



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 23, 2022

Ms. Flower Loya, President
Loya Insurance Companies
1800 Lee Trevino Drive
El Paso, TX. 79936

Re: Loya Insurance Company, NAIC 11198
Young America Insurance Company, NAIC 27090
Market Conduct Examination Verified Report

Dear Ms. Loya,

A Market Conduct Examination of your companies was conducted by an authorized examiner designated by the Director of the Illinois Department of Insurance (“Department”) pursuant to Illinois Insurance Code (“Code”) Sections 132, 132.5(f), 404(1)(a) and 404(1)(c). This examination covered the period of January 1, 2019, through March 31, 2022. Enclosed with this letter is a copy of the verified examination report.

The examination report is a public document under the Freedom of Information Act (“FOIA”) [5 ILCS 140/1 *et seq.*] and will be posted on the Department’s website. To the extent that the examination report contains information that your Company deems private, personal, or trade secret pursuant to Sections 7(1)(b), (c), or (g) of FOIA [5 ILCS 140/7(b), (c), and (g)], your Company may request that the Department redact such information from the report prior to making it public. In making a request for confidentiality, your Company must provide a factual basis for its assertion of confidentiality. The Department will consider the request and determine whether such information is exempt from disclosure under Section 7 of FOIA.

No company, corporation, or individual shall use this report or any statement, excerpt, portion, or section thereof for any advertising, marketing or solicitation purpose. Any company, corporation or individual action contrary to the above shall be deemed a violation of Section 149 of the Illinois Insurance Code (215 ILCS 5/149).

Please contact me if you have any questions.

Sincerely,

Erica Weyhenmeyer
Chief Market Conduct Examiner
Illinois Department of Insurance
320 West Washington St., 5th Floor
Springfield, IL 62767
Phone: 217-782-1790
Erica.Weyhenmeyer@Illinois.gov

Company Name: Loya Insurance Company	CoCode: 11198	Group Code: 3702										
Private Passenger Auto Liability	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 -2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	0	0	0	0	0	0	0	0	0	0	0	0
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,692,504	1,825,223	1,874,732	1,864,041	1,816,410	1,753,413	1,775,806	1,735,277	1,691,912	1,842,820	1,824,093	1,723,605
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	1,194,008	1,306,241	1,910,767	1,578,777	1,424,514	836,436	1,571,791	1,243,450	1,233,631	1,400,935	1,493,333	1,329,060
(7) Net Ultimate Adjusting & Other	184,958	185,971	208,675	192,126	199,457	184,192	186,301	184,709	184,528	193,072	206,926	175,171
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	246	250	243	226	196	144	196	165	176	202	196	175
(9) Open Claim Counts	12	17	22	15	20	10	22	26	24	40	49	75
Post-refund combined ratio (6+7+2+5)/(3-4)	81.5%	81.8%	113.1%	95.0%	89.4%	58.2%	99.0%	82.3%	83.8%	86.5%	93.2%	87.3%
Pre-refund combined ratio (6+7+2)/(3)	81.5%	81.8%	113.1%	95.0%	89.4%	58.2%	99.0%	82.3%	83.8%	86.5%	93.2%	87.3%
Claims severity (6)/(8)	4,854	5,225	7,863	6,986	7,268	5,809	8,019	7,536	7,009	6,935	7,619	7,595

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: Loya Insurance Company	CoCode: 11198	Group Code: 3702										
Private Passenger Auto Physical Damage	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	0	0	0	0	0	0	0	0	0	0	0	0
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	669,625	762,639	816,384	837,827	839,890	830,779	843,216	825,082	825,125	865,023	851,779	813,374
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	309,254	416,708	365,900	443,265	282,907	327,138	441,211	394,310	329,547	622,383	640,744	656,352
(7) Net Ultimate Adjusting & Other	117,283	84,145	96,146	93,733	95,078	93,120	91,823	103,158	109,000	98,080	92,440	92,615
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	100	103	97	98	93	99	102	96	92	126	123	97
(9) Open Claim Counts	1	0	0	0	0	0	0	0	0	0	2	5
Post-refund combined ratio (6+7+2+5)/(3-4)	63.7%	65.7%	56.6%	64.1%	45.0%	50.6%	63.2%	60.3%	53.1%	83.3%	86.1%	92.1%
Pre-refund combined ratio (6+7+2)/(3)	63.7%	65.7%	56.6%	64.1%	45.0%	50.6%	63.2%	60.3%	53.1%	83.3%	86.1%	92.1%
Claims severity (6)/(8)	3,093	4,046	3,772	4,523	3,042	3,304	4,326	4,107	3,582	4,940	5,209	6,767

Notes:

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All data provided in rows (2)-(9) will be considered public.

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Claim counts should be reported net of quota share reinsurance.

Company Name: Young America Insurance Company	CoCode:	27090	Group Code:	3702								
Private Passenger Auto Liability	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	0	0	0	0	0	0	0	0	0	0	0	0
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	223,683	199,634	184,074	168,200	153,610	140,779	126,189	114,383	101,222	93,494	106,204	150,192
(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	300,369	164,582	179,977	252,837	92,932	58,838	11,709	27,221	186,060	129,497	129,615	39,287
(7) Net Ultimate Adjusting & Other	24,257	21,661	18,442	19,333	16,574	14,078	12,619	11,438	10,122	9,763	11,757	15,982
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	36	28	30	20	11	10	7	6	23	11	13	10
(9) Open Claim Counts	3	0	1	3	1	0	0	0	6	1	2	5
Post-refund combined ratio (6+7+2+5)/(3-4)	145.1%	93.3%	107.8%	161.8%	71.3%	51.8%	19.3%	33.8%	193.8%	149.0%	133.1%	36.8%
Pre-refund combined ratio (6+7+2)/(3)	145.1%	93.3%	107.8%	161.8%	71.3%	51.8%	19.3%	33.8%	193.8%	149.0%	133.1%	36.8%
Claims severity (6)/(8)	8,344	5,878	5,999	12,642	8,448	5,884	1,673	4,537	8,090	11,772	9,970	3,929

Notes:

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

Claim counts should be reported net of quota share reinsurance.

Company Name: Young America Insurance Company	CoCode:	27090	Group Code:	3702								
Private Passenger Auto Physical Damage	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	0	0	0	0	0	0	0	0	0	0	0	0
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	225,579	199,631	184,958	169,900	152,750	135,433	120,696	107,527	95,193	87,884	98,044	124,920
(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	99,885	145,770	94,400	45,077	63,240	46,933	43,071	45,387	79,521	100,570	125,519	90,202
(7) Net Ultimate Adjusting & Other	23,355	23,606	20,579	17,065	16,047	13,841	12,070	11,033	9,519	11,323	10,019	15,307
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	24	34	27	14	20	17	7	11	18	16	13	12
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	1
Post-refund combined ratio (6+7+2+5)/(3-4)	54.6%	84.8%	62.2%	36.6%	51.9%	44.9%	45.7%	52.5%	93.5%	127.3%	138.2%	84.5%
Pre-refund combined ratio (6+7+2)/(3)	54.6%	84.8%	62.2%	36.6%	51.9%	44.9%	45.7%	52.5%	93.5%	127.3%	138.2%	84.5%
Claims severity (6)/(8)	4,162	4,287	3,496	3,220	3,162	2,761	6,153	4,126	4,418	6,286	9,655	7,517

Notes:

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Claim counts should be reported net of quota share reinsurance.