.90	\$434,374.20	\$406,859.40	\$368,694.80	\$333,617.50	\$301,923.80	\$275,547.80	\$261,859.50	\$247,335.50	\$237,425.00
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,444.58	\$13,248.47	\$10,714.37	\$13,993.58	\$7,250.47	-\$297.53
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	\$437,932.67	\$229,292.44	\$234,881.06	\$178,518.54	\$155,917.35	\$145,793.19	\$254,068.79	\$129,667.38	\$141,971.09	\$185,471.43	-\$387.92	\$192,770.85
(7) Net Ultimate Adjusting & Other	-\$38,290.49	\$54,760.27	\$46,785.29	\$119,005.89	-\$30,045.56	\$32,755.72	\$31,315.10	\$93,966.59	-\$31,509.09	\$18,577.15	\$28,153.45	\$51,055.37
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	160	138	118	100	72	50	79	59	57	62	45	49
(9) Open Claim Counts	25	14	19	14	9	6	10	10	9	13	8	12
Post-refund combined ratio (6+7+2+5)/(3-4)	89.8%	80.5%	88.3%	96.3%	56.9%	76.6%	117.7%	105.4%	68.6%	114.0%	42.2%	131.0%
Pre-refund combined ratio (6+7+2)/(3)	89.8%	80.5%	88.3%	96.3%	56.9%	76.6%	115.0%	100.8%	65.9%	107.9%	41.0%	131.2%
Claims severity (6)/(8)	2,737	1,662	1,991	1,785	2,166	2,916	3,216	2,198	2,491	2,991	-9	3,934

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: Milbank Insurance Company	CoCode:	41653	Group Code:	175								
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	431,622	437,307	457,493	440,617	438,790	445,762	465,628	464,226	436,221	463,559	507,551	535,764
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	\$1,387,658	\$1,463,541	\$1,485,476	\$1,457,263	\$1,461,183	\$1,472,768	\$1,490,105	\$1,486,880	\$1,432,130	\$1,431,605	\$1,460,494	\$1,465,243
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	\$0	\$0	\$0	\$0	\$0	\$0	\$21,905	\$47,974	\$38,688	\$30,180	\$9,888	-\$1,679
(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	\$908,403	\$1,111,404	\$1,306,972	\$1,596,772	\$1,554,511	\$590,241	\$1,915,628	\$1,466,052	\$910,084	\$733,901	\$1,766,335	\$1,614,182
(7) Net Ultimate Adjusting & Other	-\$51,955	\$114,381	\$111,321	\$371,730	-\$79,256	\$135,676	\$116,467	\$401,533	-\$151,328	\$90,042	\$113,269	\$463,592
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	158	193	197	192	160	98	151	130	111	124	157	147
(9) Open Claim Counts	173	195	213	240	154	124	178	171	155	148	174	175
Post-refund combined ratio (6+7+2+5)/(3-4)	92.8%	113.6%	126.3%	165.3%	131.0%	79.6%	170.1%	162.1%	85.8%	91.9%	164.6%	178.2%
Pre-refund combined ratio (6+7+2)/(3)	92.8%	113.6%	126.3%	165.3%	131.0%	79.6%	167.6%	156.8%	83.4%	89.9%	163.4%	178.4%
Claims severity (6)/(8)	5,749	5,759	6,634	8,317	9,716	6,023	12,686	11,277	8,199	5,919	11,251	10,981

