



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 23, 2022

Mr. Steven W. Peacock, President
USAA Group
9800 Fredericksburg Road
San Antonio, TX. 78288

**Re: Garrison Property & Casualty Insurance Company, NAIC 21253
United Services Automobile Association, NAIC 25941
USAA Casualty Insurance Company, NAIC 25968
USAA General Indemnity Company, NAIC 18600
*Market Conduct Examination Verified Report***

Dear Mr. Peacock,

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: Garrison Property and Casualty Insurance Company	CoCode: 21253	Group Code: 0200										
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	355,705	225,544	175,989	170,699	372,787	230,695	244,843	333,488	323,426	311,139	358,322	501,201
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	2,227,885	2,263,024	2,319,701	2,368,615	2,441,827	2,562,722	2,651,674	2,692,300	2,672,601	2,713,303	2,727,680	2,734,945
(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	483,737	170,405	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	1,016,922	1,535,896	1,900,862	1,999,112	2,091,394	1,186,979	1,710,341	2,440,485	1,382,414	2,530,025	1,687,082	1,755,634
(7) Net Ultimate Adjusting & Other	206,741	155,240	112,620	232,680	270,054	147,870	316,869	328,727	264,800	223,973	229,281	237,808
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	259	263	316	305	245	166	283	265	212	281	248	276
(9) Open Claim Counts	1	1	5	4	6	1	9	9	9	21	22	62
Post-refund combined ratio (6+7+2+5)/(3-4)	70.9%	84.7%	94.4%	101.4%	112.0%	80.0%	92.1%	115.2%	73.7%	113.0%	83.4%	91.2%
Pre-refund combined ratio (6+7+2)/(3)	70.9%	84.7%	94.4%	101.4%	112.0%	61.1%	85.7%	115.2%	73.7%	113.0%	83.4%	91.2%
Claims severity (6)/(8)	3,926	5,840	6,015	6,554	8,536	7,150	6,044	9,209	6,521	9,004	6,803	6,361

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.

Data Disclaimers

-Earned exposures are the sum of coverage-level exposures in the liab/phys dam coverage group

-Earned Premium is provided on an uncapped basis

-DCC was not readily available aggregated by accident year, so ALAE is provided

-ULAE was provided rather than A&O, to complement with ALAE being provided in row 6

-Our COVID-related refund was accounted for as a policyholder dividend, not as an underwriting expense

Company Name: Garrison Property and Casualty Insurance Company	CoCode:	21253	Group Code: 0200										
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	342,739	223,727	174,130	170,087	381,363	231,213	262,486	359,342	364,352	343,145	409,276	558,480	
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	2,188,026	2,250,377	2,351,027	2,440,534	2,540,221	2,682,443	2,857,072	2,983,189	3,009,552	3,087,282	3,119,434	3,138,930	
(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	565,584	200,848	0	0	0	0	0	
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	1,477,655	1,551,084	1,490,867	1,726,980	1,514,657	1,292,844	1,866,449	1,775,177	1,538,558	2,040,363	2,255,717	2,650,547	
(7) Net Ultimate Adjusting & Other	168,671	156,809	114,109	186,326	213,015	153,742	214,718	213,844	257,826	233,816	231,726	249,452	
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	1591	1398	1419	1478	1320	1092	1453	1325	1511	1426	1411	1385	
(9) Open Claim Counts	0	1	0	1	2	0	2	2	2	8	18	49	
Post-refund combined ratio (6+7+2+5)/(3-4)	90.9%	85.8%	75.7%	85.4%	83.0%	83.6%	89.1%	78.7%	71.8%	84.8%	92.9%	110.2%	
Pre-refund combined ratio (6+7+2)/(3)	90.9%	85.8%	75.7%	85.4%	83.0%	62.5%	82.0%	78.7%	71.8%	84.8%	92.9%	110.2%	
Claims severity (6)/(8)	929	1,110	1,051	1,168	1,147	1,184	1,285	1,340	1,018	1,431	1,599	1,914	

Notes:

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Claim counts should be reported net of quota share reinsurance.

