



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 23, 2022

Mr. Edward J. Largent, President
Ohio Farmers Group
One Park Circle
Westfield Center, OH. 44251

**Re: American Select Insurance Company, NAIC 19992
Westfield Insurance Company, NAIC 24112
Westfield National Insurance Company, NAIC 24120
Market Conduct Examination Verified Report**

Dear Mr. Largent,

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: American Select Insurance Company	CoCode: 19992		Group Code: 0228									
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	439,524	459,843	464,155	372,393	425,483	504,746	503,036	443,600	466,125	529,906	504,889	491,697
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,185,806	1,221,435	1,250,213	1,247,878	1,272,876	1,271,595	1,286,519	1,266,133	1,272,774	1,283,391	1,303,528	1,301,737
(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	192,860	4,493	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	1,025,745	618,755	978,232	984,467	663,223	1,035,104	837,264	814,151	687,959	2,019,540	1,019,194	744,914
(7) Net Ultimate Adjusting & Other	82,930	82,930	82,930	82,930	90,765	90,765	90,765	90,765	95,048	95,048	95,048	95,048
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	112	113	114	140	103	60	88	62	70	112	94	100
(9) Open Claim Counts	3	1	3	2	9	8	3	5	9	11	26	31
Post-refund combined ratio (6+7+2+5)/(3-4)	130.6%	95.1%	122.0%	115.4%	92.7%	143.4%	111.6%	106.5%	98.1%	206.1%	124.2%	102.3%
Pre-refund combined ratio (6+7+2)/(3)	130.6%	95.1%	122.0%	115.4%	92.7%	128.2%	111.2%	106.5%	98.1%	206.1%	124.2%	102.3%
Claims severity (6)/(8)	9,141	5,482	8,615	7,052	6,425	17,373	9,516	13,057	9,895	18,062	10,855	7,424

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: American Select Insurance Company	CoCode: 19992		Group Code: 0228									
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	569,745	612,072	612,771	519,874	551,519	640,563	636,937	573,141	537,420	623,246	582,597	574,795
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,277,759	1,299,978	1,315,811	1,305,462	1,342,283	1,332,532	1,347,736	1,324,841	1,321,491	1,343,908	1,372,468	1,369,934
(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	204,368	5,007	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	747,770	1,137,605	780,253	924,069	623,357	580,099	785,646	614,856	665,360	804,904	987,759	1,076,991
(7) Net Ultimate Adjusting & Other	200,388	200,388	200,388	200,388	202,127	202,127	202,127	202,127	153,500	153,500	153,500	153,500
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	457	518	413	513	332	306	387	308	368	371	400	411
(9) Open Claim Counts	0	0	1	0	0	1	0	1	1	1	5	18
Post-refund combined ratio (6+7+2+5)/(3-4)	118.8%	150.0%	121.1%	126.0%	102.6%	122.1%	120.9%	104.9%	102.6%	117.7%	125.6%	131.8%
Pre-refund combined ratio (6+7+2)/(3)	118.8%	150.0%	121.1%	126.0%	102.6%	106.8%	120.6%	104.9%	102.6%	117.7%	125.6%	131.8%
Claims severity (6)/(8)	1,638	2,197	1,889	1,802	1,876	1,895	2,029	1,994	1,806	2,172	2,471	2,620

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: Westfield National Insurance Company	CoCode:	24120	Group Code:	228								
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	159,193	172,504	144,032	124,029	134,553	161,748	140,221	136,617	139,992	153,185	125,559	122,234
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	427,729	440,580	450,961	450,119	411,813	411,398	416,226	409,631	359,357	362,355	368,040	367,534
(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	62,919	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	369,994	223,189	352,855	355,104	214,572	334,887	270,879	263,402	194,240	570,200	287,761	210,320
(7) Net Ultimate Adjusting & Other	29,914	29,914	29,914	29,914	29,365	29,365	29,365	29,365	26,836	26,836	26,836	26,836
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	40	41	41	50	33	19	28	20	20	32	27	28
(9) Open Claim Counts	1	0	1	1	3	2	1	2	2	3	7	9
Post-refund combined ratio (6+7+2+5)/(3-4)	130.7%	96.6%	116.8%	113.1%	91.9%	143.2%	105.8%	104.8%	100.5%	207.0%	119.6%	97.8%
Pre-refund combined ratio (6+7+2)/(3)	130.7%	96.6%	116.8%	113.1%	91.9%	127.9%	105.8%	104.8%	100.5%	207.0%	119.6%	97.8%
Claims severity (6)/(8)	9,141	5,482	8,615	7,052	6,425	17,373	9,516	13,057	9,895	18,062	10,855	7,424

