



# Illinois Department of Insurance

## **2025**

### Cost Containment Annual Report to the General Assembly

JB PRITZKER  
Governor

ANN GILLESPIE  
Director



# Illinois Department of Insurance

---

**JB PRITZKER**  
Governor

**ANN GILLESPIE**  
Director

July 1, 2025

To the Honorable Members of the General Assembly:

The Illinois Insurance Cost Containment Act ("Act") requires the Director of Insurance to submit an Annual Report to the General Assembly containing an analysis of portions of the Illinois insurance market and the data collected pursuant to the Act (215 ILCS 5/1200 et al.).

In accordance with the Act, I am pleased to submit the Annual Report to the General Assembly on Insurance Cost Containment for 2025. The report contains significant information from a national and Illinois perspective regarding the current condition of the property/casualty insurance industry.

Sincerely,

A handwritten signature in black ink that reads "Ann Gillespie".

**Ann Gillespie**  
Director of Insurance

**Springfield Office**  
320 W. Washington Street  
Springfield, Illinois 62767  
(217) 782-4515  
<http://insurance.illinois.gov>

**Chicago Office**  
115 S. LaSalle Street, 13<sup>th</sup> Floor  
Chicago, Illinois 60603  
(312) 814-2420  
<http://insurance.illinois.gov>

## Table of Contents

OVERVIEW.....	4
SECTION 1: OVERALL PROPERTY/CASUALTY INDUSTRY SUMMARY.....	5
SECTION 2: INDIVIDUAL LINE OF COVERAGE ANALYSIS.....	7
HOMEOWNERS.....	7
PRIVATE PASSENGER AUTOMOBILE LIABILITY.....	11
PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE.....	14
COMMERCIAL AUTOMOBILE LIABILITY.....	17
MEDICAL MALPRACTICE LIABILITY.....	20
OTHER LIABILITY.....	23
WORKERS’ COMPENSATION INSURANCE.....	26
SECTION 3: RESIDUAL MARKET MECHANISMS.....	28
PROPERTY.....	28
AUTOMOBILE.....	29
WORKERS’ COMPENSATION.....	29
SURPLUS LINES ASSOCIATION.....	31
SECTION 4: OVERALL MARKET PROFITABILITY AND FINANCIAL REGULATION.....	32
PROFITABILITY.....	32
UNDERWRITING EXPERIENCE.....	34
INVESTMENT INCOME.....	34
INSURANCE REGULATION PRINCIPLES.....	35
APPENDIX A.....	36
APPENDIX B.....	37
APPENDIX C.....	38
APPENDIX D.....	39
APPENDIX E.....	41
APPENDIX F.....	43

## Overview

This report analyzes the Illinois insurance market based on companies licensed to conduct business in the State.

### SECTION 1: OVERALL PROPERTY/CASUALTY INDUSTRY SUMMARY

Section 1 compares the Illinois property/casualty marketplace to countrywide data. It also provides a breakdown of all property/casualty premiums written on a regional basis and by significant line of business within Illinois.

### SECTION 2: INDIVIDUAL LINE OF COVERAGE ANALYSIS

Section 2 provides a detailed review of each of the following areas of insurance within the state of Illinois:

- Homeowners
- Private Passenger Auto Liability
- Private Passenger Auto Physical Damage
- Commercial Auto Liability
- Workers' Compensation
- Medical Malpractice
- Other Liability

The Herfindahl/Hirschmann Index ("HHI") is a measure of the size of companies and is widely accepted as an accurate indicator of the level of competition among individual companies in any given marketplace. The HHI is calculated by the summation of the squares of each company's individual market share.

Generally, an HHI of 1800 or above is an indication that the given market may be highly concentrated and may possibly reflect anti-competitive characteristics. This section contains a historical graph of the HHI for each of the lines of business indicated above.

### SECTION 3: RESIDUAL MARKET MECHANISMS

Section 3 details activities of the residual market and the surplus lines market.

Residual Market Mechanisms are established to provide specific insurance coverages to Illinois consumers who are unable to buy coverage in the open or voluntary markets. Coverages available to Illinois consumers through residual markets include property coverage, automobile coverage, and workers' compensation coverage. The residual markets (FAIR Plan, Auto Plan, and Workers' Compensation Assigned Risk Pool) all have very small shares of the market which indicates healthy competition.

Illinois consumers unable to obtain coverage in either the voluntary market or the residual market mechanisms may be able to obtain coverage in the surplus lines market. The Department has little regulatory control regarding coverage placed in the surplus lines market.

### SECTION 4: OVERALL MARKETPLACE CONDITIONS

Section 4 examines several financial principles that are generally accepted as measurements of market reliability and profitability. The Department monitors all available data related to the property/casualty insurance industry to encourage a healthy, competitive, and reliable insurance market for all Illinois consumers.

## SECTION 1: OVERALL PROPERTY/CASUALTY INDUSTRY SUMMARY

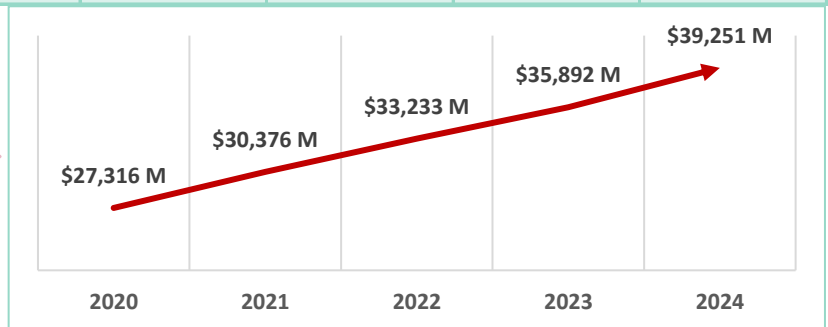
The following provides a breakdown of total direct written premiums and incurred losses for the property/casualty industry by state. Illinois is ranked 5th with a direct written premium totaling \$39 billion in 2024, representing 3.74 percent of the total written premium countrywide. The Illinois loss ratio has decreased 6.13 percentage points (62.76% - 68.89%) from 2023 to 2024. It is slightly above the countrywide average of 61.93 percent, which has decreased 3.77 percentage points (61.93% - 65.70%) during the same period.

### Total US Property/Casualty Industry State Distribution and Loss Experience (\$ in millions)

Rank	State	Direct Written Premiums	% Total Direct Written Premiums		Pure Direct Loss Ratio %	
		2024	2024	2023	2024	2023
1	California	\$124,259M	11.84%	11.63%	61.48%	66.75%
2	Texas	\$102,697M	9.79%	9.72%	64.90%	68.91%
3	Florida	\$95,570M	9.11%	9.21%	62.45%	57.45%
4	New York	\$69,089M	6.58%	6.66%	64.56%	64.83%
5	Illinois	\$39,251M	3.74%	3.76%	62.76%	68.89%
6	Georgia	\$35,631M	3.40%	3.35%	77.37%	73.70%
7	Pennsylvania	\$35,307M	3.36%	3.41%	58.98%	61.22%
8	New Jersey	\$31,654M	3.02%	3.04%	63.41%	64.06%
9	Michigan	\$26,890M	2.56%	2.56%	62.82%	65.83%
10	North Carolina	\$26,402M	2.52%	2.51%	66.33%	59.63%
11	Ohio	\$25,485M	2.43%	2.45%	57.91%	64.93%
12	Massachusetts	\$22,844M	2.18%	2.24%	48.44%	55.29%
13	Colorado	\$22,677M	2.16%	2.15%	61.35%	77.68%
14	Virginia	\$22,270M	2.12%	2.12%	55.24%	54.53%
15	Washington	\$20,887M	1.99%	1.89%	69.21%	71.92%
16	Arizona	\$19,951M	1.90%	1.88%	57.76%	64.36%
17	Tennessee	\$19,330M	1.84%	1.82%	58.03%	70.03%
18	Minnesota	\$18,902M	1.80%	1.79%	59.05%	77.24%
19	Missouri	\$18,699M	1.78%	1.81%	69.30%	69.42%
20	Louisiana	\$17,858M	1.70%	1.70%	51.26%	57.17%
	All Other	\$253,645M	24.17%	24.29%	60.16%	66.38%
	Total/Average	\$1,049,298M	100.00%	100.00%	61.93%	65.70%

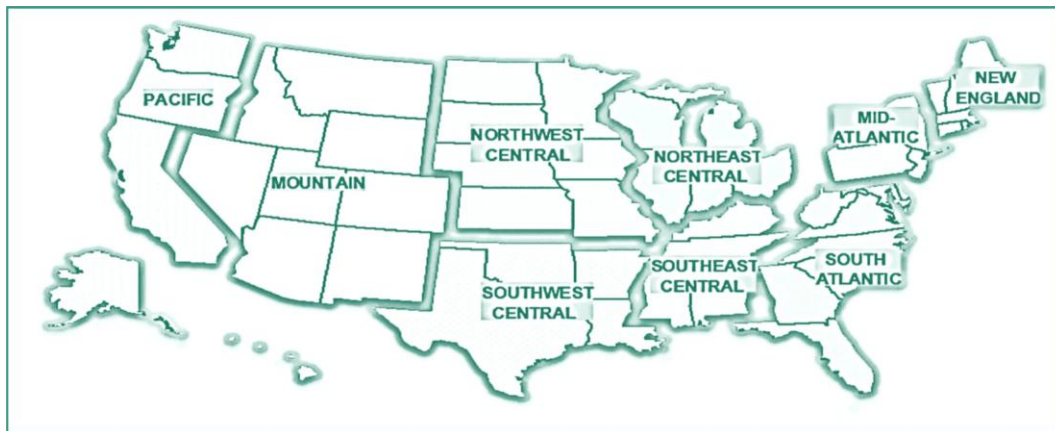
#### 5 Year Trend

Total direct written premiums for the Illinois property/casualty industry their upward trend.



## Distribution of Direct Written Premium & Loss Ratios by Region

The following identifies the percentage of total written premium, direct loss ratio, and the five-year average loss ratio for the property/casualty industry in the ten regions of the United States and its territories during 2024. All regions reported a lower or essentially unchanged loss ratio in 2024 than their five-year loss ratio average. Illinois constitutes 31.33% of all direct written premiums in the Northeast Central Region (includes IL, IN, OH, MI, WI) in 2024.



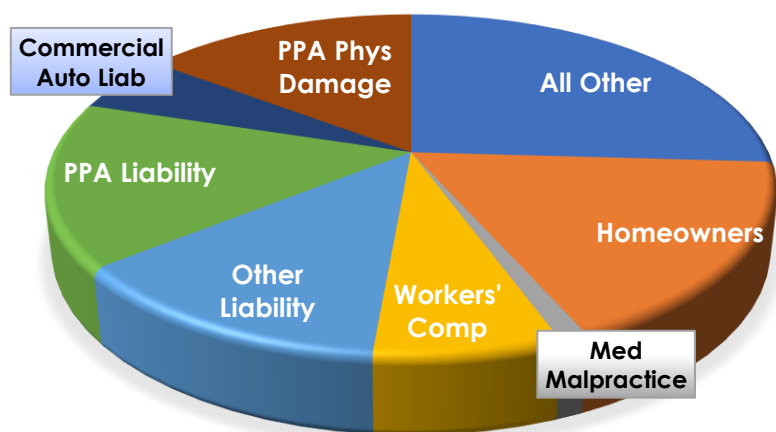
2024	Pacific	Mountain	NW Central	SW Central	NE Central	SE Central	South Atlantic	Mid Atlantic	New England	Other*	Total All Regions
% Total Direct Written Premium	15.51%	7.45%	7.11%	13.51%	11.94%	5.04%	21.49%	12.97%	4.61%	0.38%	100.00%
Direct Loss Ratio	62.04%	61.35%	63.51%	63.37%	61.00%	56.50%	64.38%	62.85%	52.74%	31.38%	61.93%
5 Year Average Loss Ratio	61.48%	62.64%	68.34%	70.46%	61.28%	63.49%	64.24%	62.31%	54.06%	38.16%	63.55%

Source: NAIC State Data Network; Aggregate Schedule T for all property/casualty insurers.

\*Other includes United States territories of American Samoa, Guam, North Mariana Islands, Puerto Rico and the U.S. Virgin Islands.

## Percent of All Property/Casualty Premiums Written in Illinois by Line

The chart reflects the distribution of all Illinois property/casualty insurance premiums written during 2024. Personal lines of insurance include homeowners multiperil, private passenger automobile liability, and private passenger automobile physical damage coverage. Combined, these coverages make up approximately 48 percent of the overall property/ casualty insurance written in the State of Illinois.



Source: NAIC State Data Network, 2024 Illinois State Page Exhibit

## SECTION 2: INDIVIDUAL LINE OF COVERAGE ANALYSIS

### HOMEOWNERS

The homeowners market in Illinois experienced an increase of 14.7 percent in written premium during 2024, and the market experienced an 11.6 percent countrywide increase. The following table compares underwriting results for homeowners insurance written in Illinois to statistics reflecting the same market countrywide.

### Homeowners Underwriting Results

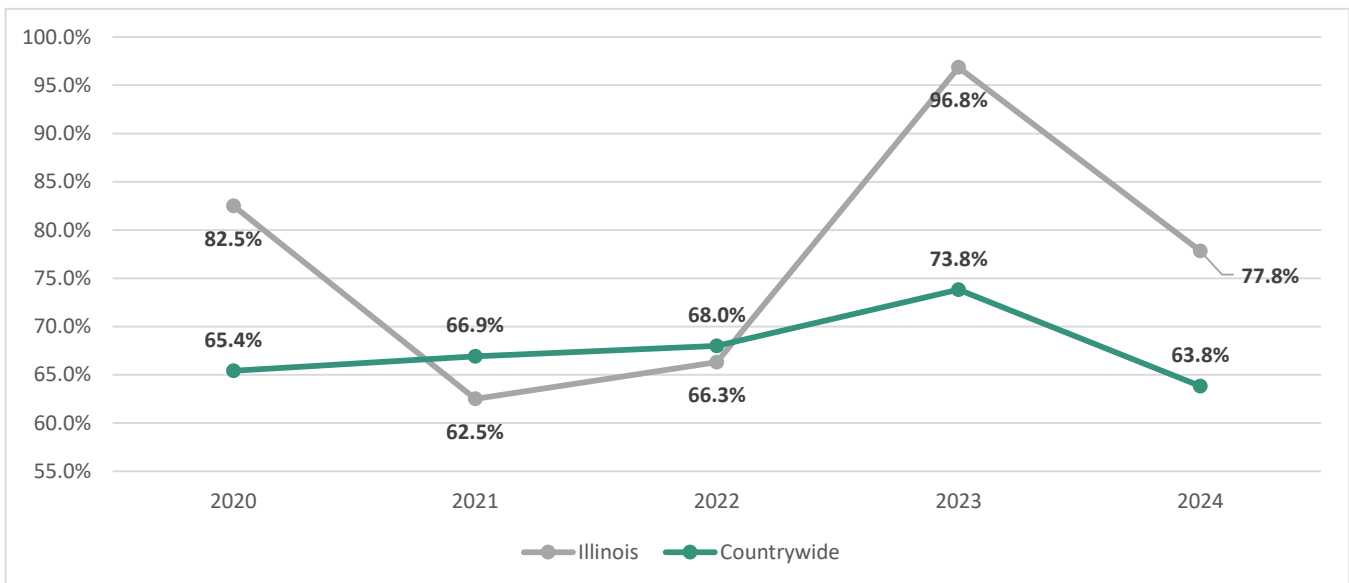
Homeowners	Illinois	Countrywide*
Direct Written Premiums	\$6,321,258,981	\$124,928,868,022
Direct Earned Premiums	\$5,893,572,698	\$118,083,644,548
Incurred Losses	77.82%	63.82%
Defense & Cost Containment Expenses Incurred	1.06%	1.45%
Commissions and Brokerage Expenses	12.07%	12.02%
Taxes, Licenses & Fees	1.69%	2.43%

NAIC State Data Network, 2024 Illinois State Page Exhibit

\*Illinois-licensed insurers

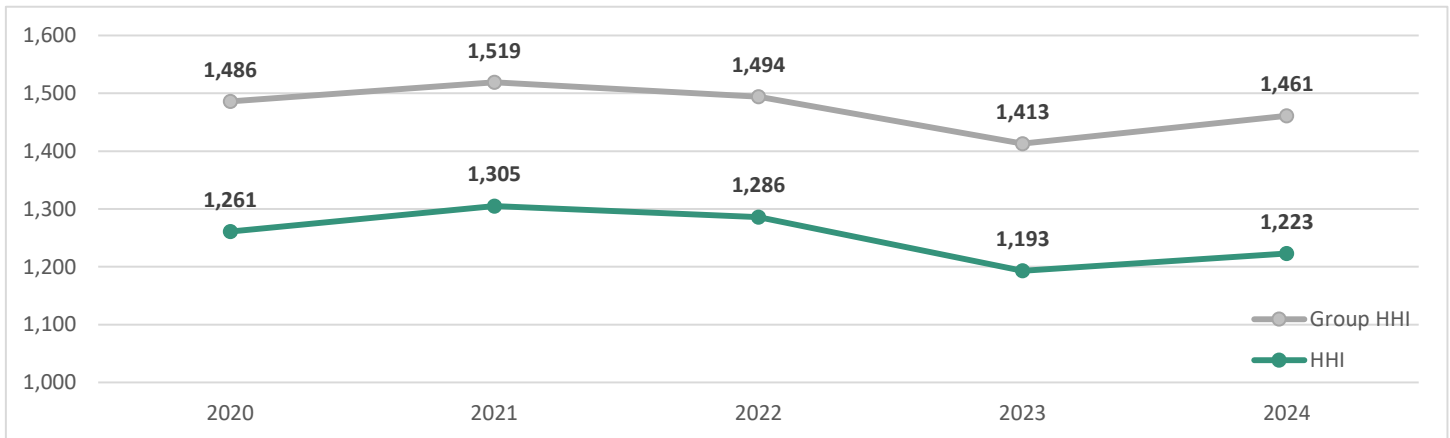
The following shows a five-year trend of incurred loss ratios for homeowners insurance. The loss ratio in Illinois decreased 19 percentage points from 2023 to 2024, while the countrywide loss ratio decreased 10 percentage points in the same period.

