



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 23, 2022

Mr. Kirt Walker, C.E.O.
Nationwide Group
One Nationwide Plaza, 1-34-203
Columbus, OH. 43215

**Re: AMCO Insurance Company, NAIC 19100
Crestbrook Insurance Company, NAIC 18961
Depositors Insurance Company, NAIC 42587
Harleysville Lake States Insurance Company, NAIC 14516
Nationwide Agribusiness Insurance Company, NAIC 28223
Nationwide General Insurance Company, NAIC 23760
Nationwide Mutual Insurance Company, NAIC 23787
Nationwide Mutual Fire Insurance Company, NAIC 23779
Nationwide Insurance Company of America, NAIC 25453
*Market Conduct Examination Verified Report***

Dear Mr. Walker,

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

Erica Weyhenmeyer, CPCU, PIR, MCM,
AIE Chief Market Conduct Examiner
Illinois Department of Insurance
320 West Washington St., 5th Floor
Springfield, IL 62767
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Erica.Weyhenmeyer@Illinois.gov

Company Name: AMCO Insurance Company	CoCode: 19100	Group Code: 140										
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	294,327	317,762	312,499	272,650	549,721	235,864	234,546	445,222	486,971	189,130	157,019	135,981
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,269,613	1,208,296	1,155,758	1,082,628	1,029,458	661,131	927,290	873,238	834,819	721,527	460,218	250,910
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	157,700	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	499,838	378,310	901,864	420,124	228,036	556,043	338,942	332,895	725,275	304,761	225,218	98,716
(7) Net Ultimate Adjusting & Other	69,111	70,195	82,697	66,527	43,702	49,293	65,212	41,494	62,571	16,880	40,108	10,067
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	107	113	123	115	73	57	93	64	50	59	47	19
(9) Open Claim Counts	56	57	66	59	51	39	51	45	38	43	41	29
Post-refund combined ratio (6+7+2+5)/(3-4)	68.0%	63.4%	112.2%	70.1%	79.8%	167.1%	68.9%	93.9%	152.7%	70.8%	91.8%	97.6%
Pre-refund combined ratio (6+7+2)/(3)	68.0%	63.4%	112.2%	70.1%	79.8%	127.2%	68.9%	93.9%	152.7%	70.8%	91.8%	97.6%
Claims severity (6)/(8)	4,671	3,348	7,332	3,653	3,124	9,755	3,645	5,201	14,505	5,165	4,792	5,196

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: AMCO Insurance Company	CoCode: 19100	Group Code: 140										
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	186,931	253,020	257,900	298,139	180,248	227,841	194,434	187,413	133,784	44,474	68,996	53,511
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	979,742	944,236	899,569	851,359	819,199	787,030	753,595	712,985	694,905	618,629	440,421	279,672
(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	463,116	612,183	557,248	446,071	243,552	394,499	528,177	362,098	219,830	281,255	198,118	368,322
(7) Net Ultimate Adjusting & Other	52,337	50,547	58,714	49,411	39,352	36,092	43,842	47,169	30,393	30,560	17,242	9,275
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	285	301	296	254	165	195	216	177	150	153	115	62
(9) Open Claim Counts	37	34	30	39	15	20	24	20	9	14	14	5
Post-refund combined ratio (6+7+2+5)/(3-4)	71.7%	97.0%	97.1%	93.2%	56.5%	83.7%	101.7%	83.7%	55.3%	57.6%	64.6%	154.1%
Pre-refund combined ratio (6+7+2)/(3)	71.7%	97.0%	97.1%	93.2%	56.5%	83.7%	101.7%	83.7%	55.3%	57.6%	64.6%	154.1%
Claims severity (6)/(8)	1,625	2,034	1,883	1,756	1,476	2,023	2,445	2,046	1,466	1,838	1,723	5,941

