



# Illinois Department of Insurance

---

JB Pritzker  
Governor

Dana Popish Severinghaus  
Director

June 23, 2022

Mr. Robert F. Otis, President  
Response Insurance Group  
200 East Randolph Street, Ste. 3300  
Chicago, IL. 60601

**Re:   Alpha Property & Casualty Insurance Company, NAIC 38156**  
**American Access Casualty Company, NAIC 10730**  
**Kemper Independence Insurance Company, NAIC 10914**  
**Merastar Insurance Company, NAIC 31968**  
**Response Insurance Company, NAIC 43044**  
**Unitrin Direct Insurance Company, NAIC 10226**  
**Unitrin Direct Property & Casualty Company, NAIC 10915**  
**Unitrin Preferred Insurance Company, NAIC 25909**  
**Unitrin Safeguard Insurance Company, NAIC 40703**  
***Market Conduct Examination Verified Report***

Dear Mr. Otis,

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  
Phone: 217-782-1790  
Erica.Weyhenmeyer@Illinois.gov

Company Name: <b>Alpha Property &amp; Casualty Insurance Company</b>	CoCode: <b>38156</b>	Group Code: <b>215</b>										
<b>Private Passenger Auto Liability</b>	Accident Quarter											
<b>Statewide data (Illinois only) as of 3/31/2022</b>	<b>Q1 - 2019</b>	<b>Q2 - 2019</b>	<b>Q3 - 2019</b>	<b>Q4 - 2019</b>	<b>Q1 - 2020</b>	<b>Q2 - 2020</b>	<b>Q3 - 2020</b>	<b>Q4 - 2020</b>	<b>Q1 - 2021</b>	<b>Q2 - 2021</b>	<b>Q3 - 2021</b>	<b>Q4 - 2021</b>
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	73,777	71,778	66,098	59,096	45,667	44,672	40,073	43,745	66,897	106,414	117,235	122,231
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	242,006	235,448	216,815	193,849	176,107	172,273	154,538	168,698	286,943	456,440	502,854	524,284
(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	16,811	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	149,767	173,522	259,878	61,279	37,295	140,362	138,386	64,032	180,957	715,590	569,911	689,520
(7) Net Ultimate Adjusting & Other	27,919	27,162	25,013	22,363	17,281	16,904	15,164	16,554	51,318	81,632	89,933	93,766
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	29	25	28	19	9	17	14	11	45	112	76	92
(9) Open Claim Counts	2	1	0	0	0	0	1	0	2	16	16	24
Post-refund combined ratio (6+7+2+5)/(3-4)	103.9%	115.7%	161.9%	73.6%	56.9%	127.0%	125.3%	73.7%	104.3%	198.0%	154.5%	172.7%
Pre-refund combined ratio (6+7+2)/(3)	103.9%	115.7%	161.9%	73.6%	56.9%	117.2%	125.3%	73.7%	104.3%	198.0%	154.5%	172.7%
Claims severity (6)/(8)	5,175	6,957	9,239	3,218	4,097	8,230	9,907	5,817	4,031	6,404	7,540	7,469

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: <b>Alpha Property &amp; Casualty Insurance Company</b>	CoCode: <b>38156</b>	Group Code: <b>215</b>										
<b>Private Passenger Auto Physical Damage</b>	Accident Quarter											
<b>Statewide data (Illinois only) as of 3/31/2022</b>	<b>Q1 - 2019</b>	<b>Q2 - 2019</b>	<b>Q3 - 2019</b>	<b>Q4 - 2019</b>	<b>Q1 - 2020</b>	<b>Q2 - 2020</b>	<b>Q3 - 2020</b>	<b>Q4 - 2020</b>	<b>Q1 - 2021</b>	<b>Q2 - 2021</b>	<b>Q3 - 2021</b>	<b>Q4 - 2021</b>
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	33,685	30,997	27,879	25,683	19,768	19,157	17,690	20,718	35,396	60,337	68,234	72,085
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	110,494	101,676	91,449	84,246	76,232	73,876	68,221	79,895	151,824	258,805	292,674	309,192
(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	8,539	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	68,962	61,108	43,815	34,537	10,818	78,091	35,257	43,661	105,514	383,375	313,345	400,759
(7) Net Ultimate Adjusting & Other	13,045	12,004	10,796	9,946	9,432	9,141	8,441	9,886	29,781	50,766	57,410	60,650
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	22	16	12	14	4	21	9	12	27	72	52	84
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	2	1	5
Post-refund combined ratio (6+7+2+5)/(3-4)	104.7%	102.4%	90.2%	83.3%	52.5%	155.6%	90.0%	93.0%	112.4%	191.1%	150.0%	172.5%
Pre-refund combined ratio (6+7+2)/(3)	104.7%	102.4%	90.2%	83.3%	52.5%	144.0%	90.0%	93.0%	112.4%	191.1%	150.0%	172.5%
Claims severity (6)/(8)	3,148	3,844	3,676	2,479	2,728	3,737	3,948	3,645	3,943	5,313	5,985	4,750