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: Milbank Insurance Company	CoCode:	41653	Group Code:	175								
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	387,712	393,985	407,267	404,301	399,443	408,791	437,531	442,512	411,184	448,634	491,428	527,457
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	\$1,353,134	\$1,429,073	\$1,438,228	\$1,417,997	\$1,439,276	\$1,453,656	\$1,491,456	\$1,520,516	\$1,479,130	\$1,501,037	\$1,552,737	\$1,565,453
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	\$0	\$0	\$0	\$0	\$0	\$0	\$24,347	\$51,627	\$41,348	\$33,677	\$10,219	-\$1,156
(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	\$944,900	\$1,208,285	\$884,885	\$709,206	\$920,560	\$565,784	\$1,042,436	\$847,922	\$859,756	\$498,228	\$1,033,880	\$991,392
(7) Net Ultimate Adjusting & Other	\$57,206	\$119,738	\$134,684	\$270,446	\$3,129	\$138,167	\$115,299	\$283,637	-\$20,185	\$100,869	\$137,293	\$273,338
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	280	367	276	330	294	228	300	304	230	301	323	286
(9) Open Claim Counts	53	55	64	64	32	29	41	48	38	53	59	55
Post-refund combined ratio (6+7+2+5)/(3-4)	102.7%	120.5%	99.2%	97.6%	91.9%	76.5%	108.7%	107.2%	87.0%	71.4%	107.8%	114.4%
Pre-refund combined ratio (6+7+2)/(3)	102.7%	120.5%	99.2%	97.6%	91.9%	76.5%	107.0%	103.5%	84.6%	69.8%	107.1%	114.5%
Claims severity (6)/(8)	3,375	3,292	3,206	2,149	3,131	2,482	3,475	2,789	3,738	1,655	3,201	3,466

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.

Claim counts should be reported net of quota share reinsurance.

Company Name: Safeco Insurance Company of Illinois	CoCode:	39012	Group Code:	0111								
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	2,761,080	2,761,080	2,761,080	2,761,080	2,644,672	2,644,672	2,644,672	2,644,672	2,796,983	2,796,983	2,796,983	2,796,983
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	11,605,376	11,656,498	11,831,343	11,807,382	11,672,652	11,730,607	11,803,856	11,884,696	11,728,914	12,044,323	12,336,744	12,584,927
(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	1,250,048	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	5,475,968	6,839,345	7,136,579	8,030,376	5,289,294	3,086,521	4,232,422	4,442,321	3,746,105	6,268,542	6,595,619	6,402,690
(7) Net Ultimate Adjusting & Other	817,490	817,490	817,490	817,490	747,527	747,527	747,527	747,527	617,540	617,540	617,540	617,540
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	840	895	859	965	722	425	628	555	559	681	747	786
(9) Open Claim Counts	19	22	22	36	28	19	32	46	44	74	91	141
Post-refund combined ratio (6+7+2+5)/(3-4)	78.0%	89.4%	90.6%	98.3%	74.4%	65.9%	64.6%	65.9%	61.1%	80.4%	81.1%	78.0%
Pre-refund combined ratio (6+7+2)/(3)	78.0%	89.4%	90.6%	98.3%	74.4%	55.2%	64.6%	65.9%	61.1%	80.4%	81.1%	78.0%
Claims severity (6)/(8)	6,517	7,641	8,312	8,319	7,322	7,259	6,744	8,009	6,704	9,206	8,827	8,150

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: Safeco Insurance Company of Illinois	CoCode:	39012	Group Code:	0111								
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	1,982,233	1,982,233	1,982,233	1,982,233	2,130,860	2,130,860	2,130,860	2,130,860	2,409,559	2,409,559	2,409,559	2,409,559
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	8,904,802	9,056,521	9,291,846	9,386,227	9,365,832	9,477,667	9,633,260	9,831,111	9,810,782	10,214,355	10,595,280	10,944,827
(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	980,265	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	5,427,830	6,026,054	5,234,500	6,526,919	4,476,896	4,458,927	5,123,688	4,950,591	4,723,274	5,937,891	7,327,225	8,504,794
(7) Net Ultimate Adjusting & Other	672,941	672,941	672,941	672,941	694,828	694,828	694,828	694,828	558,623	558,623	558,623	558,623
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	3,850	3,902	3,513	3,821	2,916	2,724	3,151	3,056	3,498	3,397	3,742	3,713
(9) Open Claim Counts	5	3	5	12	4	8	12	16	37	49	78	80
Post-refund combined ratio (6+7+2+5)/(3-4)	90.8%	95.9%	84.9%	97.8%	78.0%	87.2%	82.5%	79.1%	78.4%	87.2%	97.2%	104.8%
Pre-refund combined ratio (6+7+2)/(3)	90.8%	95.9%	84.9%	97.8%	78.0%	76.9%	82.5%	79.1%	78.4%	87.2%	97.2%	104.8%
Claims severity (6)/(8)	1,410	1,544	1,490	1,708	1,535	1,637	1,626	1,620	1,350	1,748	1,958	2,291