Data Disclaimers

-Earned exposures are the sum of coverage-level exposures in the liab/phys dam coverage group

-Earned Premium is provided on an uncapped basis

-DCC was not readily available aggregated by accident year, so ALAE is provided

-ULAE was provided rather than A&O, to complement with ALAE being provided in row 6

-Our COVID-related refund was accounted for as a policyholder dividend, not as an underwriting expense

Company Name: United Services Automobile Association	CoCode:	25941	Group Code:	200								
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	1,466,652	1,298,344	1,097,992	167,275	2,114,501	563,276	1,141,488	985,977	1,579,595	1,417,260	1,645,144	1,598,853
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	9,488,505	9,444,666	9,371,265	9,210,276	9,254,251	9,382,289	9,361,537	9,179,364	9,025,115	8,920,657	8,769,277	8,609,611
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	1,817,975	614,208	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	5,104,361	6,122,420	7,412,578	8,380,441	4,931,167	4,512,753	6,193,683	5,086,731	5,479,854	4,635,482	6,225,535	4,924,336
(7) Net Ultimate Adjusting & Other	1,061,197	593,335	822,369	951,268	1,190,701	907,603	750,115	833,779	1,044,869	754,510	646,131	774,684
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	817	968	943	926	706	403	587	597	524	634	660	641
(9) Open Claim Counts	8	7	13	17	14	9	22	20	28	30	58	153
Post-refund combined ratio (6+7+2+5)/(3-4)	80.4%	84.9%	99.6%	103.1%	89.0%	83.2%	92.9%	75.2%	89.8%	76.3%	97.1%	84.8%
Pre-refund combined ratio (6+7+2)/(3)	80.4%	84.9%	99.6%	103.1%	89.0%	63.8%	86.4%	75.2%	89.8%	76.3%	97.1%	84.8%
Claims severity (6)/(8)	6,248	6,325	7,861	9,050	6,985	11,198	10,551	8,520	10,458	7,311	9,433	7,682

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Claim counts should be reported net of quota share reinsurance.

Data Disclaimers

-Earned exposures are the sum of coverage-level exposures in the liab/phys dam coverage group

-Earned Premium is provided on an uncapped basis

-DCC was not readily available aggregated by accident year, so ALAE is provided

-ULAE was provided rather than A&O, to complement with ALAE being provided in row 6

-Our COVID-related refund was accounted for as a policyholder dividend, not as an underwriting expense

Company Name: United Services Automobile Association	CoCode:	25941	Group Code:	200								
Private Passenger Auto Physical Damage	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	1,170,380	954,676	843,384	79,573	1,844,179	422,581	934,943	915,118	1,365,204	1,329,551	1,500,462	1,519,030
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	7,644,457	7,725,599	7,849,079	7,918,568	8,085,593	8,280,687	8,404,469	8,407,997	8,376,848	8,380,856	8,344,081	8,227,592
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	1,796,289	606,882	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	5,126,937	5,075,270	5,114,508	6,339,850	4,465,072	3,053,943	4,700,816	4,627,436	4,496,061	5,060,485	5,792,498	6,445,484
(7) Net Ultimate Adjusting & Other	951,494	796,548	805,309	851,715	1,176,551	673,116	904,641	760,359	1,161,456	910,320	924,211	910,392
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	5039	5049	4538	4704	3741	3147	3916	3531	3800	3733	3948	3334
(9) Open Claim Counts	1	1	1	4	1	2	5	2	7	7	41	117
Post-refund combined ratio (6+7+2+5)/(3-4)	94.8%	88.4%	86.2%	91.8%	92.6%	71.8%	85.0%	75.0%	83.8%	87.1%	98.5%	107.9%
Pre-refund combined ratio (6+7+2)/(3)	94.8%	88.4%	86.2%	91.8%	92.6%	50.1%	77.8%	75.0%	83.8%	87.1%	98.5%	107.9%
Claims severity (6)/(8)	1,017	1,005	1,127	1,348	1,194	970	1,200	1,311	1,183	1,356	1,467	1,933