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 Access Casualty Company	CoCode:	10730	Group Code:	215								
<b>Private Passenger Auto Liability</b>	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	\$ 4,553,395	\$ 4,561,986	\$ 4,357,198	\$ 4,138,152	\$ 4,031,381	\$ 4,155,298	\$ 4,051,341	\$ 3,951,877	\$ 3,698,365	\$ 3,876,011	\$ 3,865,167	\$ 3,702,257
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	\$ 12,130,977	\$ 12,153,866	\$ 11,608,278	\$ 11,024,704	\$ 10,590,636	\$ 10,916,174	\$ 10,643,072	\$ 10,381,776	\$ 9,889,420	\$ 10,364,445	\$ 10,335,448	\$ 9,899,828
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 727,643	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	\$ 7,396,270	\$ 7,815,584	\$ 8,147,687	\$ 7,944,257	\$ 5,801,923	\$ 6,167,440	\$ 6,826,760	\$ 6,208,182	\$ 5,608,613	\$ 7,749,697	\$ 7,631,255	\$ 6,847,565
(7) Net Ultimate Adjusting & Other	\$ 698,022	\$ 699,339	\$ 667,946	\$ 634,367	\$ 517,870	\$ 533,788	\$ 520,434	\$ 507,657	\$ 647,219	\$ 678,307	\$ 676,409	\$ 647,900
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1,799	1,798	1,829	1,733	1,315	1,086	1,389	1,238	1,123	1,417	1,452	1,263
(9) Open Claim Counts	130	184	182	240	242	291	493	606	840	1,504	2,216	3,188
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-2421.3%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Claims severity (6)/(8)	5,369	3,801	3,670	2,643	2,140	1,834	1,056	838	770	451	305	203

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 Access Casualty Company	CoCode:	10730	Group Code:	215								
<b>Private Passenger Auto Physical Damage</b>	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	\$ 2,266,912	\$ 2,301,673	\$ 2,226,410	\$ 2,144,591	\$ 2,124,716	\$ 2,216,028	\$ 2,205,270	\$ 2,156,500	\$ 2,048,298	\$ 2,178,888	\$ 2,201,785	\$ 2,127,507
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	\$ 6,039,419	\$ 6,132,029	\$ 5,931,515	\$ 5,713,536	\$ 5,581,733	\$ 5,821,615	\$ 5,793,352	\$ 5,665,233	\$ 5,477,145	\$ 5,826,342	\$ 5,887,569	\$ 5,688,949
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 388,053	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	\$ 2,821,966	\$ 2,830,970	\$ 2,770,109	\$ 2,955,106	\$ 2,377,874	\$ 2,633,023	\$ 3,249,416	\$ 3,129,388	\$ 2,711,168	\$ 3,809,887	\$ 3,843,846	\$ 4,277,126
(7) Net Ultimate Adjusting & Other	\$ 584,066	\$ 593,022	\$ 573,631	\$ 552,550	\$ 690,493	\$ 720,168	\$ 716,671	\$ 700,822	\$ 467,365	\$ 497,162	\$ 502,386	\$ 485,438
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	3,291	2,692	3,036	2,990	2,608	2,328	3,030	2,786	3,355	3,108	2,921	2,666
(9) Open Claim Counts	1	-	-	2	-	-	2	1	9	24	56	197
Post-refund combined ratio (6+7+2+5)/(3-4)	93.9%	93.4%	93.9%	98.9%	93.0%	102.3%	106.5%	105.7%	95.4%	111.3%	111.2%	121.1%
Pre-refund combined ratio (6+7+2)/(3)	93.9%	93.4%	93.9%	98.9%	93.0%	95.7%	106.5%	105.7%	95.4%	111.3%	111.2%	121.1%
Claims severity (6)/(8)	858	1,052	912	988	912	1,131	1,072	1,123	808	1,226	1,316	1,605