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: STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY	CoCode:	25127	Group Code:	175								
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	25,754	26,035	23,360	23,230	19,603	20,009	18,122	18,767	15,590	16,646	16,128	15,937
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	\$84,892.10	\$79,553.36	\$74,841.97	\$71,665.12	\$68,433.26	\$63,883.23	\$59,846.77	\$55,725.44	\$53,006.78	\$51,490.99	\$50,110.81	\$47,483.81
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,414.84	\$3,361.63	\$2,051.21	\$2,660.21	\$1,160.00	-\$65.32
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	\$20,136.11	-\$9,366.42	\$20,213.20	-\$2,650.41	\$15,635.14	\$11,709.02	\$7,163.03	\$21,698.19	\$6,397.08	\$7,419.82	\$70,113.47	\$6,141.97
(7) Net Ultimate Adjusting & Other	-\$10,680.85	\$2,726.69	\$5,997.55	\$13,505.51	-\$7,787.62	\$2,113.20	\$1,400.22	\$11,506.83	-\$6,703.60	\$2,019.65	\$2,728.37	\$13,529.52
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	2	7	13	1	3	3	6	5	2	7	4	2
(9) Open Claim Counts	10	5	3	4	3	1	0	3	1	1	4	4
Post-refund combined ratio (6+7+2+5)/(3-4)	41.5%	24.4%	66.2%	47.6%	40.1%	53.0%	45.7%	99.3%	30.0%	53.4%	181.8%	74.9%
Pre-refund combined ratio (6+7+2)/(3)	41.5%	24.4%	66.2%	47.6%	40.1%	53.0%	44.6%	93.3%	28.8%	50.7%	177.5%	75.0%
Claims severity (6)/(8)	10,068	-1,338	1,555	-2,650	5,212	3,903	1,194	4,340	3,199	1,060	17,528	3,071

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: STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY	CoCode:	25127	Group Code:	175								
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	23,659	23,006	21,212	20,837	18,534	17,962	16,616	17,307	15,400	16,065	15,469	15,830
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	\$80,741.11	\$74,350.33	\$69,878.12	\$67,443.85	\$64,590.47	\$60,671.65	\$57,213.72	\$53,494.62	\$52,614.00	\$52,211.87	\$51,681.11	\$50,219.44
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,170.53	\$3,182.68	\$2,325.42	\$2,783.53	\$1,373.79	-\$36.74
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	\$52,456.78	\$5,557.24	\$42,395.41	-\$5,874.39	\$3,718.52	\$21,909.94	\$26,026.04	\$13,087.48	\$25,457.77	\$25,825.82	\$30,895.21	\$18,286.96
(7) Net Ultimate Adjusting & Other	\$2,155.82	\$2,629.34	\$5,164.78	\$12,727.40	-\$5,244.42	\$2,320.35	\$5,557.97	\$11,409.45	-\$4,169.89	\$2,986.35	\$6,987.42	\$10,310.05
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	21	13	15	9	6	8	15	6	11	16	9	12
(9) Open Claim Counts	2	0	2	0	0	2	1	2	0	3	1	4
Post-refund combined ratio (6+7+2+5)/(3-4)	96.9%	42.0%	98.4%	41.1%	26.3%	69.5%	86.0%	83.1%	73.0%	90.8%	106.1%	88.4%
Pre-refund combined ratio (6+7+2)/(3)	96.9%	42.0%	98.4%	41.1%	26.3%	69.5%	84.2%	78.1%	69.7%	86.0%	103.2%	88.5%
Claims severity (6)/(8)	2,498	427	2,826	-653	620	2,739	1,735	2,181	2,314	1,614	3,433	1,524