Notes:

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Data Disclaimers

-Earned exposures are the sum of coverage-level exposures in the liab/phys dam coverage group

-Earned Premium is provided on an uncapped basis

-DCC was not readily available aggregated by accident year, so ALAE is provided

-ULAE was provided rather than A&O, to complement with ALAE being provided in row 6

-Our COVID-related refund was accounted for as a policyholder dividend, not as an underwriting expense

Company Name: USAA Casualty Insurance Company	CoCode:	25968	Group Code:	200								
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	1,230,426	766,908	632,479	506,196	1,301,070	740,699	888,440	782,893	1,441,772	1,121,343	1,201,136	1,187,475
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	7,732,394	7,732,166	7,841,790	7,896,915	8,168,798	8,503,540	8,914,738	9,144,044	9,138,906	9,084,833	9,006,978	8,830,072
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	1,661,241	576,181	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	4,846,650	5,863,938	7,625,832	6,708,793	4,912,345	4,251,654	5,293,938	4,050,659	3,998,999	8,332,872	5,202,845	4,745,422
(7) Net Ultimate Adjusting & Other	973,878	606,139	444,823	996,374	821,420	667,791	823,227	656,020	773,844	611,168	624,294	545,491
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	946	938	989	1012	731	382	630	587	553	677	686	698
(9) Open Claim Counts	5	9	13	16	8	11	18	14	19	51	87	142
Post-refund combined ratio (6+7+2+5)/(3-4)	91.2%	93.6%	111.0%	104.0%	86.1%	86.1%	85.0%	60.0%	68.0%	110.8%	78.0%	73.4%
Pre-refund combined ratio (6+7+2)/(3)	91.2%	93.6%	111.0%	104.0%	86.1%	66.6%	78.6%	60.0%	68.0%	110.8%	78.0%	73.4%
Claims severity (6)/(8)	5,123	6,252	7,711	6,629	6,720	11,130	8,403	6,901	7,231	12,309	7,584	6,799

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

Claim counts should be reported net of quota share reinsurance.

Data Disclaimers

-Earned exposures are the sum of coverage-level exposures in the liab/phys dam coverage group

-Earned Premium is provided on an uncapped basis

-DCC was not readily available aggregated by accident year, so ALAE is provided

-ULAE was provided rather than A&O, to complement with ALAE being provided in row 6

-Our COVID-related refund was accounted for as a policyholder dividend, not as an underwriting expense

Company Name: USAA Casualty Insurance Company	CoCode:	25968	Group Code:	200								
Private Passenger Auto Physical Damage	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	1,138,377	714,888	588,982	481,168	1,188,166	662,840	796,608	705,700	1,319,258	1,042,164	1,111,004	1,117,982
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	7,107,719	7,221,206	7,352,507	7,409,711	7,569,887	7,735,478	8,087,364	8,330,002	8,397,293	8,455,537	8,482,204	8,367,530
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	1,615,369	562,516	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	5,557,010	4,992,200	5,172,659	5,541,113	4,487,007	2,799,598	4,355,220	4,679,173	4,465,909	5,056,670	5,640,647	6,995,155
(7) Net Ultimate Adjusting & Other	764,090	557,995	598,970	768,030	818,641	548,755	800,796	628,488	800,490	812,998	723,759	793,084
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	5380	4918	4674	4743	4012	3360	3910	3624	4331	3985	4197	3678
(9) Open Claim Counts	0	2	2	1	3	1	6	2	12	17	34	110
Post-refund combined ratio (6+7+2+5)/(3-4)	104.9%	86.8%	86.5%	91.6%	85.8%	72.7%	80.6%	72.2%	78.4%	81.7%	88.1%	106.4%
Pre-refund combined ratio (6+7+2)/(3)	104.9%	86.8%	86.5%	91.6%	85.8%	51.9%	73.6%	72.2%	78.4%	81.7%	88.1%	106.4%
Claims severity (6)/(8)	1,033	1,015	1,107	1,168	1,118	833	1,114	1,291	1,031	1,269	1,344	1,902