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: Kemper Independence Insurance Company	CoCode: 10914	Group Code: 215										
<b>Private Passenger Auto Liability</b>	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	29,707	30,934	20,703	23,300	23,750	1,905	-9	0	-66	66	0	0
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	116,354	112,455	100,440	68,932	42,816	22,483	1,548	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	2,454	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	15,341	49,571	138,716	11,047	5,836	1,075	0	0	0	0	0	0
(7) Net Ultimate Adjusting & Other	2,327	7,520	21,043	1,676	885	163	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	5	14	11	3	3	1	0	0	0	0	0	0
(9) Open Claim Counts	0	1	0	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	40.7%	78.3%	179.7%	52.3%	71.2%	15.7%	-0.6%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Pre-refund combined ratio (6+7+2)/(3)	40.7%	78.3%	179.7%	52.3%	71.2%	14.0%	-0.6%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Claims severity (6)/(8)	3,068	3,541	12,611	3,682	1,945	1,075	#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: Kemper Independence Insurance Company	CoCode: 10914	Group Code: 215										
<b>Private Passenger Auto Physical Damage</b>	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	33,896	35,275	24,643	25,584	25,266	1,691	-21	0	0	0	0	0
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	109,864	107,467	96,869	67,685	42,014	22,593	1,671	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	2,477	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	14,332	37,886	39,459	21,449	12,349	2,830	0	0	0	0	0	0
(7) Net Ultimate Adjusting & Other	2,295	6,066	6,317	3,434	1,977	453	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	12	15	12	7	3	2	0	0	0	0	0	0
(9) Open Claim Counts	0	1	1	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	46.0%	73.7%	72.7%	74.6%	94.2%	24.7%	-1.2%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Pre-refund combined ratio (6+7+2)/(3)	46.0%	73.7%	72.7%	74.6%	94.2%	22.0%	-1.2%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Claims severity (6)/(8)	1,194	2,526	3,288	3,064	4,116	1,415	#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: MERASTAR INSURANCE COMPANY	CoCode:	31968	Group Code:	215								
<b>Private Passenger Auto Liability</b>	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	(1,498)	2,979	4,444	1,965	1,200	879	2,271	1,426	8,121	3,003	5,193	8,396
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	5,719	5,824	6,187	5,825	5,508	5,122	4,744	4,671	4,731	4,785	5,028	4,672
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	(519)	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	0	0	0	0	0	0	0	0	0	0	0	0
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	0	0	0	0	0	0	0
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	-26.2%	51.2%	71.8%	33.7%	21.8%	15.6%	47.9%	30.5%	171.6%	62.7%	103.3%	179.7%
Pre-refund combined ratio (6+7+2)/(3)	-26.2%	51.2%	71.8%	33.7%	21.8%	17.2%	47.9%	30.5%	171.6%	62.7%	103.3%	179.7%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#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: MERASTAR INSURANCE COMPANY	CoCode:	31968	Group Code:	215								
<b>Private Passenger Auto Physical Damage</b>	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	(1,836)	3,796	5,512	2,543	1,141	1,423	3,288	3,716	11,423	4,671	7,506	9,472
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	6,922	7,197	7,556	7,114	6,857	6,500	6,392	6,385	6,652	6,727	7,177	6,733
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	(661)	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	0	0	0	0	0	0	0	0	0	0	0	0
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	0	0	0	0	0	0	0
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	-26.5%	52.7%	72.9%	35.7%	16.6%	19.9%	51.4%	58.2%	171.7%	69.4%	104.6%	140.7%
Pre-refund combined ratio (6+7+2)/(3)	-26.5%	52.7%	72.9%	35.7%	16.6%	21.9%	51.4%	58.2%	171.7%	69.4%	104.6%	140.7%
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#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: RESPONSE INSURANCE COMPANY	CoCode: 43044	Group Code: 215										
<b>Private Passenger Auto Liability</b>	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	23,362	20,178	19,393	15,933	13,892	10,160	4,947	3,987	14,189	5,262	4,535	4,452
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	44,440	44,658	40,806	37,249	28,776	30,235	29,853	27,541	24,480	23,190	22,355	21,655
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	(3,007)	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	13,804	13,161	22,000	49,063	5,035	500	3,683	6,923	16,567	2,550	505	48,548
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	5	3	5	5	3	1	1	2	3	3	1	6
(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)	83.6%	74.7%	101.4%	174.5%	65.8%	32.1%	28.9%	39.6%	125.6%	33.7%	22.5%	244.7%
Pre-refund combined ratio (6+7+2)/(3)	83.6%	74.7%	101.4%	174.5%	65.8%	35.3%	28.9%	39.6%	125.6%	33.7%	22.5%	244.7%
Claims severity (6)/(8)	2,761	4,387	4,400	9,813	1,678	500	3,683	3,461	5,522	850	505	8,091