### Homeowners Losses as a Percent of Earned Premium



The graph below reflects the Herfindahl/Hirschmann Index (“HHI”) for Illinois homeowners insurance from 2020 through 2024. Generally, an HHI of 1800 or above is an indication a given market may be highly concentrated and may be approaching anti-competitive behavior. As the chart shows, the homeowners insurance market available to Illinois consumers remains stable.

### Illinois Homeowners Insurance Market Concentration



The following identifies the top ten writers of homeowners insurance in Illinois based on written premium in 2023 and 2024. The ten companies identified wrote \$4.0 billion in direct written premium and comprised 63.7 percent of the Illinois market share in 2024.

### Top 10 Private Homeowners Insurers in Illinois

Company	2024 Written Premium	2023 Written Premium	2024 Market Share	2023 Market Share	2024 Loss Ratio	2023 Loss Ratio
State Farm Fire & Cas Co	\$2,056,310,925	\$1,756,451,328	32.53%	31.87%	93.31%	94.85%
Allstate Vehicle & Prop Ins Co	\$499,608,723	\$418,712,936	7.90%	7.60%	72.19%	105.80%
Country Mut Ins Co	\$304,970,907	\$400,790,035	4.82%	7.27%	69.54%	116.29%
Travco Ins Co	\$242,537,723	\$204,313,303	3.84%	3.71%	73.76%	103.43%
Country Pref Ins Co	\$215,902,462	\$42,471,557	3.42%	0.77%	71.47%	64.70%
Erie Ins Co	\$150,066,855	\$108,845,604	2.37%	1.97%	106.15%	116.91%
Homesite Ins Co of FL	\$148,078,835	\$103,793,632	2.34%	1.88%	49.65%	63.86%
American Family Mut Ins Co SI	\$144,394,411	\$135,628,258	2.28%	2.46%	53.44%	88.88%
Auto Owners Ins Co	\$141,543,852	\$100,025,318	2.24%	1.81%	66.27%	118.76%
Farmers Ins Exch	\$125,004,210	\$129,590,001	1.98%	2.35%	68.30%	89.49%

Source: NAIC State Data Network, 2023 & 2024 Illinois State Page Exhibit

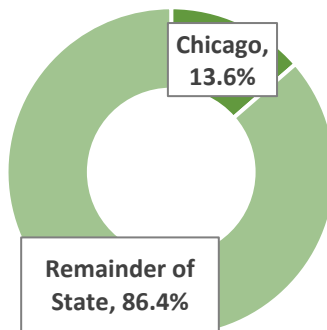
Pursuant to Title 50 Illinois Administrative Code Part 4203 ("Part 4203") and as authorized by the Illinois Insurance Cost Containment Act, 215 ILCS 5/1200 et seq, the Department collects homeowners data based on the geographical location of the insured. The data allows the Department to identify and compare the 2023 Statewide Market Share to City of Chicago and Remainder of State market share for each company. Please note that the most recent data year available at the time of publishing was 2023.

### Top 10 Homeowners Insurers in Illinois Market Share Based on Location

Company	2023 Statewide Market Share	2023 City of Chicago Market Share	2023 Remainder of State Market Share
State Farm Fire and Casualty Company	33.25%	35.46%	32.84%
ALLSTATE VEHICLE AND PROP INS CO	7.81%	9.58%	7.47%
Travco Insurance Company	3.83%	5.47%	3.52%
Allstate Indemnity Company	1.90%	3.69%	1.57%
Allstate Insurance Company	1.63%	3.60%	1.27%
American Family Mutual Insurance Co S I	2.53%	2.69%	2.50%
Auto Owners Insurance Company	2.44%	2.43%	2.44%
American Family Insurance Company	2.00%	1.93%	2.01%
Farmers Insurance Exchange	2.41%	1.88%	2.51%
Country Mutual Insurance Company	7.57%	1.78%	8.66%

The following shows the portion of the homeowners market share for the City of Chicago compared to the portion that is for the remainder of the State for all companies statewide writing homeowners insurance in Illinois based on written premium in 2023.

### Homeowners Statewide Market Share Based on Location



## Illinois Homeowners Premium by Coverage Types

The following table summarizes the amount of written premium paid by Illinois homeowners for each of the coverage types identified on this page. The most recent coverage data available is for the year 2023.

Homeowners Insurance is generally purchased in one of several standard coverage types. The coverage types acknowledged as industry standards are HO-1, HO-2, HO-3, HO-4, HO-5, HO-6, and HO-8.

**Basic Form (HO-1)** - The most basic coverage type providing coverage against 11 specific factors or perils: fire, lightning, smoke, vandalism, theft, ice, snow, windstorm, hail, riot, and volcano eruption. The popularity of this policy has diminished over the years due to the policy's extensive coverage gaps.

**Broad Form (HO-2)** - This policy is also considered a basic coverage but with a wider scope of coverage than the HO-1. Coverage under an HO-2 policy is limited to 17 perils specifically listed in the policy.

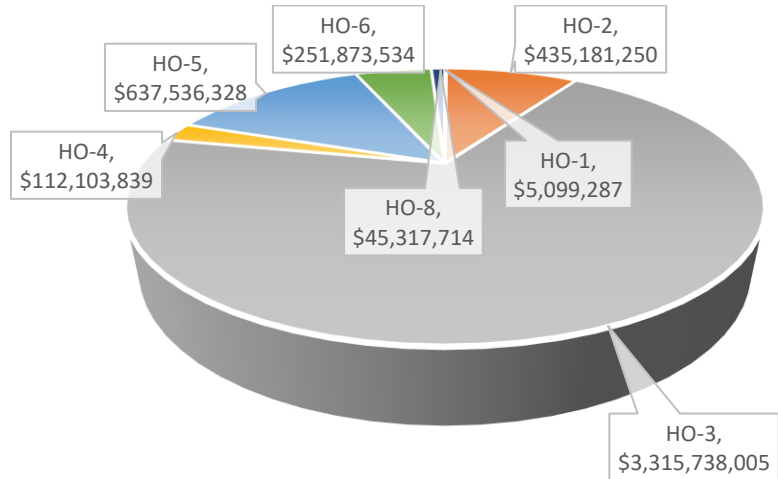
**Special Form (HO-3)** - Offers property and liability coverage for the dwelling, other structures, and loss of use of the dwelling and other structures for all perils specifically listed in the policy (e.g., fire, lightning, windstorm and hail, falling objects, etc.). Personal property is also covered for perils listed in the policy. HO-3 covers more perils than an HO-2 policy.

**Tenants Form (HO-4)** - Provides coverage for a renter's personal property, liability, and additional living expenses.

**Comprehensive Form (HO-5)** - Covers homeowners' home and personal property for everything that is not specifically excluded in homeowners' policy. This type of policy provides the broadest coverage available but is not offered by all insurers and is usually more expensive. Personal property coverage under an HO-5 is generally broader than an HO-3 policy.

**Condominium Form (HO-6)** - Covers a condominium owner's personal property and any additions and alterations made to the inside of the owner's unit. Condominium owners can also buy endorsements to protect property and for liability associated with their shares in the condominium association's common ownership.

**Modified Coverage Form (HO-8)** - Provides coverage when an older home's replacement cost far exceeds its market value. This form allows the policyholder to carry lower limits of insurance rather than try to maintain 80% of replacement cost. The HO-8 policy provides varying methods of loss payment depending on whether the damaged or destroyed building is repaired or replaced.



## PRIVATE PASSENGER AUTOMOBILE LIABILITY

The amount of written premium in Illinois and countrywide both reflect an increase. The following table compares underwriting results for private passenger auto (PPA) liability insurance written in Illinois with that written countrywide during 2024.

### Private Passenger Automobile Liability Underwriting Results

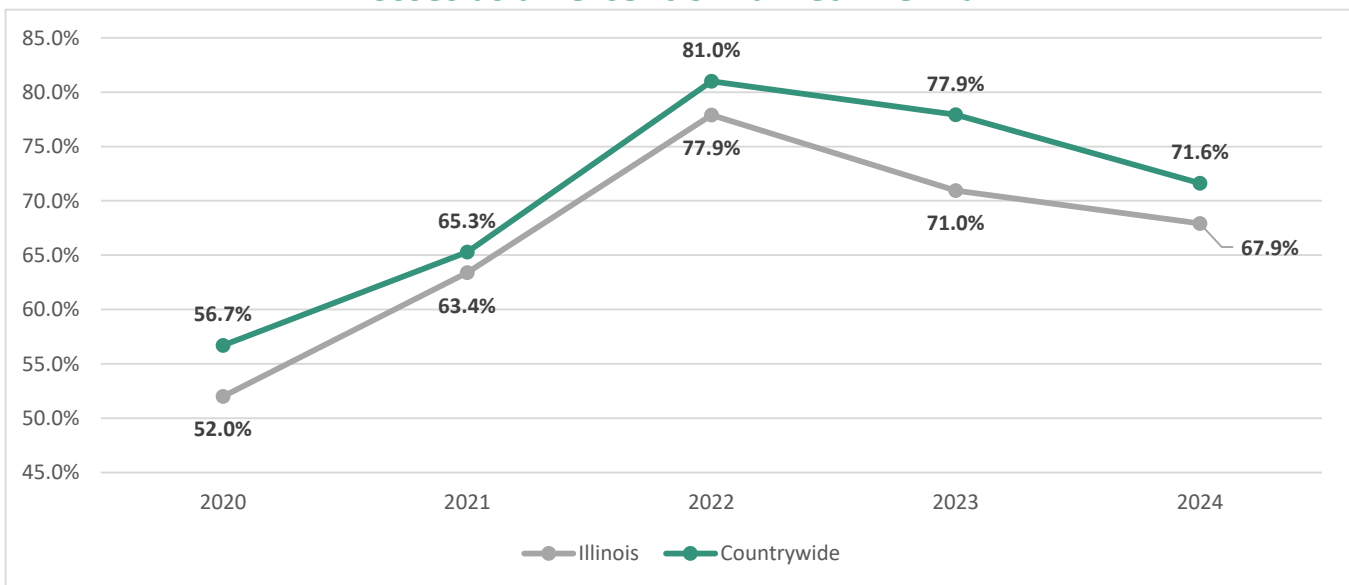
PPA Liability	Illinois	Countrywide*
Direct Written Premiums	\$5,673,204,437	\$138,214,900,041
Direct Earned Premiums	\$5,557,659,042	\$135,225,830,635
Incurred Losses	67.92%	71.64%
Defense & Cost Containment Expenses Incurred	2.98%	3.54%
Commissions and Brokerage Expenses	9.38%	7.50%
Taxes, Licenses & Fees	1.33%	2.38%

NAIC State Data Network, 2024 Illinois State Page Exhibit

\*Illinois-licensed insurers

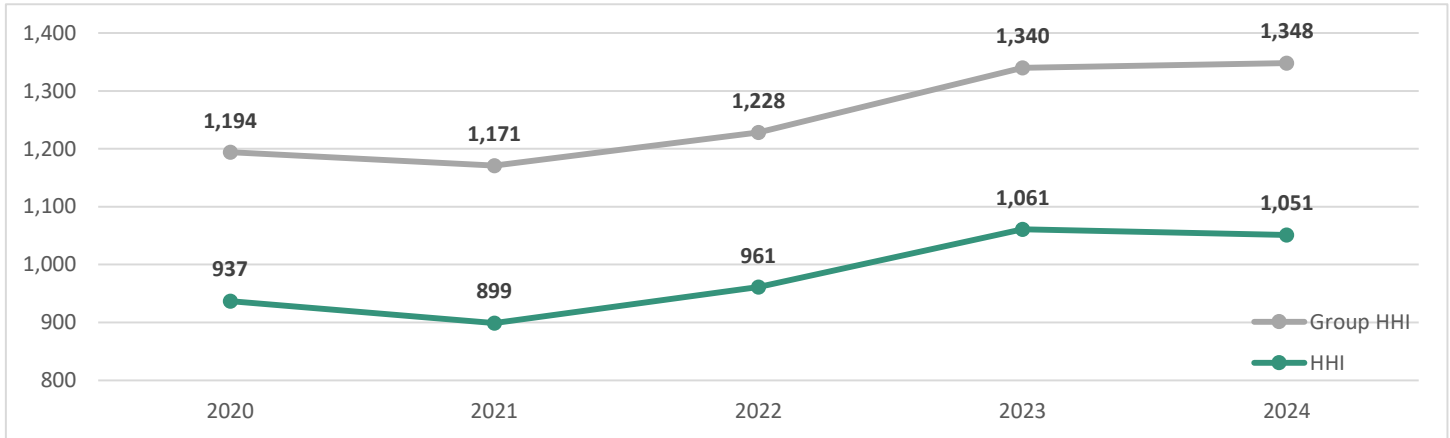
As reflected in the following chart, the loss ratios for private passenger automobile liability insurance decreased 3 percentage points (67.9% - 71.0%) in Illinois and decreased 6.3 percentage points (71.6% - 77.9%) countrywide in 2024.

### Private Passenger Automobile Liability Losses as a Percent of Earned Premium



With an HHI well below 1800, the private passenger automobile liability insurance market in Illinois continues to remain highly competitive.

### Illinois Private Passenger Auto Liability Insurance Market Concentration



The following identifies the top ten writers of private passenger automobile liability insurance in Illinois based on written premium in 2023 and 2024. In summary, the ten companies identified wrote \$3.7 billion in direct written premium and comprised 65.2 percent of the Illinois market share in 2024.

### Top 10 Private Passenger Automobile Liability Insurers in Illinois

Company	2024 Written Premium	2023 Written Premium	2024 Market Share	2023 Market Share	2024 Loss Ratio	2023 Loss Ratio
State Farm Mut Auto Ins Co	\$1,630,645,557	\$1,461,401,816	28.74%	28.51%	74.15%	76.51%
Progressive Universal Ins Co	\$458,771,914	\$339,777,523	8.09%	6.63%	52.93%	59.33%
Allstate Fire & Cas Ins Co	\$443,478,033	\$440,784,714	7.82%	8.60%	67.06%	67.17%
Progressive Northern Ins Co	\$304,026,861	\$230,203,212	5.36%	4.49%	60.68%	69.08%
Country Pref Ins Co	\$269,275,799	\$233,712,037	4.75%	4.56%	57.47%	68.42%
GEICO Secure Ins Co	\$146,998,170	\$129,809,448	2.59%	2.53%	62.64%	63.99%
Geico Cas Co	\$137,750,805	\$164,156,304	2.43%	3.20%	64.66%	59.68%
American Family Ins Co	\$106,818,807	\$110,964,697	1.88%	2.17%	63.35%	74.00%
Standard Fire Ins Co	\$105,064,748	\$98,506,550	1.85%	1.92%	62.19%	68.23%
Country Mut Ins Co	\$96,432,564	\$82,371,482	1.70%	1.61%	61.50%	72.85%

Source: NAIC State Data Network, 2023 & 2024 Illinois State Page Exhibit

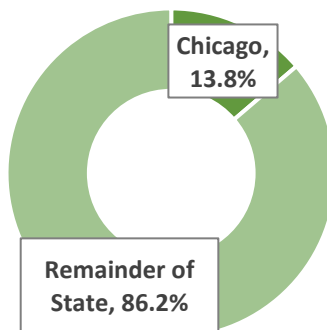
Pursuant to Part 4203 and as authorized by the Illinois Insurance Cost Containment Act, 215 ILCS 5/1200 et seq, the Department collects private passenger automobile liability data based on the geographical location of the insured. The data allows the Department to identify and compare the 2023 Statewide Market Share to City of Chicago and Remainder of State market share for each company. Please note that the most recent data year available at the time of publishing was 2023.

### Top 10 Private Passenger Automobile Liability Insurers in Illinois Market Share Based on Location

Company	2023 Statewide Market Share	2023 City of Chicago Market Share	2023 Remainder of State Market Share
State Farm Mutual Automobile Insurance C	32.96%	33.22%	32.91%
Allstate Fire and Casualty Ins Co	9.94%	11.90%	9.57%
Progressive Universal Ins Co	7.66%	5.90%	8.00%
GEICO Secure Insurance Company	2.93%	4.80%	2.57%
GEICO Casualty Company	3.70%	4.73%	3.51%
Direct Auto Insurance Company	1.33%	3.47%	0.92%
Progressive Northern Insurance Company	5.19%	3.29%	5.55%
Unique Insurance Company	1.03%	2.37%	0.77%
American Family Insurance Company	2.50%	2.31%	2.53%
Standard Fire Insurance Company The	2.22%	2.09%	2.25%

The following shows the portion of the private passenger automobile liability market share for the City of Chicago compared to the portion that is for the remainder of the State for all companies statewide writing private passenger automobile liability insurance in Illinois based on written premium in 2023.

### Private Passenger Automobile Liability Insurance Statewide Market Share Based on Location



## PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE

The physical damage market in Illinois experienced an increase of 11.7 percent in written premium during 2024, and the market experienced a 13.7 percent countrywide increase. The following table compares underwriting results for private passenger automobile physical damage insurance written in Illinois to statistics reflecting the same market countrywide.