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: Crestbrook Insurance Company	CoCode:	18961	Group Code:	140								
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	494,469	515,119	477,409	390,127	503,138	507,188	460,151	428,447	369,646	410,957	365,030	353,233
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,250,715	1,304,659	1,332,934	1,314,328	1,296,629	1,074,978	1,299,274	1,267,653	1,199,643	1,246,504	1,246,466	1,221,595
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	111,617	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	781,034	781,034	781,034	781,034	775,447	775,447	775,447	775,447	695,884	695,884	695,884	695,884
(7) Net Ultimate Adjusting & Other	37,508	39,723	41,782	55,811	26,537	38,804	22,484	44,840	29,038	37,165	57,780	59,698
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	219	213	223	205	158	135	156	156	133	164	168	155
(9) Open Claim Counts	325	354	356	366	305	276	275	310	300	315	335	340
Post-refund combined ratio (6+7+2+5)/(3-4)	105.0%	102.4%	97.5%	93.4%	100.7%	137.2%	96.8%	98.5%	91.2%	91.8%	89.7%	90.8%
Pre-refund combined ratio (6+7+2)/(3)	105.0%	102.4%	97.5%	93.4%	100.7%	122.9%	96.8%	98.5%	91.2%	91.8%	89.7%	90.8%
Claims severity (6)/(8)	3,566	3,667	3,502	3,810	4,908	5,744	4,971	4,971	5,232	4,243	4,142	4,490

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: Crestbrook Insurance Company	CoCode:	18961	Group Code:	140								
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	347,906	332,352	356,367	308,318	-99,746	406,575	393,618	379,787	323,393	360,639	333,337	323,772
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	860,792	946,345	1,002,979	1,019,367	1,034,409	987,756	1,087,360	1,077,340	1,037,572	1,092,335	1,106,024	1,098,452
(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	901,547	901,547	901,547	901,547	690,372	690,372	690,372	690,372	636,788	636,788	636,788	636,788
(7) Net Ultimate Adjusting & Other	37,048	46,392	43,201	32,274	49,310	39,789	40,848	53,847	44,887	40,966	54,619	49,974
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	219	213	223	205	158	135	156	156	133	164	168	155
(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)	149.5%	135.3%	129.7%	121.9%	61.9%	115.1%	103.4%	104.3%	96.9%	95.1%	92.7%	92.0%
Pre-refund combined ratio (6+7+2)/(3)	149.5%	135.3%	129.7%	121.9%	61.9%	115.1%	103.4%	104.3%	96.9%	95.1%	92.7%	92.0%
Claims severity (6)/(8)	4,117	4,233	4,043	4,398	4,369	5,114	4,425	4,425	4,788	3,883	3,790	4,108

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: Depositors Insurance Company	CoCode: 42587	Group Code: 140										
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	544,113	584,899	509,456	393,286	378,858	399,268	326,452	311,810	236,850	504,492	570,996	535,828
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	2,250,344	2,126,328	1,999,969	1,866,813	1,749,364	1,079,368	1,525,257	1,417,030	1,320,877	1,409,383	1,841,399	2,167,507
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	277,600	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	1,215,300	847,967	1,366,884	839,204	942,203	485,743	1,222,883	336,361	509,455	982,656	1,047,998	1,550,822
(7) Net Ultimate Adjusting & Other	181,756	144,137	115,308	155,983	117,571	94,075	92,012	75,688	89,589	90,446	115,098	111,297
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	285	236	247	229	164	100	150	125	104	142	226	227
(9) Open Claim Counts	151	140	150	149	115	111	119	98	88	100	122	158
Post-refund combined ratio (6+7+2+5)/(3-4)	86.3%	74.2%	99.6%	74.4%	82.2%	122.1%	107.6%	51.1%	63.3%	111.9%	94.2%	101.4%
Pre-refund combined ratio (6+7+2)/(3)	86.3%	74.2%	99.6%	74.4%	82.2%	90.7%	107.6%	51.1%	63.3%	111.9%	94.2%	101.4%
Claims severity (6)/(8)	4,264	3,593	5,534	3,665	5,745	4,857	8,153	2,691	4,899	6,920	4,637	6,832