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: RESPONSE INSURANCE COMPANY	CoCode: 43044	Group Code: 215										
<b>Private Passenger Auto Physical Damage</b>	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	17,478	15,410	15,475	12,516	11,236	7,897	4,536	3,625	12,031	6,395	3,442	2,841
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	32,168	33,158	31,359	28,021	21,218	22,885	22,766	21,178	19,472	17,586	17,026	16,239
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	(2,275)	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	0	0	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	22,373	36,330	0	19,954	55,863	16,986	5,188	35,484	18,637	43,676	13,005	24,086
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	9	8	0	5	6	8	4	4	9	7	5	6
(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)	123.9%	156.0%	49.3%	115.9%	316.2%	98.9%	42.7%	184.7%	157.5%	284.7%	96.6%	165.8%
Pre-refund combined ratio (6+7+2)/(3)	123.9%	156.0%	49.3%	115.9%	316.2%	108.7%	42.7%	184.7%	157.5%	284.7%	96.6%	165.8%
Claims severity (6)/(8)	2,486	4,541	#DIV/0!	3,991	9,311	2,123	1,297	8,871	2,071	6,239	2,601	4,014

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: UNITRIN DIRECT PROPERTY & CASUALTY	CoCode:	10915	Group Code:	215								
<b>Private Passenger Auto Liability</b>	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	13,934	15,900	11,364	15,206	8,555	12,161	7,754	8,377	7,373	9,937	8,529	10,816
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	32,915	32,270	31,527	30,483	28,639	26,826	26,353	25,226	24,678	24,256	23,808	21,973
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	(2,809)	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	49,220	6,036	4,319	0	0	1,877	0	1,445	26,777	0	0
(7) Net Ultimate Adjusting & Other	0	0	0	672	0	0	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	3	1	2	0	0	1	0	1	4	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)	42.3%	201.8%	55.2%	66.3%	29.9%	41.0%	36.5%	33.2%	35.7%	151.4%	35.8%	49.2%
Pre-refund combined ratio (6+7+2)/(3)	42.3%	201.8%	55.2%	66.3%	29.9%	45.3%	36.5%	33.2%	35.7%	151.4%	35.8%	49.2%
Claims severity (6)/(8)	#DIV/0!	16,407	6,036	2,159	#DIV/0!	#DIV/0!	1,877	#DIV/0!	1,445	6,694	#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: UNITRIN DIRECT PROPERTY & CASUALTY	CoCode:	10915	Group Code:	215								
<b>Private Passenger Auto Physical Damage</b>	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	6,665	7,710	5,562	7,318	4,341	6,027	4,223	3,804	3,138	4,535	3,903	5,507
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	15,172	14,851	14,447	13,997	13,271	12,751	12,905	12,307	11,212	11,343	10,916	10,235
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	(1,311)	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	750	4,237	0	4,756	0	0	4,156	4,285	0	13,897	1,338	4,175
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1	6	0	3	0	0	3	3	0	5	2	3
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	48.9%	80.4%	38.5%	86.3%	32.7%	42.9%	64.9%	65.7%	28.0%	162.5%	48.0%	94.6%
Pre-refund combined ratio (6+7+2)/(3)	48.9%	80.4%	38.5%	86.3%	32.7%	47.3%	64.9%	65.7%	28.0%	162.5%	48.0%	94.6%
Claims severity (6)/(8)	750	706	#DIV/0!	1,585	#DIV/0!	#DIV/0!	1,385	1,428	#DIV/0!	2,779	669	1,392