### Private Passenger Automobile Physical Damage Underwriting Results

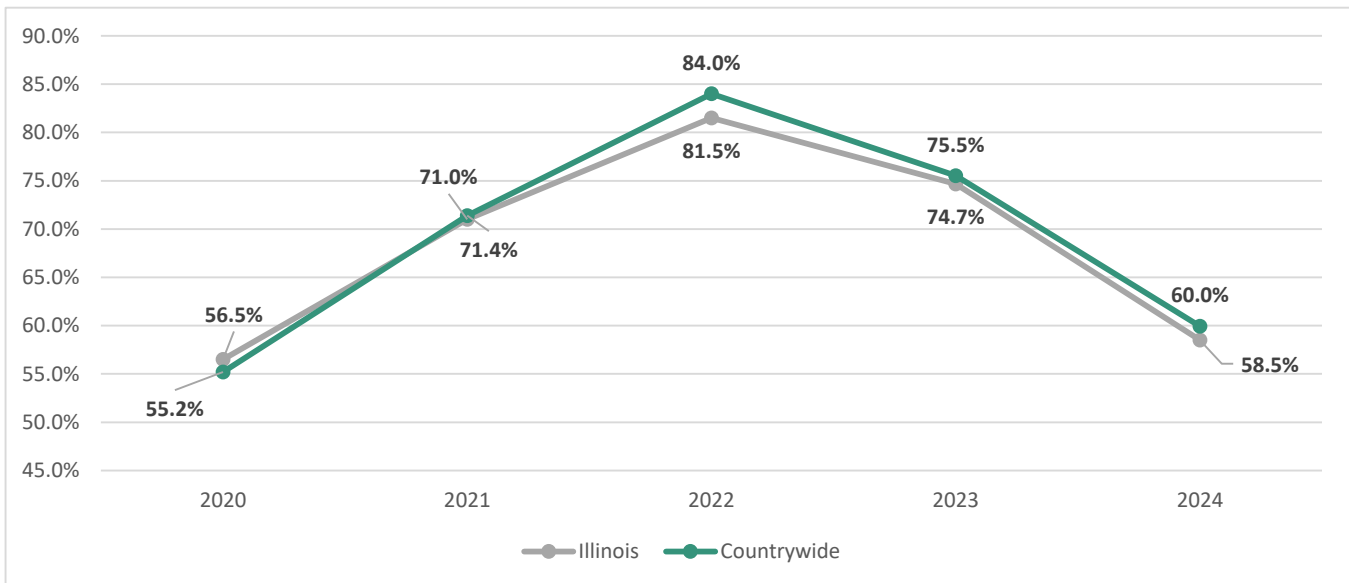
PPA Physical Damage	Illinois	Countrywide*
Direct Written Premiums	\$5,318,291,582	\$121,911,665,943
Direct Earned Premiums	\$5,210,389,893	\$118,916,791,143
Incurred Losses	58.50%	59.96%
Defense & Cost Containment Expenses Incurred	0.23%	0.27%
Commissions and Brokerage Expenses	9.44%	7.79%
Taxes, Licenses & Fees	1.40%	2.26%

NAIC State Data Network, 2024 Illinois State Page Exhibit

\*Illinois-licensed insurers

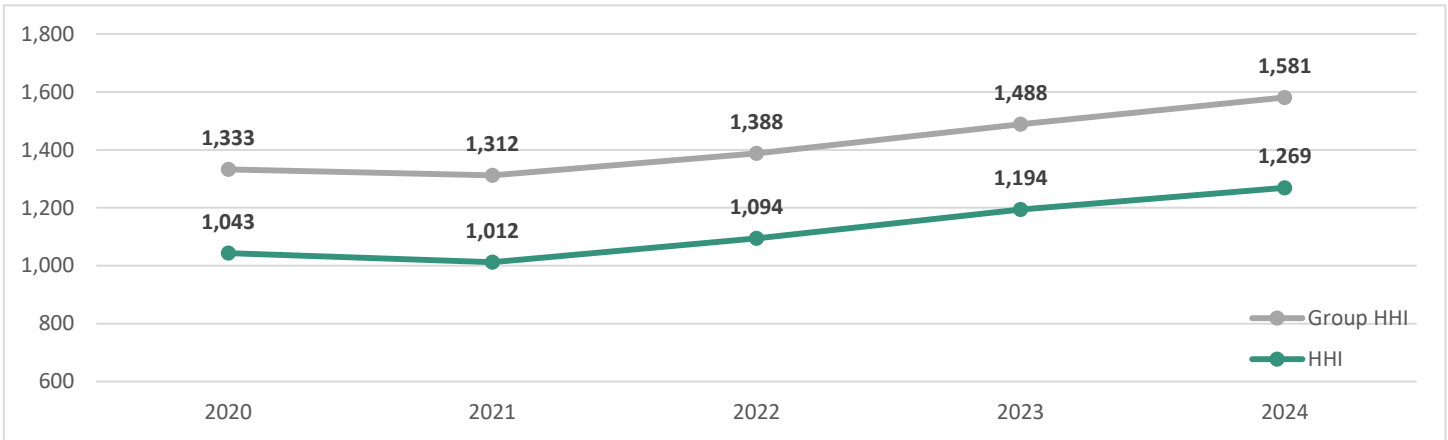
In 2024, the private passenger physical damage loss ratio decreased countrywide by 15.6 percentage points (60.0% - 75.5%) and decreased in Illinois by 16.2 percentage points (58.5% - 74.7%).

### Private Passenger Automobile Physical Damage Losses as a Percent of Earned Premium



As private passenger automobile liability insurance and private passenger automobile physical damage insurance are closely associated and generally marketed jointly, the market concentrations of the two lines are closely related. As reflected in the following chart, the Department’s research continues to indicate Illinois consumers are experiencing a healthy and competitive private passenger automobile physical damage market.

### Illinois Private Passenger Physical Damage Insurance Market Concentration



The following identifies the top ten writers of private passenger automobile physical damage insurance in Illinois based on written premium in 2023 and 2024. In summary, the ten companies identified wrote \$3.6 billion in direct written premium and comprised 67.5 percent of the Illinois market share in 2024.

### Top 10 Private Passenger Automobile Physical Damage Insurers in Illinois

Company	2024 Written Premium	2023 Written Premium	2024 Market Share	2023 Market Share	2024 Loss Ratio	2023 Loss Ratio
State Farm Mut Auto Ins Co	\$1,739,373,167	\$1,488,634,141	32.71%	31.27%	63.31%	78.48%
Allstate Fire & Cas Ins Co	\$430,622,976	\$417,239,083	8.10%	8.77%	51.81%	65.96%
Progressive Universal Ins Co	\$348,640,962	\$271,367,218	6.56%	5.70%	65.25%	73.92%
Progressive Northern Ins Co	\$259,131,618	\$204,791,916	4.87%	4.30%	56.33%	67.86%
Country Pref Ins Co	\$252,547,273	\$217,332,159	4.75%	4.57%	61.79%	74.43%
Geico Cas Co	\$130,245,768	\$143,412,352	2.45%	3.01%	61.00%	76.55%
GEICO Secure Ins Co	\$120,748,137	\$103,636,768	2.27%	2.18%	73.98%	93.00%
Country Mut Ins Co	\$111,296,565	\$97,441,601	2.09%	2.05%	50.60%	60.93%
Erie Ins Exch	\$99,987,590	\$76,696,724	1.88%	1.61%	80.66%	105.65%
American Family Ins Co	\$98,117,610	\$92,482,302	1.84%	1.94%	57.42%	86.04%

Source: NAIC State Data Network, 2023 & 2024 Illinois State Page Exhibit

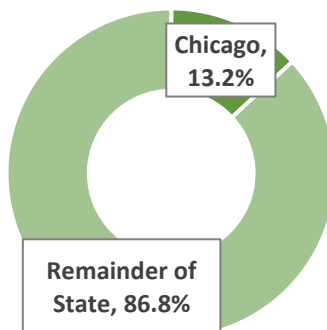
Pursuant to Part 4203 and as authorized by the Illinois Insurance Cost Containment Act, 215 ILCS 5/1200 et seq, the Department collects private passenger automobile physical damage data based on the geographical location of the insured. The data allows the Department to identify and compare the 2023 Statewide Market Share to City of Chicago and Remainder of State market share for each company. Please note that the most recent data year available at the time of publishing was 2023.

### Top 10 Private Passenger Automobile Physical Damage Insurers in Illinois Market Share Based on Location

Company	2023 Statewide Market Share	2023 City of Chicago Market Share	2023 Remainder of State Market Share
State Farm Mutual Automobile Insurance C	32.37%	32.72%	32.31%
Allstate Fire and Casualty Ins Co	9.07%	11.25%	8.69%
Progressive Universal Ins Co	5.90%	7.61%	5.60%
GEICO Casualty Company	3.12%	4.45%	2.88%
GEICO Secure Insurance Company	2.25%	4.17%	1.91%
Progressive Northern Insurance Company	4.45%	3.40%	4.64%
American Family Insurance Company	2.01%	2.07%	2.00%
Standard Fire Insurance Company The	1.79%	1.94%	1.77%
Liberty Mutual Personal Insurance Compan	1.09%	1.84%	0.96%
Direct Auto Insurance Company	0.59%	1.72%	0.39%

The following shows the portion of the private passenger automobile physical damage market share for the City of Chicago compared to the portion that is for the remainder of the State for all companies statewide writing private passenger automobile physical damage insurance in Illinois based on written premium in 2023.

### Private Passenger Automobile Physical Damage Insurance Statewide Market Share Based on Location



## COMMERCIAL AUTOMOBILE LIABILITY

The amount of written premium in Illinois increased 11.1 percent, and the premium written countrywide increased 12.4 percent. The following table compares underwriting results for commercial auto liability insurance written in Illinois with that written countrywide during 2024.

### Commercial Automobile Liability Underwriting Results

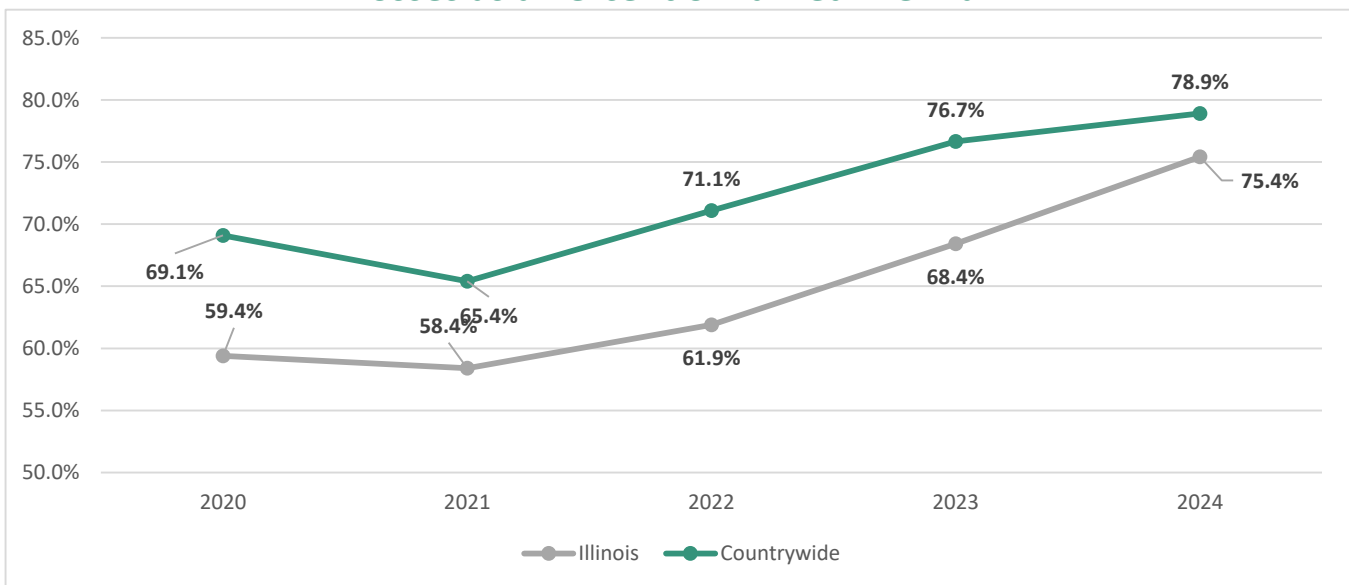
Commercial Automobile Liability	Illinois	Countrywide*
Direct Written Premiums	\$1,981,989,284	\$40,951,447,727
Direct Earned Premiums	\$1,882,636,101	\$38,967,761,704
Incurred Losses	75.42%	78.91%
Defense & Cost Containment Expenses Incurred	6.96%	8.04%
Commissions and Brokerage Expenses	11.99%	12.11%
Taxes, Licenses & Fees	1.78%	2.55%

NAIC State Data Network, 2024 Illinois State Page Exhibit

\*Illinois-licensed insurers

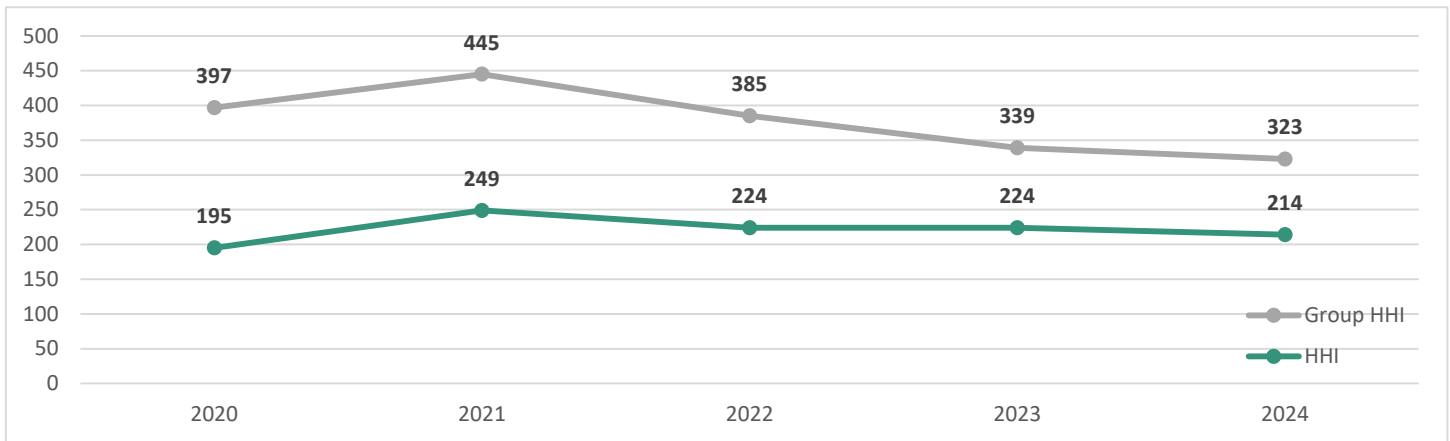
As reflected in the following chart, the loss ratios for commercial automobile liability insurance increased 7 percentage points (75.4% - 68.4%) in Illinois and increased 2.3 percentage points (78.9% - 76.7%) countrywide in 2024. The Illinois incurred loss ratio remains below the national level.

### Commercial Automobile Liability Losses as a Percent of Earned Premium



As reflected in the following graph, the very low and stable HHI for the Illinois commercial automobile liability market continues to confirm a competitive market remains available to Illinois consumers. 2024 produced decrease in the index data.

### Illinois Commercial Auto Liability Insurance Market Concentration



The following identifies the top ten writers of commercial automobile liability insurance in Illinois based on written premium in 2023 and 2024. In summary, the ten companies identified wrote \$654 million in direct written premium and comprised 33 percent of the Illinois market share in 2024.

### Top 10 Commercial Automobile Liability Insurers in Illinois

Company	2024 Written Premium	2023 Written Premium	2024 Market Share	2023 Market Share	2024 Loss Ratio	2023 Loss Ratio
Artisan & Truckers Cas Co	\$194,856,622	\$183,761,509	9.83%	10.30%	60.27%	57.54%
Great West Cas Co	\$77,875,647	\$60,037,221	3.93%	3.36%	65.02%	60.90%
National Specialty Ins Co	\$65,835,778	\$30,863,983	3.32%	1.73%	229.92%	140.91%
State Farm Fire & Cas Co	\$54,086,639	\$62,475,436	2.73%	3.50%	81.56%	66.17%
Acuity A Mut Ins Co	\$49,515,506	\$50,865,283	2.50%	2.85%	45.59%	52.56%
Sentry Select Ins Co	\$43,980,677	\$41,367,330	2.22%	2.32%	109.46%	63.52%
National Union Fire Ins Co of Pittsb	\$43,915,422	\$36,799,605	2.22%	2.06%	72.23%	71.30%
Zurich Amer Ins Co	\$42,030,311	\$43,260,900	2.12%	2.42%	54.54%	47.37%
Northland Ins Co	\$41,807,494	\$46,050,729	2.11%	2.58%	54.81%	60.93%
West Bend Ins Co	\$40,205,563	\$37,695,216	2.03%	2.11%	76.30%	61.01%

Source: NAIC State Data Network, 2023 & 2024 Illinois State Page Exhibit

Pursuant to Part 4203, the Department collects data for classes of commercial automobile liability insurance in several specific areas: Trucks, Tractors, Trailers, Taxicabs, and Public Livery. The market share data below represents the percent of overall premium for each group during 2023.

## Top 10 Commercial Automobile Liability Insurers in Illinois By Classification of Coverage

Trucks, Tractors, & Trailers Insurers	2023 Market Share
Artisan and Truckers Casualty Company	14.70%
Great West Casualty Company	9.86%
Acuity A Mutual Insurance Company	4.32%
Northland Insurance Company	3.82%
Carolina Casualty Insurance Company	3.63%
AmTrust Insurance Company	3.23%
Pekin Insurance Company	2.75%
Country Mutual Insurance Company	2.75%
Auto Owners Insurance Company	2.44%
WEST BEND INSURANCE COMPANY	2.32%

Taxicab & Limousine Insurers	2023 Market Share
First Chicago Insurance Company	51.51%
State Farm Mutual Automobile Insurance C	9.44%
Allstate Insurance Company	7.56%
Artisan and Truckers Casualty Company	7.34%
Selective Insurance Company of The SE	4.75%
New York Marine And General Ins Co	3.55%
Prime Property & Casualty Insurance Inc.	2.94%
Lancer Insurance Company	2.49%
Selective Insurance Company of America	1.80%
Selective Insurance Company of SC	1.59%

## MEDICAL MALPRACTICE LIABILITY

Medical Malpractice direct written premium in Illinois increased 1.5 percent, while the premium written countrywide increased 3.6 percent. The following table compares underwriting results for medical malpractice liability coverage written in Illinois and countrywide during 2024.