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: Depositors Insurance Company	CoCode: 42587	Group Code: 140										
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	379,372	413,640	346,723	292,325	280,297	288,372	234,928	229,137	185,135	378,054	438,433	410,704
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,523,516	1,449,461	1,369,014	1,287,255	1,224,269	1,152,673	1,084,647	1,014,496	959,711	1,043,826	1,441,198	1,511,359
(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	877,991	1,136,385	916,753	955,989	583,426	532,879	518,275	501,419	301,003	647,705	913,450	1,064,811
(7) Net Ultimate Adjusting & Other	122,337	108,831	113,697	109,997	93,075	71,645	74,266	54,704	49,376	55,055	95,811	94,059
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	745	652	611	590	422	323	370	292	323	337	451	494
(9) Open Claim Counts	106	107	85	85	50	59	46	44	45	51	82	88
Post-refund combined ratio (6+7+2+5)/(3-4)	90.6%	114.4%	100.6%	105.5%	78.2%	77.5%	76.3%	77.4%	55.8%	103.5%	100.5%	103.9%
Pre-refund combined ratio (6+7+2)/(3)	90.6%	114.4%	100.6%	105.5%	78.2%	77.5%	76.3%	77.4%	55.8%	103.5%	100.5%	103.9%
Claims severity (6)/(8)	1,179	1,743	1,500	1,620	1,383	1,650	1,401	1,717	932	1,922	2,025	2,155

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: Harleysville Lake States Insurance Company	CoCode: 14516	Group Code: 140										
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	-15,333	1,904	-13,118	93	-11,529	-8,459	24,396	0	1,835	2,251	58	0
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	103,373	63,787	25,901	1,902	1,291	-88	0	0	0	0	0	0
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	50	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	9,788	9,788	9,788	9,788	13	13	13	13	0	0	0	0
(7) Net Ultimate Adjusting & Other	784	-2,263	-3,367	-9,171	6,739	4,858	-456	-315	8,868	21,250	3,396	-33
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	23	10	5	0	0	2	1	0	0	2	0	0
(9) Open Claim Counts	32	24	21	15	13	13	11	11	9	7	5	5
Post-refund combined ratio (6+7+2+5)/(3-4)	-4.6%	14.8%	-25.9%	37.3%	-370.0%	2597.5%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Pre-refund combined ratio (6+7+2)/(3)	-4.6%	14.8%	-25.9%	37.3%	-370.0%	4070.6%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Claims severity (6)/(8)	426	979	1,958	#DIV/0!	#DIV/0!	6	13	#DIV/0!	#DIV/0!	0	#DIV/0!	#DIV/0!

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: Harleysville Lake States Insurance Company	CoCode: 14516	Group Code: 140										
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	-19,838	4,370	276	452	24	807	16	-2	2	7	0	0
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	93,174	59,000	24,173	2,524	1,992	25	0	0	0	0	0	0
(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	20,908	20,908	20,908	20,908	-1	-1	-1	-1	0	0	0	0
(7) Net Ultimate Adjusting & Other	4,521	4,091	749	-335	808	-331	-27	245	1,436	-61	-142	-681
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	29	31	3	1	0	1	1	0	0	0	0	0
(9) Open Claim Counts	18	17	15	15	15	15	16	16	15	15	15	15
Post-refund combined ratio (6+7+2+5)/(3-4)	6.0%	49.8%	90.7%	833.0%	41.7%	1924.3%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Pre-refund combined ratio (6+7+2)/(3)	6.0%	49.8%	90.7%	833.0%	41.7%	1924.3%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Claims severity (6)/(8)	721	674	6,969	20,908	#DIV/0!	-1	-1	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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: Nationwide Agribusiness Insurance Company	CoCode:	28223	Group Code:	140								
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	294,708	268,365	258,001	269,585	215,994	214,084	198,071	206,507	181,583	71,961	12,335	6,065
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,254,156	1,204,982	1,152,703	1,086,061	1,043,636	623,590	966,042	926,879	891,049	761,872	434,289	175,375
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	181,900	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	458,160	314,395	234,736	731,171	295,895	299,712	291,177	183,193	218,583	328,578	165,844	86,101
(7) Net Ultimate Adjusting & Other	81,374	55,344	44,941	71,652	50,873	35,863	47,207	31,314	23,849	40,376	22,072	13,925
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	102	84	81	104	73	53	72	45	51	67	44	22
(9) Open Claim Counts	58	44	50	51	38	46	48	32	30	34	27	17
Post-refund combined ratio (6+7+2+5)/(3-4)	66.5%	53.0%	46.6%	98.7%	53.9%	124.4%	55.5%	45.4%	47.6%	57.9%	46.1%	60.5%
Pre-refund combined ratio (6+7+2)/(3)	66.5%	53.0%	46.6%	98.7%	53.9%	88.1%	55.5%	45.4%	47.6%	57.9%	46.1%	60.5%
Claims severity (6)/(8)	4,492	3,743	2,898	7,030	4,053	5,655	4,044	4,071	4,286	4,904	3,769	3,914