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: UNITRIN DIRECT INSURANCE COMPANY	CoCode:	10226	Group Code:	215									
<b>Private Passenger Auto Liability</b>	Accident Quarter												
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021	
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	3,652	4,238	3,030	2,757	2,481	4,202	1,538	3,139	2,493	3,319	2,958	4,739	
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	5,968	5,760	5,439	4,987	4,953	4,761	4,431	4,018	3,554	3,674	4,186	4,293	
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	(475)	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	1,203	11,965	0	0	0	0	0	
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	0	0	0	
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	1	3	0	0	0	0	0	
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	0	
Post-refund combined ratio (6+7+2+5)/(3-4)	61.2%	73.6%	55.7%	55.3%	50.1%	103.2%	304.8%	78.1%	70.1%	90.3%	70.7%	110.4%	
Pre-refund combined ratio (6+7+2)/(3)	61.2%	73.6%	55.7%	55.3%	50.1%	113.5%	304.8%	78.1%	70.1%	90.3%	70.7%	110.4%	
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1,203	3,988	#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: UNITRIN DIRECT INSURANCE COMPANY	CoCode: 10226	Group Code: 215										
<b>Private Passenger Auto Physical Damage</b>	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	3,103	3,524	2,520	2,243	1,919	3,294	1,613	2,726	1,543	2,474	2,467	4,322
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	4,657	4,572	4,211	3,982	3,940	3,773	3,655	3,328	2,964	2,807	3,517	3,691
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	(375)	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	81	0	0	0	1,102	2,125	0	544	0	6,594	0
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	1	0	0	0	1	2	0	1	0	2	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)	66.6%	78.8%	59.8%	56.3%	48.7%	106.0%	102.3%	81.9%	70.4%	88.1%	257.6%	117.1%
Pre-refund combined ratio (6+7+2)/(3)	66.6%	78.8%	59.8%	56.3%	48.7%	116.5%	102.3%	81.9%	70.4%	88.1%	257.6%	117.1%
Claims severity (6)/(8)	#DIV/0!	81	#DIV/0!	#DIV/0!	#DIV/0!	1,102	1,063	#DIV/0!	544	#DIV/0!	3,297	#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: Unitrin Preferred Insurance Company	CoCode:	25909	Group Code:	215								
<b>Private Passenger Auto Liability</b>	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	417,290	472,379	385,297	291,714	326,256	309,336	271,393	279,522	186,723	232,171	170,391	117,215
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,657,015	1,532,334	1,383,253	1,233,232	1,092,258	956,891	863,353	776,105	694,467	635,905	587,864	527,860
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	107,933	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	369,417	500,615	639,290	596,114	382,026	304,200	394,051	160,084	47,719	255,816	380,808	159,083
(7) Net Ultimate Adjusting & Other	56,041	75,943	96,980	90,430	57,953	46,147	59,778	24,285	7,239	38,807	57,769	24,133
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	93	93	87	99	56	29	36	31	21	32	31	23
(9) Open Claim Counts	1	0	8	4	0	5	1	5	1	4	7	5
Post-refund combined ratio (6+7+2+5)/(3-4)	50.9%	68.5%	81.1%	79.3%	70.2%	77.7%	84.0%	59.8%	34.8%	82.8%	103.6%	56.9%
Pre-refund combined ratio (6+7+2)/(3)	50.9%	68.5%	81.1%	79.3%	70.2%	68.9%	84.0%	59.8%	34.8%	82.8%	103.6%	56.9%
Claims severity (6)/(8)	3,972	5,383	7,348	6,021	6,822	10,490	10,946	5,164	2,272	7,994	12,284	6,917