### Medical Malpractice Liability Underwriting Results

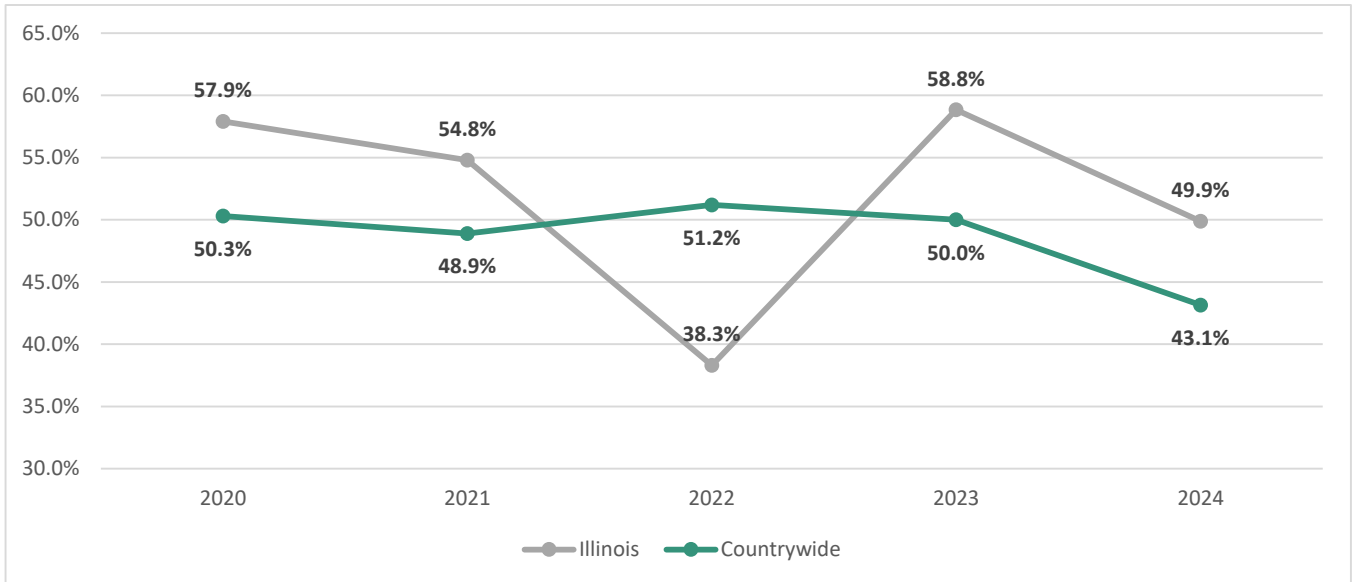
<i>Medical Malpractice Liability</i>	<i>Illinois</i>	<i>Countrywide*</i>
Direct Written Premiums	\$387,838,989	\$5,693,711,664
Direct Earned Premiums	\$382,685,609	\$5,611,468,662
Incurred Losses	49.88%	43.15%
Defense & Cost Containment Expenses Incurred	15.61%	20.81%
Commissions and Brokerage Expenses	11.04%	10.83%
Taxes, Licenses & Fees	1.63%	2.06%

NAIC State Data Network, 2024 Illinois State Page Exhibit

\*Illinois-licensed insurers

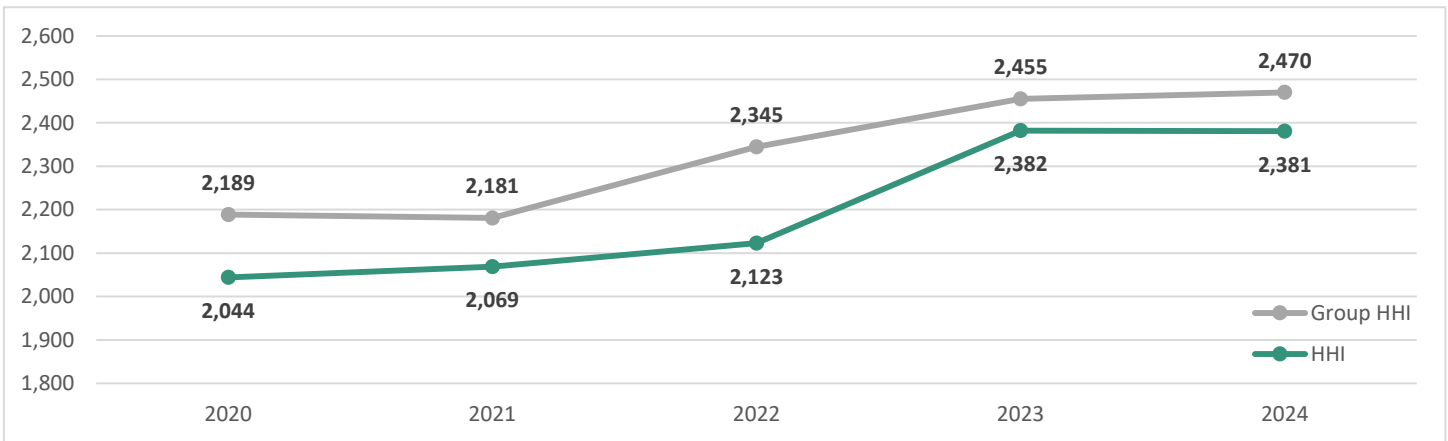
The loss ratio for the medical malpractice market decreased 9 percentage points (49.9% - 58.8%) in Illinois and decreased 6.9 percentage points (43.1% - 50.0%) countrywide from 2023 to 2024.

### Medical Malpractice Liability Losses as a Percent of Earned Premium



The following graph highlights the market concentration for medical malpractice carriers in Illinois from 2020 through 2024. As the HHI is above 1,800, the medical malpractice market in Illinois remains highly concentrated. The HHI decreased from 2023 to 2024. The Department will continue to monitor the market.

### Illinois Medical Malpractice Liability Insurance Market Concentration



The following identifies the top ten writers of medical malpractice liability insurance in Illinois based on written premium in 2023 and 2024. In summary, the ten companies identified wrote \$325 million in direct written premium and comprised 83.9 percent of the Illinois market share in 2024.

### Top 10 Medical Malpractice Liability Insurers in Illinois

Company	2024 Written Premium	2023 Written Premium	2024 Market Share	2023 Market Share	2024 Loss Ratio	2023 Loss Ratio
ISMIE Mut Ins Co	\$179,591,474	\$177,417,137	46.31%	46.44%	42.02%	50.96%
Medical Protective Co	\$40,594,145	\$40,406,679	10.47%	10.58%	36.53%	65.74%
Columbia Cas Co	\$27,103,738	\$17,757,898	6.99%	4.65%	44.51%	20.20%
Doctors Co An Interins Exch	\$16,916,014	\$18,203,354	4.36%	4.77%	129.97%	-269.56%
Medical Alliance Ins Co	\$14,600,244	\$15,373,277	3.76%	4.02%	39.72%	13.42%
Professional Solutions Ins Co	\$12,538,988	\$11,635,541	3.23%	3.05%	26.76%	58.28%
American Cas Co Of Reading PA	\$9,656,836	\$8,945,582	2.49%	2.34%	39.49%	-9.24%
ProAssurance Ind Co Inc	\$8,934,071	\$8,220,769	2.30%	2.15%	-18.69%	334.36%
ProAssurance Specialty Ins Co	\$8,839,432	\$6,938,021	2.28%	1.82%	94.50%	153.80%
MAG Mut Ins Co	\$6,570,460	\$8,592,459	1.69%	2.25%	37.94%	44.02%

Source: NAIC State Data Network, 2023 & 2024 Illinois State Page Exhibit

Pursuant to Part 4203, the Department collects data for several medical malpractice coverages. The following data reflects the top ten companies by market share based on the specific coverage type indicated. Surplus lines insurers and accredited reinsurers are excluded from this summary.

### Top 10 Medical Malpractice Liability Coverage Companies in Illinois by Coverage Type

Medical Malpractice/Surgery	2023 Market Share
ISMIE Mutual Insurance Company	60.97%
The Medical Protective Company	10.89%
ProSelect Insurance Company	5.15%
The Doctors' Company	4.84%
Medical Alliance Insurance Company	4.82%
Proassurance Indemnity Company Inc	3.93%
American Casualty Company of Reading PA	2.33%
OMS National Insurance Company, RRG	1.70%
NORCAL Insurance Company	1.32%
The Cincinnati Insurance Company	1.32%

Medical Malpractice/Non-Surgery	2023 Market Share
ISMIE Mutual Insurance Company	55.79%
Medical Alliance Insurance Company	18.11%
The Medical Protective Company	10.16%
ProSelect Insurance Company	8.11%
The Doctors' Company	4.49%
NORCAL Insurance Company	2.13%
Proassurance Indemnity Company Inc	0.84%
ISMIE Indemnity Company	0.21%
Aspen American Insurance Company	0.13%
Continental Casualty Company	0.00%

Medical Malpractice/Other	2023 Market Share
ISMIE Mutual Insurance Company	56.58%
The Medical Protective Company	13.32%
The Doctors' Company	6.85%
American Casualty Company of Reading PA	3.92%
PROASSURANCE INSURANCE CO OF AMERICA	3.12%
ProSelect Insurance Company	2.74%
Proassurance Indemnity Company Inc	2.43%
Medical Alliance Insurance Company	1.99%
NORCAL Insurance Company	1.95%
Ace American Insurance Company	1.63%

## OTHER LIABILITY

Written premium for other liability coverage in Illinois increased 8.5 percent, while the countrywide written premium increased 3.5 percent from 2023. The following table compares underwriting results for other liability written in Illinois and countrywide during 2024.

### Other Liability Underwriting Results

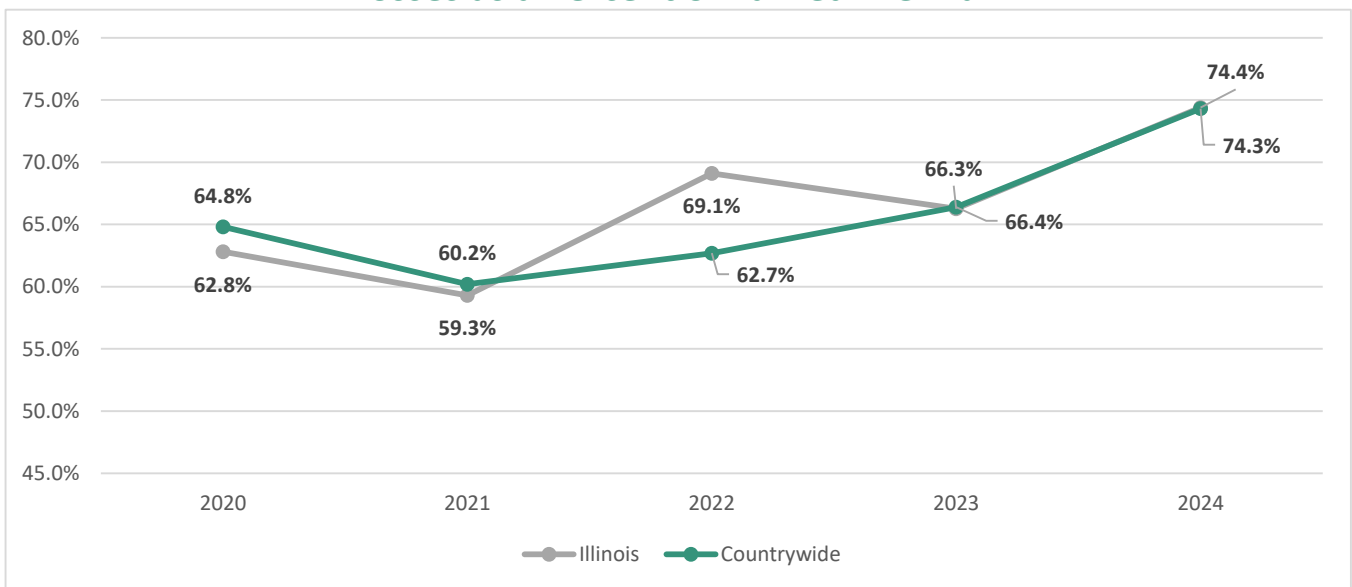
Other Liability	Illinois	Countrywide*
Direct Written Premiums	\$4,643,785,525	\$79,734,201,290
Direct Earned Premiums	\$4,375,437,596	\$78,146,993,300
Incurred Losses	74.40%	74.31%
Defense & Cost Containment Expenses Incurred	5.16%	9.12%
Commissions and Brokerage Expenses	9.85%	13.33%
Taxes, Licenses & Fees	1.72%	2.10%

NAIC State Data Network, 2024 Illinois State Page Exhibit

\*Illinois-licensed insurers

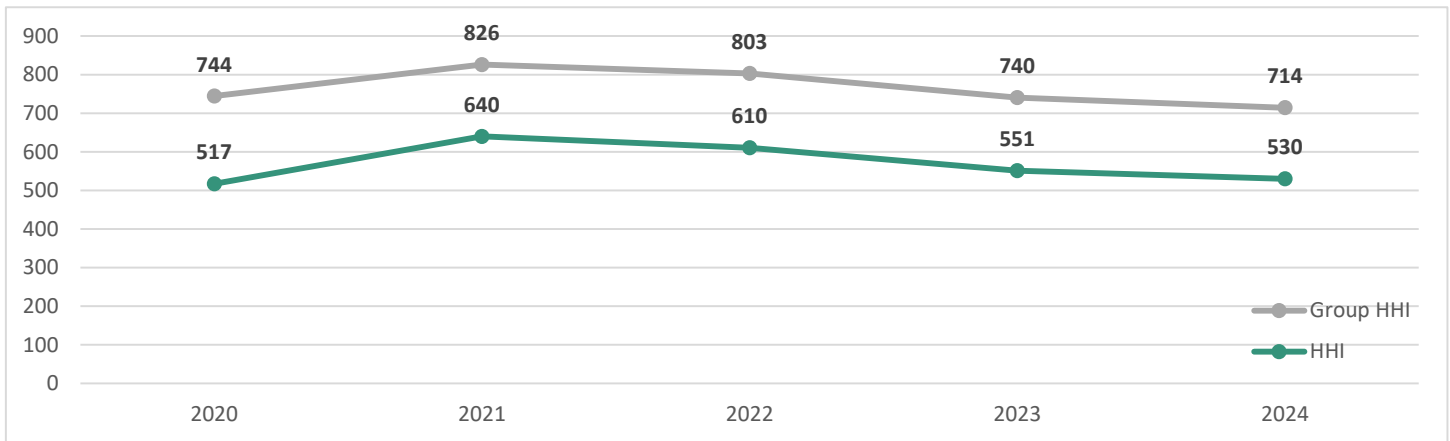
The loss ratio for other liability insurance increased 8.1 percentage points (74.4% - 66.3%) in Illinois and increased 7.9 percentage points (74.3% - 66.4%) countrywide from 2023 to 2024. The Illinois loss ratio for other liability was above the countrywide loss ratio in 2024.

### Other Liability Losses as a Percent of Earned Premium



As with all other lines addressed in this report, the Department has determined the HHI for the other liability market available to consumers in Illinois. The following graph confirms the market continues to be very competitive. There was a decrease in HHI index in 2024.

### Illinois Other Liability Insurance Market Concentration



The following identifies the top ten writers of other liability insurance in Illinois based on written premium in 2023 and 2024. In summary, the ten companies identified wrote \$1.9 billion in direct written premium and comprised 41.9 percent of the Illinois market share in 2024.

### Top 10 Other Liability Insurers in Illinois

Company	2024 Written Premium	2023 Written Premium	2024 Market Share	2023 Market Share	2024 Loss Ratio	2023 Loss Ratio
Virginia Surety Co Inc	\$973,806,435	\$924,911,792	20.97%	21.61%	78.33%	74.52%
XL Specialty Ins Co	\$190,941,350	\$104,150,626	4.11%	2.43%	79.83%	94.78%
Continental Cas Co	\$146,682,519	\$136,538,622	3.16%	3.19%	130.37%	-107.51%
Federal Ins Co	\$135,372,072	\$129,070,725	2.92%	3.02%	39.89%	57.52%
Travelers Prop Cas Co Of Amer	\$113,281,219	\$108,160,732	2.44%	2.53%	137.17%	80.11%
Illinois Natl Ins Co	\$86,185,062	\$74,811,392	1.86%	1.75%	-151.62%	204.26%
Ace Amer Ins Co	\$82,818,851	\$80,800,741	1.78%	1.89%	35.16%	56.12%
Travelers Cas & Surety Co Of Amer	\$76,626,503	\$79,853,927	1.65%	1.87%	44.29%	68.33%
State Farm Fire & Cas Co	\$72,868,360	\$66,426,592	1.57%	1.55%	211.82%	102.98%
Zurich Amer Ins Co	\$67,670,767	\$66,702,017	1.46%	1.56%	98.66%	131.69%

Source: NAIC State Data Network, 2023 & 2024 Illinois State Page Exhibit

Pursuant to Part 4203, the Department collects data for a variety of coverage classes within the other liability line of insurance. The market share data below represents the percent of overall premium for each group during 2023.

### Top 10 Other Liability Coverage Companies in Illinois by Coverage Type

Liquor Liability	2023 Market Share
National Specialty Insurance Company	33.07%
Illinois Casualty Company	19.23%
Auto Owners Insurance Company	12.52%
Founders Insurance Company	7.36%
U S Insurance Company of America	6.78%
WEST BEND INSURANCE COMPANY	5.28%
QBE Insurance Corporation	5.13%
Starr Indemnity & Liability Company	1.36%
Regent Insurance Company	1.11%
Employers Insurance Company of Wausau	1.02%

Lawyers Professional	2023 Market Share
ISBA Mutual Insurance Company	72.35%
Minnesota Lawyers Mutual Ins Co	8.00%
National Liability & Fire Ins Co	5.63%
Aspen American Insurance Company	3.14%
Ironshore Indemnity Inc	1.80%
Ascot Insurance Company	1.66%
QBE Insurance Corporation	1.26%
Hudson Insurance Company	1.03%
Allied World Insurance Company	1.00%
Medmarc Casualty Insurance Company	0.75%

Daycare Liability Insurers	2023 Market Share
WEST BEND INSURANCE COMPANY	83.95%
Philadelphia Indemnity Insurance Company	9.85%
Next Insurance US Company	2.35%
The Cincinnati Insurance Company	0.97%
Starnet Insurance Company	0.50%
SECURA INSURANCE COMPANY	0.34%
GuideOne Insurance Company	0.30%
Great American Assurance Company	0.25%
Employers Mutual Casualty Company	0.21%
Erie Insurance Exchange	0.21%

## WORKERS' COMPENSATION INSURANCE

Written premium in Illinois increased 0.4 percent and decreased 1.1 percent countrywide from 2023. The following table compares underwriting results for commercial auto liability insurance written in Illinois with that written countrywide during 2024.