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: Nationwide Agribusiness Insurance Company	CoCode:	28223	Group Code:	140								
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	201,260	182,980	173,385	193,017	150,477	146,272	135,713	145,898	133,192	53,950	8,723	3,695
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	842,527	812,720	772,615	730,163	707,706	679,465	661,512	636,591	620,218	542,611	320,291	120,201
(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	386,616	314,514	319,178	507,564	253,422	230,248	250,292	202,605	212,261	279,807	173,610	60,296
(7) Net Ultimate Adjusting & Other	73,722	45,516	40,115	50,603	44,651	34,150	31,841	28,323	24,946	22,474	20,956	8,114
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	282	241	227	232	199	175	186	157	161	156	100	48
(9) Open Claim Counts	41	29	38	30	18	18	27	17	15	17	18	10
Post-refund combined ratio (6+7+2+5)/(3-4)	78.5%	66.8%	68.9%	102.9%	63.4%	60.4%	63.2%	59.2%	59.7%	65.7%	63.5%	60.0%
Pre-refund combined ratio (6+7+2)/(3)	78.5%	66.8%	68.9%	102.9%	63.4%	60.4%	63.2%	59.2%	59.7%	65.7%	63.5%	60.0%
Claims severity (6)/(8)	1,371	1,305	1,406	2,188	1,273	1,316	1,346	1,290	1,318	1,794	1,736	1,256

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: Nationwide General Insurance Company	CoCode:	23760	Group Code:	140								
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	861,681	873,629	980,307	981,241	956,200	966,424	975,718	1,065,627	879,089	959,808	1,008,444	926,244
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	2,318,327	2,570,803	2,773,231	2,955,813	3,123,389	2,036,348	3,579,846	3,684,823	3,711,167	3,734,969	3,731,210	3,697,439
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	652,000	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	2,061,718	1,907,225	2,001,781	2,138,527	2,345,780	1,505,553	2,637,683	2,298,685	2,681,005	2,079,664	3,051,387	2,550,252
(7) Net Ultimate Adjusting & Other	164,098	184,447	216,728	234,834	223,131	266,377	219,506	253,423	266,145	297,888	276,603	299,316
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	386	441	478	507	478	330	544	533	530	578	635	618
(9) Open Claim Counts	179	227	228	279	262	235	299	321	305	296	340	385
Post-refund combined ratio (6+7+2+5)/(3-4)	133.2%	115.3%	115.3%	113.5%	112.9%	197.8%	107.1%	98.2%	103.1%	89.4%	116.2%	102.1%
Pre-refund combined ratio (6+7+2)/(3)	133.2%	115.3%	115.3%	113.5%	112.9%	134.5%	107.1%	98.2%	103.1%	89.4%	116.2%	102.1%
Claims severity (6)/(8)	5,341	4,325	4,188	4,218	4,907	4,562	4,849	4,313	5,058	3,598	4,805	4,127

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: Nationwide General Insurance Company	CoCode:	23760	Group Code:	140								
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	561,569	609,057	677,765	654,215	663,903	693,860	699,967	752,278	698,829	758,521	792,475	727,385
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,664,427	1,863,239	2,027,447	2,176,926	2,332,729	2,516,643	2,684,502	2,759,851	2,850,783	2,953,433	3,135,533	2,791,122
(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	1,388,859	1,840,195	1,652,495	1,735,059	1,713,437	1,585,081	2,059,262	2,246,239	2,286,156	2,192,213	2,922,840	3,366,638
(7) Net Ultimate Adjusting & Other	148,356	158,154	208,430	178,925	206,113	190,688	231,174	229,789	232,388	256,202	243,143	253,444
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1,139	1,205	1,283	1,212	1,230	1,050	1,353	1,290	1,527	1,353	1,535	1,419
(9) Open Claim Counts	185	203	199	221	157	160	178	195	171	184	225	289
Post-refund combined ratio (6+7+2+5)/(3-4)	126.1%	139.9%	125.2%	118.0%	110.7%	98.1%	111.4%	117.0%	112.9%	108.6%	126.2%	155.8%
Pre-refund combined ratio (6+7+2)/(3)	126.1%	139.9%	125.2%	118.0%	110.7%	98.1%	111.4%	117.0%	112.9%	108.6%	126.2%	155.8%
Claims severity (6)/(8)	1,219	1,527	1,288	1,432	1,393	1,510	1,522	1,741	1,497	1,620	1,904	2,373