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: STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	CoCode:	25135	Group Code:	175								
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	5,210	5,267	4,725	4,699	3,966	4,048	3,666	3,796	3,154	3,367	3,263	3,224
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	\$19,287.53	\$18,087.57	\$15,975.59	\$14,079.31	\$13,058.84	\$12,517.86	\$12,389.36	\$11,635.13	\$11,013.64	\$10,778.00	\$10,939.73	\$10,711.87
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$308.74	\$552.63	\$604.95	\$561.26	\$229.32	-\$9.63
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	\$10,046.19	\$14,392.73	\$36,125.59	-\$13,524.27	-\$13,244.31	\$43,044.79	-\$10,509.48	\$30,566.01	\$17,881.87	\$1,032.95	\$2,650.47	-\$9,349.04
(7) Net Ultimate Adjusting & Other	-\$9,983.77	\$865.66	\$377.07	\$8,068.75	-\$7,312.88	\$607.41	\$426.54	\$9,264.63	-\$4,232.79	\$1,830.64	\$2,096.60	\$13,566.09
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1	2	5	3	2	3	2	3	3	3	3	3
(9) Open Claim Counts	2	2	5	3	2	3	2	3	3	3	3	3
Post-refund combined ratio (6+7+2+5)/(3-4)	27.3%	113.5%	258.1%	-5.4%	-127.0%	381.1%	-53.1%	393.7%	161.4%	61.0%	74.8%	69.4%
Pre-refund combined ratio (6+7+2)/(3)	27.3%	113.5%	258.1%	-5.4%	-127.0%	381.1%	-51.8%	375.0%	152.6%	57.8%	73.2%	69.5%
Claims severity (6)/(8)	10,046	7,196	7,225	-4,508	-6,622	14,348	-5,255	10,189	5,961	344	883	-3,116

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: STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	CoCode:	25135	Group Code:	175								
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	4,786	4,654	4,291	4,215	3,749	3,634	3,361	3,501	3,115	3,250	3,129	3,202
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	\$19,847.62	\$18,946.64	\$16,801.44	\$15,291.50	\$14,430.05	\$13,893.50	\$13,649.59	\$13,064.57	\$12,697.94	\$11,861.98	\$12,102.60	\$11,929.94
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$273.89	\$597.74	\$715.16	\$627.84	\$303.95	-\$1.68
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	\$7,701.78	\$2,459.98	\$2,403.75	\$1,783.63	\$13,600.16	\$18,967.31	\$38,054.75	\$1,866.95	\$16,901.74	-\$630.36	\$1,618.57	-\$5,115.96
(7) Net Ultimate Adjusting & Other	-\$1,766.79	\$1,752.78	\$1,353.07	\$3,645.32	-\$1,007.20	\$5.38	\$0.00	\$1,184.85	\$875.75	\$1,563.35	\$2,862.86	\$4,124.07
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	4	3	3	2	1	2	3	1	2	3	2	2
(9) Open Claim Counts	1	0	0	0	1	0	0	0	0	1	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	54.0%	46.8%	47.9%	63.1%	113.2%	162.7%	309.6%	52.6%	174.4%	37.2%	64.5%	18.5%
Pre-refund combined ratio (6+7+2)/(3)	54.0%	46.8%	47.9%	63.1%	113.2%	162.7%	303.4%	50.2%	164.5%	35.3%	62.9%	18.5%
Claims severity (6)/(8)	1,925	820	801	892	13,600	9,484	12,685	1,867	8,451	-210	809	-2,558

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.