### Workers' Compensation Insurance Underwriting Results

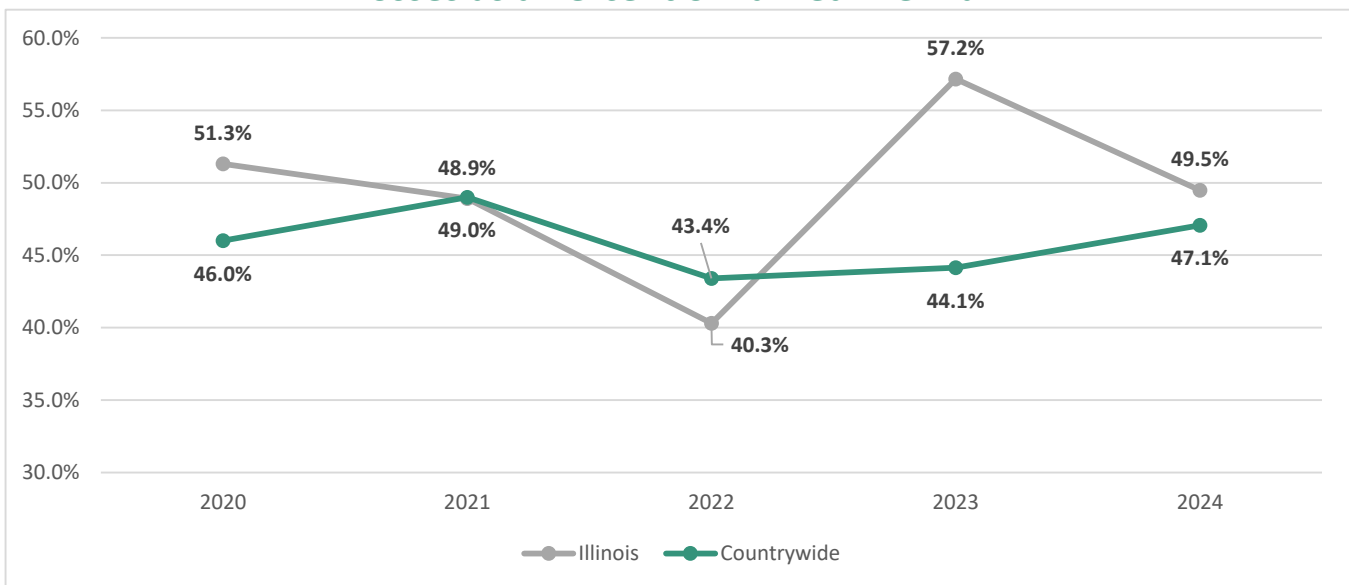
Workers' Compensation	Illinois	Countrywide*
Direct Written Premiums	\$2,527,763,964	\$46,441,917,351
Direct Earned Premiums	\$2,529,753,951	\$46,439,977,057
Incurred Losses	49.48%	47.06%
Defense & Cost Containment Expenses Incurred	5.22%	6.86%
Commissions and Brokerage Expenses	8.64%	9.31%
Taxes, Licenses & Fees	1.92%	2.97%

NAIC State Data Network, 2024 Illinois State Page Exhibit

\*Illinois-licensed insurers

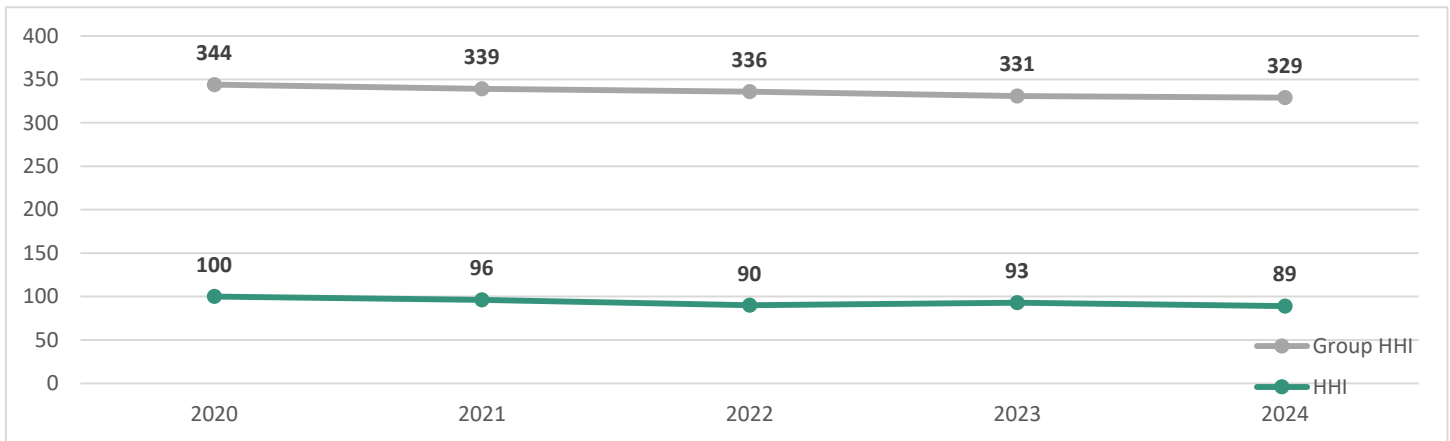
As reflected in the following chart, the loss ratios for workers' compensation insurance decreased 7.7 percentage points (49.5% - 57.2%) in Illinois and increased 2.9 percentage points (47.1% - 44.1%) countrywide in 2024.

### Workers' Compensation Insurance Losses as a Percent of Earned Premium



As with all other lines addressed in this report, the Department has determined the HHI for the workers' compensation market available to consumers in Illinois. The Illinois workers' compensation market continues to maintain a competitive market for employers in Illinois.

### Illinois Workers' Compensation Insurance Market Concentration



The following identifies the top ten writers of workers' compensation insurance in Illinois based on written premium in 2023 and 2024. In summary, the ten companies identified wrote \$519 million in direct written premium and comprised 20.5 percent of the Illinois market share in 2024.

### Top 10 Commercial Automobile Liability Insurers in Illinois

Company	2024 Written Premium	2023 Written Premium	2024 Market Share	2023 Market Share	2024 Loss Ratio	2023 Loss Ratio
Zurich Amer Ins Co	\$84,271,742	\$85,083,231	3.33%	3.38%	22.77%	19.50%
West Bend Ins Co	\$56,923,706	\$56,913,207	2.25%	2.26%	60.13%	86.66%
Accident Fund Ins Co of Amer	\$56,596,883	\$59,960,407	2.24%	2.38%	58.97%	59.62%
Country Mut Ins Co	\$52,184,274	\$57,132,972	2.06%	2.27%	55.19%	40.78%
LM Ins Corp	\$51,253,231	\$50,050,704	2.03%	1.99%	72.88%	79.59%
Insurance Co Of The West	\$47,688,028	\$42,159,658	1.89%	1.67%	46.29%	81.07%
Pinnaclepoint Ins Co	\$46,315,842	\$49,558,163	1.83%	1.97%	45.30%	55.51%
Technology Ins Co Inc	\$44,823,965	\$48,535,324	1.77%	1.93%	53.32%	19.74%
Pekin Ins Co	\$42,915,197	\$48,060,292	1.70%	1.91%	28.62%	55.39%
Travelers Ind Co Of CT	\$36,106,950	\$39,520,982	1.43%	1.57%	92.60%	67.89%

Source: NAIC State Data Network, 2023 & 2024 Illinois State Page Exhibit

The Illinois Workers' Compensation Act [820 ILCS 305/29.2(a)] requires the Department of Insurance to annually submit a written report detailing the state of the workers' compensation insurance market in Illinois. The report is posted on the Department's Internet website. Please refer to this report for a more detailed look at this market.

## SECTION 3: RESIDUAL MARKET MECHANISMS

States establish residual market mechanisms to provide coverage for consumers who are unable to buy coverage in the voluntary market. Residual market mechanisms in Illinois provide essential insurance coverage for the hard-to-place risk at rate levels filed with the Department. Illinois has residual market mechanisms for three lines of insurance: property, automobile, and workers' compensation.

### PROPERTY

#### The Illinois FAIR Plan Association (FAIR Plan)

Fire and homeowners insurance may be placed directly through the Illinois FAIR Plan. Both personal and commercial insurance coverages are available to consumers. Illinois insurance companies share in the FAIR Plan's profits and losses in proportion to their voluntary market shares.

In Illinois, property insurance is widely available in the voluntary marketplace. As a result only a very small percentage of consumers obtain coverage through the FAIR Plan. Consumers in Illinois are not at a coverage disadvantage when they buy insurance from the FAIR Plan, as is the case in many other states. Residual market programs in other states typically only offer dwelling, fire, or basic homeowners insurance. Illinois has one of the most progressive plans in the nation.

Through the FAIR Plan, consumers in Illinois can buy virtually the same coverages that are available in the voluntary marketplace including guaranteed replacement cost, sewer back-up, earthquake, building ordinance and law endorsements.

The following table summarizes the amount of dwelling and homeowners direct premium written by the FAIR Plan in Illinois from 2020 through 2024. As reflected in the data, the consistently low market share of the FAIR Plan reflects a very healthy and competitive primary insurance market.

#### Written Premium for Illinois FAIR Plan

Year	Amount of Written Premiums	As % of Total Written Premiums
2020	\$3,417,230	0.08%
2021	\$3,094,000	0.07%
2022	\$3,165,000	0.06%
2023	\$3,504,000	0.06%
2024	\$4,346,378	0.07%

Source: Premium amounts provided by Illinois FAIR Plan

## AUTOMOBILE

### The Illinois Automobile Insurance Plan (Auto Plan)

Private passenger automobile risks are assigned to automobile insurers on a rotational basis in proportion to their share of the voluntary market. Assignments stay with the company and are not shared with other insurers.

Illinois utilizes the Commercial Automobile Insurance Procedure (CAIP) for its commercial residual market. CAIP is a pooling arrangement for commercial residual market risks. A limited number of companies act as servicing carriers for eligible risks on behalf of all insurers writing commercial automobile business in the voluntary market. These carriers record CAIP experience as direct business and then cede 100% to the Illinois Auto Plan. Losses are divided among the voluntary writers of commercial automobile insurance in proportion to their share of the voluntary business.

The following table identifies the annual application volume from 2020 through 2024 for the Illinois Automobile Insurance Plan compared to countrywide data. The number of applicants in the assigned risk plan in Illinois decreased in 2024, contrary to the countrywide increase.

#### Private Passenger Five Year Application Volume in the Illinois Assigned Risk Plan and the United States Composite Automobile Residual Market (AIPSO administered voluntary market policies included in the totals)

	2020	2021	2022	2023	2024	% Change 2023 to 2024
Illinois	96	74	45	49	40	-18.4%
Countrywide	120,254	117,675	116,808	194,488	225,554	16.0%

Source: AIPSO Private Passenger Five Year Application Volume by State

## WORKERS' COMPENSATION

### The Illinois Workers' Compensation Assigned Risk Pool (Pool)

Several insurers act as servicing carriers for the Illinois Workers' Compensation Assigned Risk Pool. Losses are divided among the voluntary writers of workers' compensation in proportion to their shares of the voluntary business.

The following table highlights the percent of workers' compensation direct premium written through the Pool between 2020 and 2024. As reflected below, based on premium written through the Pool, the workers' compensation market in Illinois continues to remain competitive.

#### Percent of Illinois Workers' Compensation Written Through the Pool

Year	2020	2021	2022	2023	2024*
% of Total	3.6%	3.5%	3.1%	3.1%	3.0%

Source: National Council on Compensation Insurance (NCCI) \*Preliminary

Workers' compensation insurers are assessed a fee to fund the assigned risk plan. The Take-Out Program allows each insurer who removes an employer insured through the Pool to be eligible for a credit against their assessed fee. The table compares total credits between 2020 and 2024. The table indicates the total number of policies approved decreased in 2024 with a concurrent decrease in approved credit amount. As indicated by these findings, the workers' compensation market continues to remain competitive at this time.

### Illinois Take-Out Credit Results

Year	Policies Approved	Approved Credit
2020	3,639	\$20 Million
2021	3,135	\$17 Million
2022	2,840	\$16 Million
2023	2,747	\$12 Million
2024	2,505	\$12 Million

Source: National Council on Compensation insurance (NCCI)

### 2024 Top Ten Employment Classes by Premium Volume Through Assigned Risk

Source: National Council on Compensation insurance (NCCI)

Illinois Residual Market Top Ten Classification Codes by Policy Count				
Rank	Code	Description	Policy Count	% of Policies
1	5645	Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height	3,643	15.0%
2	7219	Trucking - NOC-All Employees & Drivers	3,377	13.9%
3	5437	Carpentry-Installation of Cabinet Work or Interior Trim	2,411	9.9%
4	5551	Roofing-All Kinds & Drivers	1,282	5.3%
5	5474	Painting NOC & Shop Operations, Drivers	1,265	5.2%
6	5022	Masonry NOC	1,100	4.5%
7	5190	Electrical Wiring-Within Buildings & Drivers	731	3.0%
8	5102	Door and Window Installation - All Types - Residential and Commercial	606	2.5%
9	5348	Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	504	2.1%
10	5183	Plumbing NOC & Drivers	497	2.0%

Illinois Residual Market Top Ten Classification Codes by Premium Volume				
Rank	Code	Description	Premium	% of Premium
1	5645	Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height	6,988,236	10.2%
2	7219	Trucking - NOC-All Employees & Drivers	5,673,416	8.3%
3	5551	Roofing-All Kinds & Drivers	5,059,442	7.4%
4	5437	Carpentry, Installation of Cabinet Work, or Interior Trim	3,840,391	5.6%
5	5474	Painting NOC & Shop Operations, Drivers	2,311,168	3.4%
6	5022	Masonry NOC	2,271,262	3.3%
7	7720	Police Officers & Drivers	1,664,820	2.4%
8	8868	College Professional Employees & Clerical	1,642,903	2.4%
9	5102	Door and Window Installation - All Types - Residential and Commercial	1,618,297	2.4%
10	5190	Electrical Wiring Within Buildings & Drivers	1,276,211	1.9%

## SURPLUS LINES ASSOCIATION

Insurance placed in the surplus lines market is written by a non-admitted (unlicensed) insurer through a licensed surplus lines producer. The licensed surplus lines producer must exercise due diligence in protecting the insured since the Department has little jurisdiction over unlicensed companies and the Illinois Insurance Guaranty Fund provides no protection for the consumer. The surplus lines market relies on the producer’s assessment of the company’s financial stability and standards of management.

The following table outlines the number of policies written in Illinois from 2020 through 2024 by surplus lines producers for homeowners, private passenger auto liability and physical damage, commercial auto liability, medical malpractice, and other liability coverage. The ability to determine the competitiveness and health of the surplus lines market is difficult to assess by the Department since it has little regulatory authority over this market.

### Surplus Lines Market Illinois Policy Counts

Lines of Business	2020 Policy Count	2021 Policy Count	2022 Policy Count	2023 Policy Count	2024 Policy Count
Homeowners	2,217	1,888	1,480	1,392	1,905
PPA Liability	46	108	72	87	95
PPA Physical Damage	112	161	151	172	170
Commercial Auto Liability	1319	1385	1,603	1,480	1,654
Medical Professional Liability	843	1,158	1008	1,094	1,409
Other Liability	44,272	48,553	52,435	57,117	60,413
<b>Total-all policies</b>	<b>91,047</b>	<b>99,343</b>	<b>100,651</b>	<b>109,853</b>	<b>119,636</b>

## SECTION 4: OVERALL MARKET PROFITABILITY AND FINANCIAL REGULATION

Businesses that provide a financial service must be financially sound. An insurance contract has little value to the insured if there is no confidence that the insurance company will pay claims when needed. In determining whether the overall marketplace is viable, the Department has considered several factors related to profitability and financial solvency.

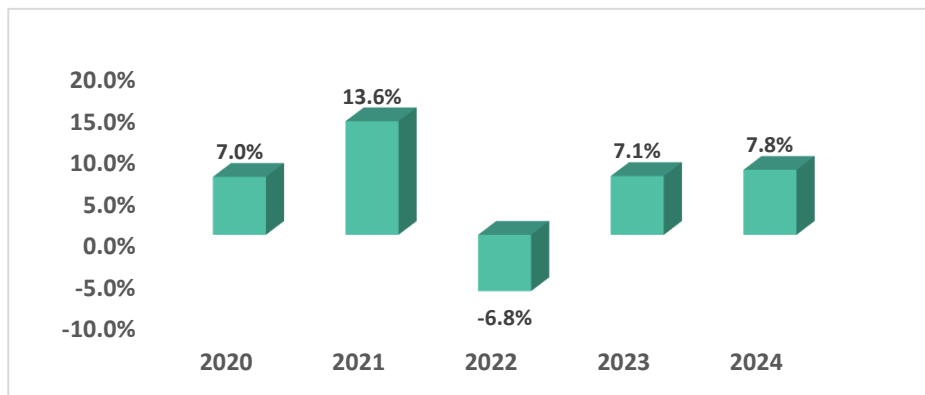
### PROFITABILITY

One measure of a company's financial performance is its profitability. Any for-profit organization must generate enough profit to survive and succeed. In a particular month, if expenses exceed revenue, the excess must be paid from the capital and surplus. If the trend continues, the capital and surplus will be reduced to a dangerous level causing the business to collapse. Therefore, it is imperative that insurance companies manage revenue and expenses to assure profitability and their own survival. When most insurers in the market are competitive and profitable, the market is perceived as financially strong.

One measure of overall profitability is the change in policyholders' surplus. This ratio measures a company's ability to increase policyholders' security. Policyholders' surplus is composed of underwriting gains or losses; investment gains or losses; and net contributed capital and other surplus changes. The following chart summarizes the change in policyholders' surplus for the Illinois-licensed property/casualty industry over the past five years.

The net unrealized capital gains/losses decreased from a gain of \$76.0 billion in 2023 to a gain of \$18.3 billion in 2024. The realized capital gains increased from \$50.5 billion in 2023 to \$72.6 billion in 2024.