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: Nationwide Mutual Fire Insurance Company	CoCode:	23779	Group Code:	140								
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	771,746	650,156	557,506	621,850	610,607	574,603	390,179	476,466	448,826	306,092	345,566	367,592
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	2,489,549	2,408,228	2,282,147	2,171,541	2,096,470	1,304,918	1,922,507	1,832,794	1,728,222	1,635,258	1,553,555	1,472,028
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	350,450	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	1,897,561	1,683,539	1,437,530	1,398,928	1,034,050	558,992	1,447,426	663,929	781,966	1,404,315	1,581,858	578,900
(7) Net Ultimate Adjusting & Other	198,983	165,704	158,730	173,650	161,048	138,606	91,471	98,582	84,761	106,766	116,474	108,167
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	368	363	317	310	256	145	174	146	159	174	196	171
(9) Open Claim Counts	226	229	226	219	174	147	155	128	131	135	140	133
Post-refund combined ratio (6+7+2+5)/(3-4)	115.2%	103.8%	94.4%	101.1%	86.1%	133.3%	100.3%	67.6%	76.1%	111.1%	131.6%	71.6%
Pre-refund combined ratio (6+7+2)/(3)	115.2%	103.8%	94.4%	101.1%	86.1%	97.5%	100.3%	67.6%	76.1%	111.1%	131.6%	71.6%
Claims severity (6)/(8)	5,156	4,638	4,535	4,513	4,039	3,855	8,319	4,547	4,918	8,071	8,071	3,385

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: Nationwide Mutual Fire Insurance Company	CoCode:	23779	Group Code:	140								
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	518,969	452,251	380,680	437,763	359,558	397,067	265,441	326,948	328,120	235,015	258,944	276,276
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,648,693	1,597,061	1,522,322	1,459,471	1,419,837	1,363,033	1,298,566	1,236,313	1,196,409	1,182,343	1,172,837	1,038,140
(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	1,138,292	1,509,373	985,397	863,843	776,351	598,285	562,864	519,347	528,976	614,057	783,604	707,777
(7) Net Ultimate Adjusting & Other	151,700	124,475	147,405	113,693	103,445	83,269	75,156	69,039	67,099	65,581	75,417	66,416
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1,029	1,004	885	762	648	492	543	420	487	466	484	442
(9) Open Claim Counts	190	164	153	156	106	101	104	92	100	97	106	121
Post-refund combined ratio (6+7+2+5)/(3-4)	109.7%	130.6%	99.4%	97.0%	87.3%	79.1%	69.6%	74.0%	77.2%	77.4%	95.3%	101.2%
Pre-refund combined ratio (6+7+2)/(3)	109.7%	130.6%	99.4%	97.0%	87.3%	79.1%	69.6%	74.0%	77.2%	77.4%	95.3%	101.2%
Claims severity (6)/(8)	1,106	1,503	1,113	1,134	1,198	1,216	1,037	1,237	1,086	1,318	1,619	1,601