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: Westfield National Insurance Company	CoCode: 24120	Group Code: 228										
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	174,074	181,494	164,290	145,963	153,698	176,224	155,012	150,050	138,619	150,488	121,432	121,655
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	366,828	373,206	377,752	374,781	339,597	337,130	340,976	335,184	303,451	308,598	315,156	314,574
(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	51,987	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	214,675	326,591	224,000	265,288	157,709	146,765	198,768	155,558	152,785	184,828	226,817	247,307
(7) Net Ultimate Adjusting & Other	57,529	57,529	57,529	57,529	51,138	51,138	51,138	51,138	35,248	35,248	35,248	35,248
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	131	149	119	147	84	77	98	78	85	85	92	94
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	1	4
Post-refund combined ratio (6+7+2+5)/(3-4)	121.7%	151.6%	118.0%	125.1%	106.8%	126.4%	118.8%	106.4%	107.6%	120.1%	121.7%	128.5%
Pre-refund combined ratio (6+7+2)/(3)	121.7%	151.6%	118.0%	125.1%	106.8%	111.0%	118.8%	106.4%	107.6%	120.1%	121.7%	128.5%
Claims severity (6)/(8)	1,638	2,197	1,889	1,802	1,876	1,895	2,029	1,994	1,806	2,172	2,471	2,620

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: Westfield Insurance Company	CoCode:	24112	Group Code:	228									
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	58,990	63,186	59,269	52,425	47,315	58,032	56,017	40,603	46,283	53,996	45,503	35,303	
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	157,728	162,467	166,294	165,984	142,625	142,481	144,153	141,869	121,312	122,324	124,244	124,073	
(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	22,045	0	0	0	0	0	0	
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	136,437	82,302	130,118	130,947	74,314	115,983	93,815	91,225	65,572	192,489	97,143	71,000	
(7) Net Ultimate Adjusting & Other	11,031	11,031	11,031	11,031	10,170	10,170	10,170	10,170	9,059	9,059	9,059	9,059	
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	15	15	15	19	12	7	10	7	7	11	9	10	
(9) Open Claim Counts	0	0	0	0	1	1	0	1	1	1	2	3	
Post-refund combined ratio (6+7+2+5)/(3-4)	130.9%	96.3%	120.5%	117.1%	92.4%	144.7%	111.0%	100.1%	99.7%	208.9%	122.1%	93.0%	
Pre-refund combined ratio (6+7+2)/(3)	130.9%	96.3%	120.5%	117.1%	92.4%	129.3%	111.0%	100.1%	99.7%	208.9%	122.1%	93.0%	
Claims severity (6)/(8)	9,141	5,482	8,615	7,052	6,425	17,373	9,516	13,057	9,895	18,062	10,855	7,424	

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: Westfield Insurance Company	CoCode:	24112	Group Code:	228								
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	61,049	68,004	62,996	53,440	47,658	60,474	57,545	41,463	39,674	51,366	44,305	33,945
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	146,618	149,168	150,984	149,797	124,822	123,915	125,329	123,200	107,184	109,002	111,319	111,113
(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	19,510	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	85,804	130,536	89,531	106,033	57,967	53,945	73,059	57,177	53,966	65,284	80,115	87,353
(7) Net Ultimate Adjusting & Other	22,994	22,994	22,994	22,994	18,796	18,796	18,796	18,796	12,450	12,450	12,450	12,450
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	52	59	47	59	31	28	36	29	30	30	32	33
(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)	115.8%	148.5%	116.3%	121.8%	99.7%	123.2%	119.2%	95.3%	99.0%	118.4%	123.0%	120.4%
Pre-refund combined ratio (6+7+2)/(3)	115.8%	148.5%	116.3%	121.8%	99.7%	107.5%	119.2%	95.3%	99.0%	118.4%	123.0%	120.4%
Claims severity (6)/(8)	1,638	2,197	1,889	1,802	1,876	1,895	2,029	1,994	1,806	2,172	2,471	2,620

Notes:

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Claim counts should be reported net of quota share reinsurance.