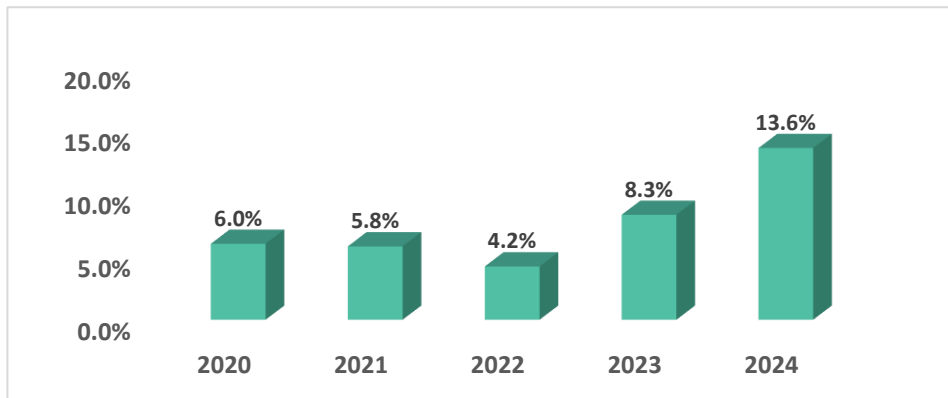
### Change in Policyholders' Surplus



Another measure of overall profitability is return on policyholders' surplus. The ratio measures a company's overall profitability from underwriting and investment activity after taxes. It represents the financial cushion that protects policyholders in case of unexpectedly high claims. The return on policyholders' surplus is determined as the net income divided by the average of the policyholders' surplus from current year and the prior year.

The following chart summarizes the aggregate return on policyholders' surplus from 2020 through 2024 for the overall Illinois-licensed property/casualty industry. The return on policyholders' surplus experienced a 5.3 percentage point (13.6% - 8.3%) increase in 2024.

### Return on Policyholders' Surplus



The following table provides a summary of income from net income and policyholders' surplus from 2020 through 2024 for all property/casualty insurers licensed in Illinois.

### Net Income and Policyholders' Surplus (in millions)

	2020	2021	2022	2023	2024
Net Income	\$57,583	\$61,460	\$45,906	\$90,272	\$158,847
Policyholder Surplus	\$986,171	\$1,121,274	\$1,045,993	\$1,119,396	\$1,208,007

## UNDERWRITING EXPERIENCE

The following table identifies the aggregate underwriting gain/loss for Illinois-licensed insurers from 2020 through 2024. Earned premiums as well as losses continue to show an increasing trend for the past five years. Dividends to policyholders increased for the second consecutive year. Underwriting expenses increased in 2024, but still resulted in an overall underwriting gain.

### Aggregate Net Underwriting Gain/Loss (in millions)

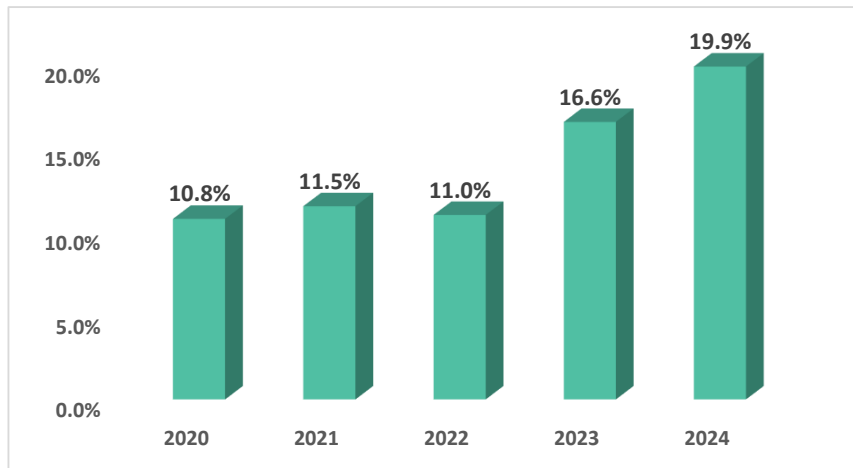
Statement Item	2020	2021	2022	2023	2024
Premiums Earned	\$550,969	\$592,868	\$643,415	\$704,811	\$770,059
Losses Incurred	\$328,478	\$371,106	\$427,988	\$469,268	\$475,712
Loss Adjustment Expenses Incurred	\$58,553	\$58,438	\$62,216	\$68,263	\$70,308
Other Underwriting Expenses Incurred	\$152,965	\$161,527	\$170,627	\$181,439	\$199,672
Dividends to Policyholders	\$5,508	\$2,413	\$1,817	\$1,859	\$2,289
Net Underwriting Gains/Losses	\$10,294	\$635	-\$19,054	-\$14,600	\$24,765

## INVESTMENT INCOME

One component of surplus is income derived from investments. The net investment income ratio measures income from invested assets relative to earned premium. It is calculated by dividing net investment income (income from invested assets less investment expenses and depreciation on real estate) by earned premiums.

The following chart shows the net investment income ratio for Illinois-licensed property/casualty insurers during the last five-year period. The ratio increased 3.3 percentage points (19.9% - 16.6%) in 2024.

### Net Investment Income Ratio



## INSURANCE REGULATION PRINCIPLES

Although the Department cannot guarantee an Illinois-licensed insurer's profitability, we do monitor the financial solvency and strength of Illinois-licensed insurers in several ways including:

1. Maintaining a staff of accountants and specialists trained to identify a company's developing financial difficulties. The Department can then take steps to minimize potential losses to Illinois policyholders;
2. Working closely with insurance companies identified as having financial difficulties to minimize potential risk to policyholders, while attempting to resolve manageable problems or determine the need for rehabilitation or liquidation;
3. Employing field examiners for on-site evaluation of insurance company records;
4. Reviewing operations and compliance issues through scheduled, targeted, and special exams of known or suspected problems;
5. Maintaining a staff of actuaries who monitor the adequacy of loss reserves, cash flow testing, and proper valuation of assets;
6. Licensing and registering the many types of insurers, surplus lines producers, and risk sharing pools authorized by the Illinois Insurance Code and related Acts; and
7. Investigating unauthorized organizations or individuals thought to be conducting illegal insurance operations and taking regulatory action to remove them from the market to protect consumers from fraudulent activities.

APPENDIX A

Consolidated Assets of Illinois-licensed Property/Casualty Insurers for the year ending 12/31/2024

#	Line	Assets Current Year	Non-Admitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds	\$1,141,154,708,358	\$1,095,455,352	\$1,140,059,253,006	\$1,050,552,379,966
2.1	Preferred stocks	\$14,433,156,344	\$21,062,277	\$14,412,094,067	\$14,357,327,192
2.2	Common stocks	\$825,306,688,459	\$7,524,496,830	\$817,782,191,627	\$832,684,983,399
3.1	First liens - mortgage loans on real estate	\$29,373,771,191	\$928,410	\$29,372,842,781	\$29,303,395,377
3.2	Other than first liens - mortgage loans on real estate	\$572,287,776	\$0	\$572,287,776	\$768,664,921
4.1	Properties occupied by the company	\$6,722,981,010	\$26,673,005	\$6,696,308,006	\$6,457,175,974
4.2	Properties held for the production of income	\$3,637,448,183	\$12,453,867	\$3,624,994,316	\$3,771,065,126
4.3	Properties held for sale	\$548,218,107	\$4,136,770	\$544,081,337	\$436,574,460
5	Cash, cash equivalents and short-term investments	\$226,214,549,893	\$12,268,663	\$226,202,281,231	\$153,344,918,005
6	Contract loans including premium notes	\$1,384,344	\$1,384,344	\$0	\$0
7	Derivatives	\$1,839,884,613	\$18,690,462	\$1,821,194,151	\$2,221,859,456
8	Other invested assets	\$164,671,499,706	\$9,659,211,512	\$155,012,288,193	\$143,947,832,684
9	Receivables for securities	\$1,716,765,725	\$11,126,652	\$1,705,639,072	\$2,050,238,707
10	Securities lending reinvested collateral assets	\$5,612,268,073	\$0	\$5,612,268,073	\$5,104,309,954
11	Aggregate write-ins for invested assets	\$2,090,530,344	\$1,429,191,606	\$661,338,738	\$962,541,166
12	Subtotals, cash and invested assets	\$2,423,896,142,090	\$19,817,079,751	\$2,404,079,062,344	\$2,245,963,266,379
13	Title plants less charged off	\$0	\$0	\$0	\$0
14	Investment income due and accrued	\$10,987,065,271	\$70,896,824	\$10,916,168,450	\$9,798,942,104
15.1	Uncollected premiums and agents' balances in the course of collection	\$88,724,043,038	\$4,143,282,207	\$84,580,760,837	\$83,423,815,362
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	\$171,979,580,392	\$475,472,523	\$171,504,107,869	\$157,620,242,556
15.3	Accrued retrospective premiums	\$2,565,253,700	\$119,659,637	\$2,445,594,062	\$2,701,422,683
16.1	Amounts recoverable from reinsurers	\$52,535,284,789	\$12,694,767	\$52,522,590,022	\$63,402,684,227
16.2	Funds held by or deposited with reinsured cos.	\$11,639,084,321	\$97,853,215	\$11,541,231,106	\$13,248,124,482
16.3	Other amounts receivable under reinsurance contracts	\$1,235,223,410	\$2,433,911	\$1,232,789,499	\$876,325,101
17	Amounts receivable relating to uninsured plans	\$134,309,167	\$434,660	\$133,874,507	\$124,614,264
18.1	Current federal and foreign income tax recoverable and interest thereon	\$4,551,006,697	\$2,112,059	\$4,548,894,638	\$5,411,349,707
18.2	Net deferred tax asset	\$26,680,938,331	\$6,288,287,032	\$20,392,651,299	\$20,156,739,010
19	Guaranty funds receivable or on deposit	\$430,282,894	\$0	\$430,282,894	\$339,274,568
20	Electronic data processing equipment and software	\$8,746,096,411	\$7,434,530,330	\$1,311,566,083	\$1,339,938,246
21	Furniture and equipment, including health care delivery assets	\$1,959,892,093	\$1,959,727,636	\$164,457	\$446,408
22	Net adjustment in assets and liabilities due to foreign exchange rates	\$148,963,262	\$0	\$148,963,262	\$78,304,312
23	Receivables from parent, subsidiaries and affiliates	\$23,443,099,274	\$330,234,211	\$23,112,865,062	\$25,120,203,588
24	Health care (\$(1)) and other amounts receivable	\$29,306,317	\$12,763,066	\$16,543,251	\$14,807,459
25	Aggregate write-ins for other than invested assets	\$57,066,649,776	\$25,856,884,708	\$31,209,765,077	\$30,559,622,997
26	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts	\$2,886,752,221,204	\$66,624,346,534	\$2,820,127,874,672	\$2,660,180,123,464
27	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	\$0	\$0	\$0	\$0
28	Totals	\$2,886,752,221,204	\$66,624,346,534	\$2,820,127,874,672	\$2,660,180,123,464

APPENDIX B

Consolidated Liabilities, Surplus and Other Funds of Illinois-licensed Property/Casualty Insurers for the year ending 12/31/2024

Line #	Liabilities, Surplus and Other Funds	Current Year	Prior Year
1	Losses	\$698,854,092,054	\$652,599,316,538
2	Reinsurance payable on paid losses and loss adjustment expenses	\$38,003,840,337	\$49,995,765,795
3	Loss adjustment expenses	\$130,795,483,142	\$123,542,779,894
4	Commissions payable, contingent commissions and other similar charges	\$9,916,311,340	\$9,075,544,263
5	Other expenses (excluding taxes, licenses and fees)	\$29,841,674,351	\$27,431,635,461
6	Taxes, licenses and fees (excluding federal and foreign income taxes)	\$5,961,726,266	\$5,697,543,814
7.1	Current federal and foreign income taxes (including \$(1) on realized capital gains (losses))	\$3,841,062,791	\$2,564,331,059
7.2	Net deferred tax liability	\$49,034,666,967	\$55,937,221,101
8	Borrowed money \$(1) and interest thereon \$(2)	\$6,030,774,378	\$7,131,599,020
9	Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$(1) and including warranty reserves of \$(2))	\$343,422,411,910	\$319,774,692,252
10	Advance premium	\$4,682,057,478	\$4,277,040,271
11.1	Stockholders (dividends declared and unpaid)	\$706,555,702	\$100,434,797
11.2	Policyholders (dividends declared and unpaid)	\$526,090,805	\$498,531,291
12	Ceded reinsurance premiums payable (net of ceding commissions)	\$86,257,164,704	\$80,889,435,139
13	Funds held by company under reinsurance treaties	\$39,458,121,077	\$38,992,541,405
14	Amounts withheld or retained by company for account of others	\$18,345,642,326	\$17,276,899,693
15	Remittances and items not allocated	\$2,013,350,681	\$2,753,105,646
16	Provision for reinsurance	\$2,659,867,999	\$2,627,055,567
17	Net adjustments in assets and liabilities due to foreign exchange rates	\$850,259,939	\$574,023,473
18	Drafts outstanding	\$6,380,821,450	\$5,931,547,493
19	Payable to parent, subsidiaries and affiliates	\$22,087,865,359	\$24,069,863,928
20	Derivatives	\$307,940,444	\$358,198,272
21	Payable for securities	\$8,749,624,472	\$3,051,308,839
22	Payable for securities lending	\$7,576,556,092	\$6,966,426,954
23	Liability for amounts held under uninsured plans	\$883,885	\$6,265,624
24	Capital notes \$(1) and interest thereon \$(2)	\$0	\$0
25	Aggregate write-ins for liabilities	\$95,816,150,873	\$97,447,986,824
26	Total liabilities excluding protected cell liabilities	\$1,612,120,996,795	\$1,539,571,094,400
27	Protected cell liabilities	\$0	\$0
28	Total liabilities	\$1,612,120,996,795	\$1,539,571,094,400
29	Aggregate write-ins for special surplus funds	\$131,580,741,668	\$123,830,378,635
30	Common capital stock	\$5,497,281,820	\$5,353,936,731
31	Preferred capital stock	\$313,948,510	\$464,748,778
32	Aggregate write-ins for other than special surplus funds	\$877,574,614	\$761,460,668
33	Surplus notes	\$14,905,344,997	\$14,707,670,875
34	Gross paid in and contributed surplus	\$283,107,706,306	\$279,975,835,461
35	Unassigned funds (surplus)	\$775,105,478,980	\$698,899,244,652
36.1	Shares common (value included in common capital stock \$(2)) (less treasury stock at cost)	\$3,196,977,007	\$3,197,649,568
36.2	Shares preferred (value included in preferred capital stock \$(2)) (less treasury stock at cost)	\$184,222,400	\$186,594,083
37	Surplus as regards policyholders	\$1,208,006,877,491	\$1,120,609,032,142
38	Totals	\$2,820,127,874,303	\$2,660,180,126,556

APPENDIX C

Consolidated Statement of Income for Illinois-licensed Property/Casualty Insurers for the year ending 12/31/2024

	UNDERWRITING INCOME CURRENT YEAR PRIOR YEAR	CURRENT YEAR	PRIOR YEAR
1	Premiums earned	\$770,059,461,939	\$705,407,014,482
2	Losses incurred	\$475,711,513,817	\$469,628,948,647
3	Loss adjustment expenses incurred	\$70,307,776,047	\$68,348,166,517
4	Other underwriting expenses incurred	\$199,671,852,953	\$181,661,013,203
5	Aggregate write-ins for underwriting deductions	-\$396,313,946	\$441,269,659
6	Total underwriting deductions	\$745,294,828,868	\$720,079,398,040
7	Net income of protected cells	\$0	\$0
8	Net underwriting gain (loss)	\$24,764,633,072	-\$14,672,383,560

	INVESTMENT INCOME	CURRENT YEAR	PRIOR YEAR
9	Net investment income earned	\$80,487,622,990	\$66,357,875,477
10	Net realized capital gains (losses) less capital gains tax of \$(1)	\$72,618,772,014	\$50,478,388,369
11	Net investment gain (loss)	\$153,106,394,986	\$116,836,263,847

	OTHER INCOME	CURRENT YEAR	PRIOR YEAR
12	Net gain (loss) from agents' or premium balances charged off	-\$2,254,293,119	-\$2,092,570,729
13	Finance and service charges not included in premiums	\$3,008,435,944	\$2,700,455,505
14	Aggregate write-ins for miscellaneous income	-\$616,897,099	-\$1,207,373,991
15	Total other income	\$137,245,717	-\$599,489,211
16	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	\$178,008,273,797	\$101,564,391,078
17	Dividends to policyholders	\$2,288,817,266	\$1,860,210,676
18	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	\$175,719,456,528	\$99,704,180,407
19	Federal and foreign income taxes incurred	\$16,872,116,156	\$9,469,428,741
20	Net income	\$158,847,340,370	\$90,234,751,662

	CAPITAL AND SURPLUS ACCOUNT	CURRENT YEAR	PRIOR YEAR
21	Surplus as regards policyholders, December 31 prior year	\$1,120,609,032,137	\$1,046,789,200,942
22	Net income	\$158,847,340,370	\$90,234,751,663
23	Net transfers (to) from protected cell accounts	\$0	\$0
24	Change in net unrealized capital gains or (losses) less capital gains tax of \$(1)	\$18,289,453,872	\$76,035,601,791
25	Change in net unrealized foreign exchange capital gain (loss)	-\$2,197,962,306	\$120,689,271
26	Change in net deferred income tax	\$563,171,104	\$3,575,626,181
27	Change in non-admitted assets	-\$7,529,592,585	-\$1,560,099,351
28	Change in provision for reinsurance	-\$32,803,448	-\$263,592,511
29	Change in surplus notes	\$199,911,901	\$245,467,973
30	Surplus (contributed to) withdrawn from protected cells	\$0	\$0
31	Cumulative effect of changes in accounting principles	\$3,563,083	\$1,653,111,478
32.1	Capital changes paid in	-\$126,833,022	\$184,489,968
32.2	Capital changes transferred from surplus (stock dividend)	\$121,300,000	\$101,048,000
32.3	Capital changes transferred to surplus	-\$322,156	-\$8
33.1	Surplus adjustments paid in	\$3,385,609,053	\$14,697,443,151
33.2	Surplus adjustments transferred to capital (stock dividend)	-\$121,300,000	-\$100,000,000
33.3	Surplus adjustments transferred from capital	-\$244,025	\$8,934,079
34	Net remittances from or (to) home office	-\$50,111,545	-\$105,820,944
35	Dividends to stockholders	-\$89,412,700,642	-\$111,315,559,461
36	Change in treasury stock	\$3,044,245	-\$10,482,288
37	Aggregate write-ins for gains and losses in surplus	\$5,456,321,104	\$318,222,351
38	Change in surplus as regards policyholders for the year	\$87,397,844,989	\$73,819,831,334
39	Surplus as regards policyholders, December 31 current year	\$1,208,006,877,139	\$1,120,609,032,260