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: Nationwide Mutual Insurance Company	CoCode:	23787	Group Code:	140								
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	105,770	198,310	64,226	71,067	-84,607	-63,279	251,086	149,442	-288,775	143,075	71,797	77,232
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	8,887	9,329	9,622	9,292	9,734	7,603	-57,840	73,766	10,832	11,320	11,867	12,304
(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	67	67	67	67	79	36,876	79	79	0	0	0	0
(7) Net Ultimate Adjusting & Other	7,257	821	2,876	-2,082	-1,111	1,091	3,659	3,291	6,986	-1,147	-2,011	-208
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1	3	6	0	0	5	5	0	1	0	0	0
(9) Open Claim Counts	2	4	5	4	4	5	4	2	2	2	2	2
Post-refund combined ratio (6+7+2+5)/(3-4)	1272.5%	2135.3%	698.1%	743.2%	-879.8%	-332.9%	-440.6%	207.2%	-2601.5%	1253.7%	588.1%	626.0%
Pre-refund combined ratio (6+7+2)/(3)	1272.5%	2135.3%	698.1%	743.2%	-879.8%	-332.9%	-440.6%	207.2%	-2601.5%	1253.7%	588.1%	626.0%
Claims severity (6)/(8)	67	22	11	#DIV/0!	#DIV/0!	7,375	16	#DIV/0!	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: Nationwide Mutual Insurance Company	CoCode:	23787	Group Code:	140								
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	9,067	60,257	24,127	40,680	-17,984	8,291	22,404	58,701	93,989	97,079	23,247	18,308
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	24,520	27,387	24,971	25,495	24,594	18,670	56,649	-16,397	20,610	30,365	49,935	35,989
(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	7	7	408	7	7	21,521	8,848	7	0	0	0	0
(7) Net Ultimate Adjusting & Other	441	4,262	37	3,762	1,035	454	2,218	134	-2	985	-232	-68
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	2	6	7	6	2	5	9	1	1	2	0	0
(9) Open Claim Counts	3	3	5	3	3	4	3	3	3	3	3	3
Post-refund combined ratio (6+7+2+5)/(3-4)	38.8%	235.6%	98.4%	174.3%	-68.9%	162.1%	59.1%	-358.9%	456.0%	322.9%	46.1%	50.7%
Pre-refund combined ratio (6+7+2)/(3)	38.8%	235.6%	98.4%	174.3%	-68.9%	162.1%	59.1%	-358.9%	456.0%	322.9%	46.1%	50.7%
Claims severity (6)/(8)	3	1	58	1	3	4,304	983	7	0	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: Nationwide Insurance Company of America	CoCode: 25453	Group Code: 140										
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	487,179	384,728	386,597	373,005	425,983	248,213	264,359	291,230	301,409	230,039	246,130	230,363
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,584,676	1,535,527	1,484,403	1,431,247	1,371,138	898,000	1,236,123	1,180,979	1,118,935	1,087,760	1,049,557	996,528
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	201,000	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	690,217	900,378	775,865	960,323	738,713	141,393	449,299	598,983	245,666	353,861	717,887	386,599
(7) Net Ultimate Adjusting & Other	89,575	97,785	66,438	85,182	66,260	67,273	79,927	71,180	55,269	54,764	34,229	62,617
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	186	164	142	156	129	56	73	83	70	82	90	81
(9) Open Claim Counts	100	101	87	108	90	68	62	54	45	38	53	54
Post-refund combined ratio (6+7+2+5)/(3-4)	80.0%	90.1%	82.8%	99.1%	89.8%	65.5%	64.2%	81.4%	53.8%	58.7%	95.1%	68.2%
Pre-refund combined ratio (6+7+2)/(3)	80.0%	90.1%	82.8%	99.1%	89.8%	50.9%	64.2%	81.4%	53.8%	58.7%	95.1%	68.2%
Claims severity (6)/(8)	3,711	5,490	5,464	6,156	5,726	2,525	6,155	7,217	3,510	4,315	7,977	4,773

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: Nationwide Insurance Company of America	CoCode: 25453	Group Code: 140										
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	320,956	255,762	254,432	254,922	236,288	166,672	175,422	195,065	214,172	166,335	179,025	168,523
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,000,453	975,634	948,505	924,448	900,370	862,013	813,988	774,888	752,453	757,421	756,081	679,599
(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	515,440	676,511	410,727	544,965	273,638	222,935	265,596	299,370	191,767	253,860	326,585	386,675
(7) Net Ultimate Adjusting & Other	50,590	59,275	70,918	66,094	50,215	33,275	39,485	38,904	34,887	33,794	32,141	40,040
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	451	432	436	364	277	186	233	201	209	195	202	204
(9) Open Claim Counts	78	71	69	73	50	28	33	34	27	37	39	50
Post-refund combined ratio (6+7+2+5)/(3-4)	88.7%	101.6%	77.6%	93.7%	62.2%	49.1%	59.0%	68.8%	58.6%	59.9%	71.1%	87.6%
Pre-refund combined ratio (6+7+2)/(3)	88.7%	101.6%	77.6%	93.7%	62.2%	49.1%	59.0%	68.8%	58.6%	59.9%	71.1%	87.6%
Claims severity (6)/(8)	1,143	1,566	942	1,497	988	1,199	1,140	1,489	918	1,302	1,617	1,895

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.