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: Unitrin Preferred Insurance Company	CoCode: 25909	Group Code: 215										
<b>Private Passenger Auto Physical Damage</b>	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	245,559	270,354	230,876	187,533	178,142	174,020	149,088	185,445	102,250	126,113	93,757	76,435
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	893,970	847,106	784,763	705,033	628,503	548,900	492,832	443,196	397,784	365,180	338,537	302,656
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	55,262	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	438,849	355,601	442,804	527,051	290,604	170,060	193,166	161,768	135,589	178,696	168,305	168,828
(7) Net Ultimate Adjusting & Other	70,260	56,932	70,893	84,381	46,526	27,227	30,926	25,899	21,708	28,609	26,946	27,029
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	158	152	140	125	88	61	67	62	52	64	48	56
(9) Open Claim Counts	0	0	4	1	0	0	2	1	0	0	2	2
Post-refund combined ratio (6+7+2+5)/(3-4)	84.4%	80.6%	94.9%	113.3%	82.0%	75.2%	75.7%	84.2%	65.2%	91.3%	85.4%	90.0%
Pre-refund combined ratio (6+7+2)/(3)	84.4%	80.6%	94.9%	113.3%	82.0%	67.6%	75.7%	84.2%	65.2%	91.3%	85.4%	90.0%
Claims severity (6)/(8)	2,778	2,339	3,163	4,216	3,302	2,788	2,883	2,609	2,607	2,792	3,506	3,015

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: Unitrin Safeguard Insurance Company	CoCode: 40703	Group Code: 215										
<b>Private Passenger Auto Liability</b>	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	401,182	420,548	383,447	392,188	398,308	331,528	254,990	282,859	264,439	341,569	265,284	243,530
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,255,083	1,528,871	1,564,162	1,442,740	1,288,954	1,173,606	1,136,309	1,052,438	960,076	929,934	926,738	901,367
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	129,801	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	761,725	1,328,352	2,005,122	770,881	664,443	649,070	1,001,590	539,136	1,117,417	588,135	892,505	379,147
(7) Net Ultimate Adjusting & Other	115,554	201,511	304,177	116,943	100,796	98,464	151,941	81,787	169,512	89,220	135,393	57,517
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	138	174	172	140	92	60	81	78	60	48	83	58
(9) Open Claim Counts	2	3	7	0	1	2	10	5	9	5	14	20
Post-refund combined ratio (6+7+2+5)/(3-4)	101.9%	127.6%	172.2%	88.7%	90.3%	103.4%	124.0%	85.9%	161.6%	109.6%	139.5%	75.5%
Pre-refund combined ratio (6+7+2)/(3)	101.9%	127.6%	172.2%	88.7%	90.3%	91.9%	124.0%	85.9%	161.6%	109.6%	139.5%	75.5%
Claims severity (6)/(8)	5,520	7,634	11,658	5,506	7,222	10,818	12,365	6,912	18,624	12,253	10,753	6,537

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: Unitrin Safeguard Insurance Company	CoCode: 40703	Group Code: 215										
<b>Private Passenger Auto Physical Damage</b>	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	271,375	287,558	306,117	300,582	312,575	283,001	232,796	227,989	233,811	274,986	232,455	226,171
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	806,477	927,036	983,313	955,553	898,452	854,251	852,405	794,696	747,427	745,989	752,720	744,769
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	87,902	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	754,621	976,128	875,038	733,114	605,749	416,066	573,914	605,157	447,272	355,641	633,682	644,350
(7) Net Ultimate Adjusting & Other	120,815	156,278	140,094	117,372	96,980	66,612	91,884	96,886	71,608	56,938	101,453	103,160
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	220	279	260	205	170	115	153	141	150	138	154	147
(9) Open Claim Counts	0	0	0	0	0	0	3	1	2	0	1	2
Post-refund combined ratio (6+7+2+5)/(3-4)	142.2%	153.2%	134.4%	120.5%	113.0%	99.9%	105.4%	117.0%	100.7%	92.2%	128.5%	130.7%
Pre-refund combined ratio (6+7+2)/(3)	142.2%	153.2%	134.4%	120.5%	113.0%	89.6%	105.4%	117.0%	100.7%	92.2%	128.5%	130.7%
Claims severity (6)/(8)	3,430	3,499	3,366	3,576	3,563	3,618	3,751	4,292	2,982	2,577	4,115	4,383

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.