APPENDIX D

Consolidated Exhibit of Premiums & Losses in the State of Illinois for All Illinois-licensed Property/Casualty Insurers during 2024

Line of Business	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expenses Paid	Direct Defense and Cost Containment Expenses Incurred	Direct Defense and Cost Containment Expenses Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
Fire	\$629,140,731	\$593,237,268	\$309,950	\$286,802,657	\$260,803,847	\$306,453,520	\$351,546,273	\$5,497,611	\$4,930,854	\$9,185,716	\$63,903,612	\$13,963,730
Allied lines	\$518,468,996	\$497,320,933	\$267,714	\$244,520,538	\$232,552,547	\$235,424,621	\$239,182,967	\$6,204,517	\$5,659,495	\$7,850,665	\$51,810,843	\$11,740,342
Multiple peril crop	\$892,562,877	\$914,343,898	\$0	\$41,424,666	\$427,284,915	\$249,642,085	\$218,722,319	\$581,564	\$483,694	\$894,560	\$76,958,356	\$649,347
Federal flood	\$22,075,625	\$21,275,554	\$0	\$11,916,602	\$3,532,539	\$3,207,735	\$1,059,324	\$120,159	\$99,365	\$15,637	\$4,205,628	\$374,327
Private crop	\$160,681,695	\$161,060,750	\$0	\$5,680,503	\$162,278,767	\$168,641,734	\$29,842,696	\$416,705	\$414,811	\$48,892	\$32,780,188	\$1,614,294
Private flood	\$17,190,393	\$18,808,349	\$0	\$8,213,981	\$1,869,267	\$3,178,687	\$6,275,055	\$45,608	\$137,539	\$345,200	\$1,451,983	\$351,178
Farmowners multiple peril	\$284,001,586	\$270,952,372	\$0	\$119,785,929	\$187,005,280	\$165,438,995	\$76,784,814	\$1,890,459	\$1,438,774	\$5,360,348	\$41,637,648	\$3,861,994
Homeowners multiple peril	\$6,321,258,981	\$5,893,572,698	\$7,846,301	\$3,356,616,102	\$4,360,177,739	\$4,586,098,289	\$1,907,804,890	\$57,556,733	\$62,701,910	\$96,691,310	\$763,088,786	\$99,483,422
Commercial multiple peril (non-liability portion)	\$1,716,862,386	\$1,638,815,794	\$1,288,381	\$842,611,978	\$1,085,368,003	\$1,065,246,336	\$688,951,785	\$27,539,656	\$31,148,919	\$44,214,849	\$266,989,223	\$32,841,279
Commercial multiple peril (liability portion)	\$804,106,101	\$784,234,893	\$297,870	\$369,261,960	\$418,619,776	\$505,852,623	\$1,337,554,689	\$112,115,890	\$121,697,736	\$399,052,943	\$134,076,071	\$13,681,691
Mortgage guaranty	\$252,782,068	\$256,301,746	\$0	\$18,914,339	\$18,539,250	\$13,722,638	\$189,195,294	\$49,489	\$12,895	\$1,254,107	\$0	\$5,261,325
Ocean marine	\$208,940,417	\$209,787,617	\$4,996	\$53,489,630	\$60,034,262	\$132,337,891	\$192,811,880	\$4,090,800	\$4,554,515	\$10,388,827	\$30,245,096	\$3,051,326
Inland marine	\$1,388,655,208	\$1,361,065,174	\$311,908	\$385,489,113	\$610,942,342	\$622,334,211	\$226,149,990	\$21,169,143	\$14,397,697	\$15,002,180	\$197,296,342	\$22,448,550
Financial guaranty	\$7,157,254	\$8,825,940	\$0	\$113,327,174	-\$5,219,579	\$5,029,905	\$13,415,134	\$41,549	\$13,394	\$42,177	\$0	\$199,879
Medical professional liability	\$387,838,989	\$382,685,609	\$827,616	\$189,900,781	\$283,734,070	\$190,879,089	\$909,883,181	\$93,217,967	\$59,746,168	\$407,250,101	\$42,812,109	\$6,246,834
Earthquake	\$80,193,622	\$80,326,547	\$116,975	\$39,297,560	\$40,688	\$566,114	\$1,558,222	\$207	\$13,893	\$137,345	\$9,255,877	\$1,204,982
Group accident and health	\$40,720,450	\$43,389,712	\$0	\$6,342,734	\$40,642,520	\$30,505,173	\$10,549,844	\$149,273	\$4,723	\$186,195	\$3,559,665	\$688,031
Credit A&H (group and individual)	\$4,755	\$7,028	\$0	\$763	\$725	\$2,798	\$2,851	\$0	\$2	\$2	\$2,844	-\$749
Collectively renewable A&H	\$103,239	\$101,871	\$0	\$1,428	\$12,197	\$12,576	\$3,452	\$0	\$1	\$3	\$23,474	\$2,269
Non-cancelable A&H	\$380,199	\$376,510	\$0	\$4,227	\$81,405	\$87,417	\$29,640	\$1,619	\$2,026	\$611	\$77,785	\$7,977
Guaranteed renewable A&H	\$16,130,474	\$5,529,947	\$0	\$6,731,528	\$7,803,630	\$301,463	\$33,196,228	\$3,972	\$3,325	\$9,199	\$1,569,978	\$97,387
Non-renewable for stated reasons only	\$35,487,189	\$35,267,005	\$0	\$5,574,382	\$30,655,203	\$30,737,546	\$3,321,607	\$0	\$218	\$2,234	\$6,945,271	\$928,895
Other accident only	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare Title XVIII exempt from state taxes or fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
All other A&H	\$35,341,006	\$36,129,134	\$0	\$24,099,236	\$69,613,956	\$57,516,721	\$200,705,775	\$7,129	\$8,189	\$42,724	\$676,326	\$237,000
Federal employees health benefits plan premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Workers' compensation	\$2,527,763,964	\$2,529,753,951	\$8,689,034	\$938,982,845	\$1,328,899,191	\$1,251,636,200	\$5,870,953,700	\$145,468,716	\$132,153,201	\$708,539,942	\$218,499,710	\$48,486,864
Other liability - occurrence	\$3,275,465,282	\$3,095,610,349	\$458,560	\$3,336,836,192	\$2,208,378,194	\$2,588,656,766	\$5,908,696,930	\$146,334,806	\$128,010,687	\$750,292,538	\$270,942,685	\$53,307,621
Other liability - claims-made	\$1,368,320,243	\$1,279,827,247	\$1,728,628	\$830,949,831	\$563,461,388	\$666,474,401	\$2,582,660,862	\$119,301,297	\$97,752,442	\$534,643,938	\$186,330,937	\$21,977,273
Excess workers' compensation	\$55,229,368	\$55,455,180	\$0	\$25,001,912	\$14,584,829	-\$35,736,757	\$486,562,284	\$297,165	\$299,770	\$21,292,947	\$3,113,315	\$1,630,690
Products liability	\$186,343,975	\$184,400,590	\$137	\$77,559,284	\$115,148,576	\$91,221,837	\$632,881,995	\$51,315,019	\$34,194,152	\$289,441,718	\$23,181,708	\$2,896,036
Private passenger auto no-fault (personal injury protection)	\$7,449	\$7,686	\$0	\$3,215	\$2,389,866	\$5,084,926	\$15,562,267	\$153,512	\$130,065	\$860,330	\$177	\$57,728
Other private passenger auto liability	\$5,673,204,437	\$5,557,659,042	\$6,454,024	\$1,711,749,485	\$3,398,838,292	\$3,774,680,732	\$4,351,025,045	\$141,173,435	\$165,685,071	\$512,142,941	\$532,189,239	\$73,750,041
Commercial auto no-fault (personal injury protection)	\$792,657	\$612,905	\$0	\$486,623	-\$315,115	-\$2,239,694	\$1,028,771	\$6,677	\$130,421	\$336,695	\$167,693	\$21,492
Other commercial auto liability	\$1,981,989,284	\$1,882,636,101	\$127,205	\$911,417,213	\$1,174,803,231	\$1,419,828,762	\$2,862,650,948	\$107,156,957	\$131,063,633	\$311,604,456	\$237,665,780	\$33,513,776
Private passenger auto physical damage	\$5,318,291,582	\$5,210,389,893	\$7,169,641	\$1,602,486,443	\$3,100,340,038	\$3,047,907,909	\$316,365,782	\$10,707,614	\$11,918,129	\$11,573,619	\$502,291,446	\$72,920,028

APPENDIX D

Consolidated Exhibit of Premiums & Losses in the State of Illinois for All Illinois-licensed Property/Casualty Insurers during 2024

Line of Business	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expenses Paid	Direct Defense and Cost Containment Expenses Incurred	Direct Defense and Cost Containment Expenses Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
<b>Commercial auto physical damage</b>	\$651,711,800	\$644,075,634	\$61,134	\$260,477,280	\$403,734,817	\$410,801,653	\$103,598,591	\$6,617,077	\$7,183,834	\$9,259,255	\$78,225,087	\$11,245,014
<b>Aircraft (all perils)</b>	\$104,860,873	\$98,421,747	\$0	\$37,947,195	\$39,668,023	\$47,689,883	\$115,150,862	\$5,202,036	\$5,865,024	\$18,945,736	\$13,482,176	\$2,252,111
<b>Fidelity</b>	\$69,753,632	\$71,038,986	\$17	\$40,819,786	\$18,905,709	\$35,079,684	\$80,309,107	\$1,604,211	\$645,406	\$5,565,867	\$10,330,384	\$1,450,333
<b>Surety</b>	\$349,671,550	\$314,022,408	\$3,840	\$186,855,661	\$70,297,974	\$85,330,592	\$163,191,268	\$3,848,156	\$6,619,029	\$21,666,404	\$96,972,711	\$9,366,475
<b>Burglary and theft</b>	\$36,048,721	\$35,163,433	\$52	\$15,228,465	\$5,456,915	\$3,084,152	\$20,881,049	\$124,110	-\$417,797	\$1,829,111	\$4,976,947	\$629,759
<b>Boiler and machinery</b>	\$111,857,975	\$109,055,160	\$143	\$53,519,033	\$15,521,662	\$9,213,438	\$14,413,227	\$187,586	\$220,912	\$787,973	\$9,945,453	\$3,173,344
<b>Credit</b>	\$91,511,634	\$81,786,096	\$0	\$33,028,054	\$41,654,635	\$22,308,299	\$57,811,746	\$1,015,155	\$265,559	\$1,365,304	\$13,985,241	\$1,756,041
<b>International</b>	-\$71,579	-\$76,320	\$0	\$8,615	\$875	-\$98,086	-\$152,741	\$0	\$0	\$11	\$1,337	\$35,066
<b>Warranty</b>	\$248,726,240	\$267,201,270	\$0	\$687,138,851	\$208,094,200	\$209,794,425	\$24,517,269	\$594,447	\$976,473	\$447,899	\$6,143,518	\$3,752,327
<b>Aggregate write-ins for other lines of business</b>	\$40,194,373	\$42,643,192	\$0	\$11,871,719	\$18,724,965	\$22,475,982	\$22,940,086	\$74,272	\$704,363	\$770,722	\$7,222,764	\$777,217
<b>Grand Total for Lines of Business</b>	\$36,248,274,819	\$35,008,776,646	\$35,964,686	\$16,906,236,707	\$21,135,849,430	\$22,200,013,303	\$30,420,509,196	\$1,072,768,301	\$1,032,935,125	\$4,205,209,915	\$3,987,627,476	\$570,566,991

APPENDIX E

Consolidated Exhibit of Premiums and Losses in All States for Licensed Property/Casualty Insurers during 2024

Line of Business	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expenses Paid	Direct Defense and Cost Containment Expenses Incurred	Direct Defense and Cost Containment Expenses Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
Fire	\$17,003,213,329	\$16,085,192,615	\$16,631,583	\$8,224,967,502	\$6,194,801,598	\$6,919,656,389	\$8,248,768,186	\$172,599,557	\$184,320,245	\$266,445,070	\$1,919,767,202	\$374,576,086
Allied lines	\$16,496,039,468	\$15,973,613,699	\$31,292,625	\$7,769,173,297	\$8,487,882,798	\$9,583,409,658	\$9,972,961,744	\$192,425,954	\$198,285,823	\$305,734,618	\$1,584,388,451	\$355,860,918
Multiple peril crop	\$17,349,226,165	\$17,279,145,109	\$0	\$2,876,164,545	\$16,967,746,624	\$14,791,689,678	\$6,502,239,153	\$10,438,627	\$10,373,809	\$7,320,428	\$1,638,193,261	\$7,896,522
Federal flood	\$2,853,685,631	\$2,705,316,028	\$0	\$1,546,979,531	\$3,349,198,504	\$6,357,273,803	\$3,408,018,239	\$20,669,241	\$32,817,513	\$14,381,211	\$505,759,350	\$56,297,658
Private crop	\$1,470,454,690	\$1,476,150,968	\$0	\$4,338,468	\$1,489,663,035	\$1,366,571,780	\$254,476,888	\$3,305,238	\$3,295,079	\$508,501	\$284,373,477	\$19,595,039
Private flood	\$646,168,193	\$710,689,360	\$0	\$320,198,800	\$191,707,407	\$152,494,064	\$269,289,698	\$6,334,180	\$5,663,354	\$9,998,107	\$69,356,148	\$13,994,232
Farmowners multiple peril	\$3,336,514,421	\$3,211,119,607	\$3,872,871	\$1,580,574,264	\$1,911,442,127	\$1,885,827,706	\$1,006,265,829	\$41,385,025	\$32,908,244	\$76,798,454	\$533,121,402	\$67,859,536
Homeowners multiple peril	\$124,928,868,022	\$118,083,644,548	\$484,957,357	\$65,845,337,376	\$71,912,175,128	\$75,364,067,387	\$39,178,921,129	\$1,586,293,631	\$1,709,850,621	\$2,241,934,253	\$15,017,682,525	\$2,869,474,552
Commercial multiple peril (non-liability portion)	\$34,823,383,415	\$33,612,060,012	\$27,616,767	\$16,679,525,193	\$16,683,701,543	\$17,154,966,677	\$13,817,111,260	\$468,279,053	\$510,616,193	\$920,797,205	\$5,430,974,839	\$840,458,029
Commercial multiple peril (liability portion)	\$17,534,808,171	\$17,150,771,094	\$7,958,018	\$7,982,107,064	\$8,004,556,713	\$11,251,860,820	\$32,026,129,173	\$2,249,561,498	\$2,673,991,778	\$9,177,465,160	\$3,006,454,592	\$406,446,465
Mortgage guaranty	\$5,821,961,323	\$6,009,327,784	\$0	\$663,458,035	\$217,546,113	\$140,211,251	\$3,168,264,847	\$2,257,347	-\$303,300	\$16,537,217	\$9,703	\$116,417,921
Ocean marine	\$5,178,875,616	\$5,143,242,627	\$705,365	\$1,971,105,598	\$2,183,265,613	\$2,593,710,609	\$3,825,944,863	\$130,332,893	\$143,529,158	\$314,710,354	\$834,671,194	\$93,147,645
Inland marine	\$35,621,341,123	\$34,689,109,042	\$15,164,941	\$11,743,557,580	\$16,597,027,169	\$16,386,055,822	\$6,206,021,387	\$320,996,359	\$316,442,123	\$401,198,581	\$5,926,229,977	\$813,497,746
Financial guaranty	\$404,529,997	\$414,933,704	\$0	\$2,927,522,716	\$226,392,694	\$214,282,248	\$353,271,846	\$65,397,600	\$31,985,748	\$6,111,894	\$0	\$12,461,885
Medical professional liability	\$5,693,711,664	\$5,611,468,662	\$48,623,223	\$2,969,602,014	\$2,664,131,731	\$2,421,297,166	\$11,040,761,447	\$1,049,520,385	\$1,167,984,169	\$4,224,305,541	\$616,553,918	\$115,525,109
Earthquake	\$3,338,609,445	\$3,300,868,172	\$5,815,327	\$1,590,609,466	\$12,986,637	\$30,195,377	\$114,423,073	\$828,672	\$1,874,188	\$8,189,121	\$359,887,235	\$68,386,430
Group accident and health	\$1,210,011,281	\$1,205,494,904	\$0	\$300,484,657	\$1,042,794,608	\$919,946,269	\$353,759,953	\$9,394,713	\$8,738,345	\$8,421,514	\$98,119,835	\$25,916,718
Credit A&H (group and individual)	\$209,229,021	\$212,596,545	\$0	\$88,022,414	\$25,162,974	\$26,710,132	\$23,901,504	\$2,876	\$23,480	\$297,686	\$43,996,483	\$6,880,779
Collectively renewable A&H	\$3,736,468	\$3,688,822	\$0	\$49,378	\$579,474	\$608,445	\$151,426	\$1	\$112	\$268	\$834,330	\$95,814
Non-cancelable A&H	\$21,852,908	\$21,715,032	\$0	\$162,418	\$8,887,707	\$9,353,890	\$4,856,790	\$111,343	\$137,789	\$42,458	\$3,059,448	\$535,727
Guaranteed renewable A&H	\$192,274,724	\$182,511,810	\$0	\$39,718,618	\$96,807,823	\$68,502,982	\$206,835,103	\$349,220	\$263,367	\$1,037,028	\$23,024,836	\$5,727,901
Non-renewable for stated reasons only	\$539,269,865	\$537,598,056	\$0	\$88,687,968	\$436,950,058	\$440,018,444	\$46,248,828	\$53	\$714	\$24,062	\$87,958,005	\$10,129,652
Other accident only	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare Title XVIII exempt from state taxes or fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
All other A&H	\$625,052,828	\$635,451,496	\$0	\$325,104,913	\$1,324,260,921	\$1,488,281,718	\$3,958,836,025	\$339,103	\$447,837	\$1,032,867	\$23,631,146	\$11,001,615
Federal employees health benefits plan premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$20
Workers' compensation	\$46,441,917,351	\$46,439,977,057	\$470,913,373	\$16,196,283,422	\$22,410,827,220	\$21,855,638,629	\$117,472,188,842	\$3,143,198,200	\$3,183,966,918	\$15,015,257,295	\$4,323,835,503	\$1,377,234,824
Other liability - occurrence	\$54,017,529,258	\$52,148,289,062	\$29,161,643	\$30,773,922,610	\$29,895,750,096	\$45,019,118,760	\$123,955,761,526	\$3,251,756,100	\$4,414,795,911	\$17,916,610,886	\$6,500,367,980	\$1,123,728,890
Other liability - claims-made	\$25,716,672,032	\$25,998,704,238	\$2,468,289	\$14,877,258,979	\$11,033,001,415	\$13,050,489,273	\$51,101,250,312	\$2,388,932,824	\$2,711,567,303	\$10,627,083,167	\$4,128,787,014	\$518,749,470
Excess workers' compensation	\$1,214,642,021	\$1,221,026,615	\$0	\$466,643,512	\$500,729,414	\$216,177,884	\$11,707,153,506	\$17,012,331	\$46,530,984	\$605,755,232	\$77,410,280	\$29,945,624
Products liability	\$3,584,289,977	\$3,467,876,543	\$28,809	\$1,629,000,431	\$1,604,590,248	\$2,201,883,808	\$11,225,190,326	\$692,147,983	\$827,692,888	\$4,283,839,136	\$452,264,930	\$64,813,146
Private passenger auto no-fault (personal injurv protection)	\$13,779,786,977	\$13,749,035,894	\$31,550,083	\$4,045,823,527	\$9,275,985,715	\$9,474,576,628	\$39,701,626,776	\$799,949,345	\$831,143,372	\$2,944,986,837	\$1,010,370,211	\$301,549,627
Other private passenger auto liability	\$138,214,900,041	\$135,225,830,635	\$512,984,207	\$41,090,277,491	\$87,806,001,783	\$96,870,824,053	\$113,652,740,206	\$3,724,291,083	\$4,790,972,691	\$12,858,065,711	\$10,370,607,400	\$3,214,967,069
Commercial auto no-fault (personal injurv protection)	\$792,167,429	\$750,090,690	\$47,085	\$368,698,746	\$331,415,201	\$373,258,110	\$1,424,706,018	\$46,838,942	\$73,066,473	\$151,596,381	\$75,595,874	\$27,934,017
Other commercial auto liability	\$40,951,447,727	\$38,967,761,704	\$8,159,249	\$18,563,978,975	\$23,175,027,082	\$30,750,964,314	\$60,245,654,928	\$2,317,803,559	\$3,133,886,242	\$6,762,559,241	\$4,960,575,508	\$993,696,355
Private passenger auto physical damage	\$121,911,665,943	\$118,916,791,143	\$464,082,295	\$37,037,228,214	\$71,843,743,100	\$71,300,527,029	\$7,528,566,084	\$285,859,435	\$321,189,046	\$314,984,522	\$9,493,855,830	\$2,684,373,104
Commercial auto physical damage	\$12,794,089,346	\$12,378,295,441	\$2,255,095	\$5,404,798,097	\$7,117,364,786	\$7,305,192,285	\$2,025,997,436	\$121,464,030	\$142,978,428	\$204,344,486	\$1,628,557,431	\$293,811,054
Aircraft (all perils)	\$2,966,868,332	\$2,922,462,854	\$0	\$1,340,147,399	\$1,229,744,262	\$1,500,430,767	\$3,212,042,552	\$155,923,112	\$173,132,111	\$410,828,907	\$464,697,660	\$71,310,202
Fidelity	\$1,412,666,894	\$1,411,591,123	\$750,897	\$787,251,652	\$460,153,650	\$519,710,074	\$1,311,993,593	\$13,439,478	-\$4,120,959	\$110,946,349	\$233,029,662	\$33,762,730
Surety	\$10,442,751,964	\$9,649,912,230	\$57,832,304	\$6,253,904,463	\$1,491,378,249	\$2,261,469,645	\$4,852,745,182	\$150,143,327	\$280,144,579	\$795,226,967	\$2,800,062,438	\$278,614,116