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- DCC was not readily available aggregated by accident year, so ALAE is provided
- ULAE was provided rather than A&O, to complement with ALAE being provided in row 6
- Our COVID-related refund was accounted for as a policyholder dividend, not as an underwriting expense

Company Name: USAA General Indemnity Company	CoCode:	18600	Group Code:	200								
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	819,098	605,869	435,595	444,778	938,950	637,896	632,577	786,820	863,036	781,794	833,852	867,618
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	5,867,738	5,884,873	5,984,507	6,132,775	6,311,993	6,549,982	6,601,998	6,503,121	6,399,885	6,362,712	6,263,566	6,155,615
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	1,275,995	437,769	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	4,382,212	4,594,956	5,005,795	5,540,330	3,503,767	2,726,642	4,592,961	5,228,706	3,881,584	4,529,273	4,589,398	4,584,160
(7) Net Ultimate Adjusting & Other	815,802	442,952	378,404	597,575	834,181	442,411	695,445	635,946	636,585	542,801	587,223	515,994
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	677	701	715	740	606	411	539	481	516	526	558	604
(9) Open Claim Counts	7	6	8	14	6	10	15	25	26	37	75	160
Post-refund combined ratio (6+7+2+5)/(3-4)	102.5%	95.9%	97.2%	107.3%	83.6%	77.6%	96.3%	102.3%	84.1%	92.0%	96.0%	96.9%
Pre-refund combined ratio (6+7+2)/(3)	102.5%	95.9%	97.2%	107.3%	83.6%	58.1%	89.7%	102.3%	84.1%	92.0%	96.0%	96.9%
Claims severity (6)/(8)	6,473	6,555	7,001	7,487	5,782	6,634	8,521	10,870	7,522	8,611	8,225	7,590

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Company Name: USAA General Indemnity Company	CoCode:	18600	Group Code:	200								
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	793,106	588,986	422,802	430,620	892,846	599,603	603,348	748,356	837,561	770,514	815,995	866,608
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	5,599,879	5,695,116	5,793,652	5,890,783	6,019,482	6,195,886	6,279,375	6,221,614	6,177,782	6,223,311	6,173,897	6,102,232
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	1,281,109	443,054	0	0	0	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	3,760,475	3,920,497	3,840,206	4,411,612	3,479,984	2,965,330	3,709,870	4,164,701	3,765,042	4,378,348	5,349,989	5,873,335
(7) Net Ultimate Adjusting & Other	500,858	360,124	333,831	452,094	553,671	359,340	541,145	416,632	582,131	579,463	476,852	497,600
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	3472	3261	3135	3174	2861	2461	2885	2498	3118	2908	2880	2646
(9) Open Claim Counts	2	0	1	1	1	0	3	6	10	17	48	108
Post-refund combined ratio (6+7+2+5)/(3-4)	90.3%	85.5%	79.3%	89.9%	81.8%	84.0%	84.4%	85.7%	83.9%	92.0%	107.6%	118.6%
Pre-refund combined ratio (6+7+2)/(3)	90.3%	85.5%	79.3%	89.9%	81.8%	63.3%	77.3%	85.7%	83.9%	92.0%	107.6%	118.6%
Claims severity (6)/(8)	1,083	1,202	1,225	1,390	1,216	1,205	1,286	1,667	1,208	1,506	1,858	2,220

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.

Data Disclaimers

-Earned exposures are the sum of coverage-level exposures in the liab/phys dam coverage group

-Earned Premium is provided on an uncapped basis

-DCC was not readily available aggregated by accident year, so ALAE is provided

-ULAE was provided rather than A&O, to complement with ALAE being provided in row 6

-Our COVID-related refund was accounted for as a policyholder dividend, not as an underwriting expense