APPENDIX E

Consolidated Exhibit of Premiums and Losses in All States for Licensed Property/Casualty Insurers during 2024

Line of Business	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expenses Paid	Direct Defense and Cost Containment Expenses Incurred	Direct Defense and Cost Containment Expenses Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
Burglary and theft	\$554,107,420	\$541,154,711	\$1,335	\$279,505,431	\$147,036,396	\$122,420,191	\$349,071,710	\$2,332,447	-\$1,659,128	\$36,068,420	\$90,805,439	\$10,479,977
Boiler and machinery	\$2,732,851,742	\$2,702,747,213	\$6,753	\$1,314,333,084	\$710,937,941	\$732,957,292	\$986,596,148	\$10,557,144	\$13,516,698	\$31,069,786	\$215,104,241	\$66,564,050
Credit	\$2,775,880,539	\$2,731,615,314	\$0	\$1,264,016,792	\$1,134,903,276	\$1,254,558,903	\$1,294,213,387	\$21,917,319	\$12,446,193	\$34,047,332	\$537,686,227	\$65,126,061
International	\$35,704,008	\$33,616,469	\$0	\$8,254,874	-\$2,112,262	\$5,184,119	-\$22,655,626	\$298,845	-\$529,230	-\$1,011,229	\$20,120,254	\$1,762,701
Warranty	\$3,774,533,440	\$3,584,471,899	\$0	\$9,782,567,369	\$2,380,279,147	\$2,387,363,769	\$313,476,094	\$4,786,458	\$5,730,725	\$2,187,672	\$276,789,865	\$82,133,773
Aggregate write-ins for other lines of business	\$1,532,768,692	\$1,481,100,019	\$0	\$1,046,570,121	\$672,160,355	\$741,111,927	\$1,636,210,359	\$21,048,600	\$39,184,405	\$82,880,707	\$165,346,458	\$34,382,419
<b>Grand Total for Lines of Business</b>	<b>\$786,505,590,412</b>	<b>\$764,127,767,493</b>	<b>\$2,222,885,782</b>	<b>\$328,659,711,044</b>	<b>\$436,485,348,752</b>	<b>\$480,864,521,444</b>	<b>\$700,260,012,406</b>	<b>\$23,528,712,745</b>	<b>\$28,061,675,234</b>	<b>\$91,253,682,374</b>	<b>\$86,651,665,391</b>	<b>\$17,696,072,357</b>

APPENDIX F

Consolidated Schedule T for all Illinois-Licensed Property/Casualty Insurers for 2024

Schedule T – Exhibit of Premiums Written – Allocated by States and Territories

State	Direct Premiums Written	Direct Premiums Earned	Dividends Paid to Policyholders	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid	Finance Charges Not Included	Direct Premiums Written Federal
Alabama	\$11,395,735,630	\$11,099,811,681	\$35,153,726	\$5,666,686,007	\$6,184,930,400	\$7,985,941,004	\$82,989,211	\$21,443,506
Alaska	\$1,810,234,234	\$1,775,223,541	\$9,069,367	\$888,979,837	\$846,008,050	\$1,527,145,433	\$5,610,166	\$6,641,636
Arizona	\$16,605,974,486	\$15,992,096,710	\$44,542,654	\$8,595,468,500	\$9,419,748,631	\$11,553,945,182	\$76,419,065	\$22,705,843
Arkansas	\$6,841,624,384	\$6,596,524,668	\$12,341,714	\$4,409,945,905	\$4,792,820,467	\$4,783,377,823	\$20,718,219	\$9,381,157
California	\$84,942,493,511	\$82,634,565,230	\$143,136,223	\$46,713,037,260	\$51,488,618,910	\$87,876,463,380	\$401,460,206	\$244,291,611
Colorado	\$19,538,912,916	\$18,885,169,900	\$81,493,266	\$11,220,159,449	\$11,787,180,275	\$12,443,199,520	\$78,432,989	\$21,451,442
Connecticut	\$10,618,365,323	\$10,261,971,917	\$41,925,332	\$5,740,797,056	\$6,332,116,570	\$11,056,199,695	\$46,075,293	\$24,617,533
Delaware	\$3,437,511,855	\$3,383,764,578	\$7,523,216	\$1,855,545,609	\$1,827,051,503	\$3,230,063,901	\$15,346,635	\$23,459,682
District of Columbia	\$2,323,750,510	\$2,268,573,342	\$4,847,259	\$882,129,710	\$1,062,723,182	\$2,121,302,884	\$8,529,921	\$13,475,400
Florida	\$58,186,494,124	\$57,090,392,025	\$239,973,281	\$32,313,552,698	\$38,576,267,115	\$48,072,378,532	\$319,917,268	\$100,843,828
Georgia	\$28,730,865,633	\$27,833,021,988	\$93,666,513	\$18,775,272,364	\$21,620,001,732	\$23,155,889,401	\$117,464,254	\$38,907,068
Hawaii	\$2,392,287,567	\$2,320,727,256	\$10,161,666	\$1,244,882,231	\$1,042,016,409	\$2,458,583,254	\$10,858,831	\$13,456,854
Idaho	\$3,872,125,704	\$3,705,657,204	\$7,943,498	\$1,979,412,006	\$2,087,668,136	\$2,309,295,874	\$17,316,154	\$6,487,228
Illinois	\$36,248,274,823	\$35,008,776,642	\$35,964,686	\$21,135,849,430	\$22,199,794,600	\$30,420,714,868	\$103,990,252	\$92,707,820
Indiana	\$13,883,826,926	\$13,484,687,140	\$13,320,357	\$7,469,516,955	\$8,428,014,167	\$10,246,144,117	\$53,149,906	\$33,760,864
Iowa	\$9,145,146,406	\$8,900,220,421	\$24,432,671	\$5,083,540,016	\$4,867,400,056	\$5,745,061,329	\$27,887,184	\$13,212,642
Kansas	\$8,481,526,674	\$8,255,046,412	\$19,693,241	\$5,344,342,590	\$5,483,167,653	\$5,117,455,085	\$24,649,639	\$14,308,541
Kentucky	\$8,661,161,737	\$8,387,328,501	\$15,299,180	\$4,693,373,471	\$4,753,509,901	\$6,977,566,066	\$32,362,344	\$22,351,312
Louisiana	\$10,958,635,223	\$10,827,212,445	\$24,250,297	\$6,393,708,153	\$6,134,178,954	\$8,997,184,294	\$26,513,070	\$18,943,848
Maine	\$2,711,597,373	\$2,639,570,422	\$25,275,294	\$1,296,381,813	\$1,269,392,203	\$1,974,274,525	\$12,017,794	\$6,191,943
Maryland	\$14,777,728,269	\$14,359,939,184	\$55,307,227	\$8,280,202,855	\$8,395,166,020	\$10,208,705,108	\$59,763,202	\$28,829,411
Massachusetts	\$13,997,629,013	\$13,721,500,112	\$36,452,789	\$6,154,561,488	\$6,468,804,350	\$13,532,941,723	\$63,290,683	\$36,523,573
Michigan	\$19,110,672,640	\$18,568,509,085	\$34,400,858	\$10,873,242,831	\$11,590,618,496	\$44,213,709,919	\$40,454,878	\$35,212,468
Minnesota	\$16,210,225,973	\$15,621,034,307	\$21,691,937	\$9,295,076,184	\$9,370,286,097	\$11,426,085,574	\$35,457,010	\$21,924,070
Mississippi	\$5,660,170,061	\$5,538,096,539	\$12,570,847	\$2,955,531,358	\$2,997,435,697	\$3,874,677,960	\$17,661,289	\$10,844,582
Missouri	\$16,406,495,154	\$15,907,584,981	\$23,117,324	\$10,419,459,181	\$11,102,477,241	\$11,794,977,212	\$61,849,848	\$26,354,154
Montana	\$3,243,513,543	\$3,139,758,839	\$6,990,706	\$1,610,193,466	\$1,760,627,644	\$1,752,329,240	\$11,521,357	\$4,932,397
Nebraska	\$7,327,850,748	\$7,093,038,431	\$11,677,569	\$5,747,505,931	\$5,892,427,371	\$4,538,738,312	\$18,467,462	\$15,061,521
Nevada	\$8,210,903,825	\$7,948,179,385	\$15,565,848	\$5,266,089,611	\$5,818,694,559	\$8,245,984,247	\$44,462,963	\$18,920,968
New Hampshire	\$2,871,457,835	\$2,782,231,643	\$16,707,538	\$1,434,545,395	\$1,500,512,056	\$2,091,764,135	\$13,353,842	\$6,808,325
New Jersey	\$18,516,177,254	\$18,034,724,113	\$48,479,829	\$10,200,996,171	\$11,754,673,988	\$28,140,545,342	\$67,810,861	\$59,594,463
New Mexico	\$4,773,104,803	\$4,588,807,837	\$14,375,582	\$2,854,596,467	\$3,364,553,867	\$3,662,847,795	\$25,048,250	\$8,978,728
New York	\$52,528,372,079	\$51,189,859,776	\$90,436,812	\$28,426,741,346	\$33,507,636,191	\$70,087,267,930	\$190,330,398	\$142,701,633
North Carolina	\$20,921,484,894	\$20,282,900,531	\$62,125,655	\$11,374,558,191	\$13,640,620,224	\$14,416,106,871	\$119,380,383	\$29,654,805
North Dakota	\$3,103,840,357	\$3,031,561,648	\$2,602,043	\$1,534,349,058	\$1,465,863,722	\$1,169,626,167	\$6,360,935	\$2,015,088
Ohio	\$22,546,473,928	\$21,896,979,133	\$25,236,382	\$11,806,790,679	\$12,657,000,520	\$14,241,245,765	\$126,877,148	\$44,438,704

APPENDIX F

Consolidated Schedule T for all Illinois-Licensed Property/Casualty Insurers for 2024

Schedule T – Exhibit of Premiums Written – Allocated by States and Territories

State	Direct Premiums Written	Direct Premiums Earned	Dividends Paid to Policyholders	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid	Finance Charges Not Included	Direct Premiums Written Federal
Oklahoma	\$9,688,759,381	\$9,418,178,717	\$25,960,681	\$5,775,689,254	\$6,122,372,269	\$6,255,623,674	\$45,874,205	\$13,933,922
Oregon	\$9,407,801,052	\$9,109,406,699	\$18,996,132	\$5,096,311,315	\$5,755,816,401	\$6,571,762,338	\$42,342,282	\$18,904,391
Pennsylvania	\$30,280,100,339	\$29,426,756,457	\$51,401,428	\$15,861,253,616	\$17,147,900,765	\$26,774,864,723	\$158,579,212	\$61,692,291
Rhode Island	\$2,991,951,293	\$2,902,154,324	\$26,685,059	\$1,506,987,151	\$1,553,532,015	\$2,272,771,920	\$13,286,451	\$6,092,700
South Carolina	\$14,233,432,040	\$13,739,966,887	\$47,327,403	\$8,724,664,939	\$10,321,651,504	\$10,179,425,037	\$69,030,156	\$16,270,819
South Dakota	\$3,594,336,543	\$3,506,387,661	\$4,373,502	\$1,891,628,455	\$1,795,587,577	\$1,834,524,866	\$7,118,473	\$4,781,030
Tennessee	\$14,450,144,390	\$13,971,409,485	\$40,184,751	\$7,506,451,730	\$7,992,746,968	\$10,988,341,007	\$48,997,050	\$34,667,899
Texas	\$55,857,319,343	\$54,339,271,805	\$257,598,635	\$32,885,418,878	\$36,790,187,298	\$45,770,731,964	\$123,949,402	\$113,638,504
Utah	\$7,137,338,476	\$6,877,534,929	\$13,056,599	\$3,397,849,177	\$3,925,785,391	\$5,050,921,342	\$28,588,662	\$10,791,385
Vermont	\$1,297,574,983	\$1,255,386,816	\$3,777,610	\$636,321,744	\$646,166,521	\$1,038,870,114	\$6,505,183	\$4,853,469
Virginia	\$18,945,150,744	\$18,349,336,335	\$114,061,726	\$9,015,402,985	\$10,119,406,737	\$12,722,439,859	\$120,393,499	\$50,484,496
Washington	\$17,519,671,842	\$16,617,756,171	\$44,203,103	\$9,944,390,261	\$11,578,589,868	\$12,581,100,207	\$75,139,977	\$28,743,808
West Virginia	\$3,396,252,722	\$3,314,882,349	\$4,931,005	\$1,678,683,384	\$1,801,942,837	\$2,704,147,909	\$11,411,119	\$3,286,810
Wisconsin	\$14,302,212,914	\$13,867,509,249	\$196,676,688	\$7,565,648,960	\$8,023,575,814	\$11,223,766,886	\$45,962,736	\$20,390,302
Wyoming	\$1,696,398,056	\$1,636,268,522	\$3,424,675	\$685,297,506	\$779,820,639	\$786,888,966	\$6,786,626	\$1,776,416
American Samoa	\$51,925	\$40,297	\$0	\$0	\$8,150	\$17,324	\$0	\$0
Guam	\$92,458,359	\$83,593,592	\$1,064,187	\$20,061,534	-\$2,339,831	\$44,531,903	\$122,420	\$4,593
Puerto Rico	\$451,559,022	\$428,444,053	\$171,032	\$356,126,032	\$224,508,921	\$300,117,627	\$13,205	\$536,504
US Virgin Islands	\$53,225,050	\$45,787,869	\$542,585	\$25,384,821	\$33,091,671	\$41,989,924	\$243,996	\$21,308
Northern Mariana Islands	\$2,739,287	\$2,583,589	\$0	\$298,991	\$949,641	\$4,711,841	\$0	\$0
Canada	\$4,662,303,913	\$4,664,512,345	\$51,768	\$1,420,093,806	\$1,714,337,546	\$4,957,593,193	\$600,630	\$0
Aggregate Other Alien	\$5,450,667,590	\$5,515,551,823	\$644,849	\$2,554,362,929	\$3,048,875,805	\$6,705,130,191	\$410,789	\$0
<b>Totals</b>	<b>\$786,504,094,563</b>	<b>\$764,127,767,498</b>	<b>\$2,222,885,781</b>	<b>\$436,485,348,687</b>	<b>\$480,864,521,405</b>	<b>\$700,260,012,194</b>	<b>\$3,189,154,893</b>	<b>\$1,632,305,316</b>

This Page Intentionally Left Blank



320 West Washington St.  
Springfield, Illinois 62767-0001  
(217) 782-4515  
<https://insurance.illinois.gov>