



Illinois Department of Insurance

2022

Cost Containment

Annual Report

to the

General Assembly

JB PRITZKER
Governor

DANA POPISH SEVERINGHAUS
Director



Illinois Department of Insurance

JB PRITZKER
Governor

DANA POPISH SEVERINGHAUS
Director

July 1, 2022

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 2022. 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 dark ink that reads "Dana Popish Severinghaus".

Dana Popish Severinghaus
Director of Insurance

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

Chicago Office
122 S. Michigan Ave., 19th 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	42
APPENDIX F.....	45

Overview

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

SECTION 1: OVERALL PROPERTY/CASUALTY INDUSTRY SUMMARY

This section 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 amount 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

This section 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

This section 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

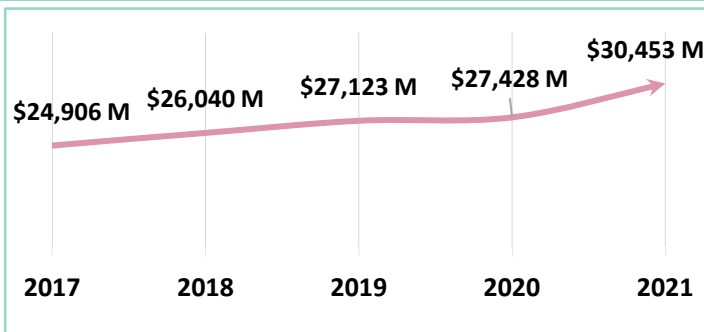
The following provides a breakdown of total direct written premiums and incurred losses for the property/casualty industry by state. Illinois is ranked 5th with a direct written premium totaling \$30 billion in 2021, representing 3.87 percent of the total written premium countrywide. The Illinois loss ratio has decreased 5.13 percentage points (57.80%- 62.93%) from 2020 to 2021. It is now below the countrywide average (57.92 percent), which has decreased 2.03 percentage points (57.92% - 59.95%) 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 %	
		2021	2021	2020	2021	2020
1	California	\$96,311 M	12.23%	12.06%	56.25%	54.22%
2	Texas	\$70,715 M	8.98%	8.88%	79.03%	58.81%
3	Florida	\$66,385 M	8.43%	8.24%	60.35%	64.55%
4	New York	\$55,034 M	6.99%	6.97%	61.65%	61.74%
5	Illinois	\$30,453 M	3.87%	3.81%	57.80%	62.93%
6	Pennsylvania	\$28,337 M	3.60%	3.67%	58.32%	57.00%
7	Georgia	\$26,510 M	3.37%	3.34%	63.23%	63.02%
8	New Jersey	\$24,782 M	3.15%	3.18%	65.77%	57.11%
9	Michigan	\$21,327 M	2.71%	2.88%	63.65%	55.25%
10	Ohio	\$19,743 M	2.51%	2.54%	53.57%	53.88%
11	North Carolina	\$19,676 M	2.50%	2.51%	58.36%	54.95%
12	Massachusetts	\$18,327 M	2.33%	2.34%	48.40%	47.85%
13	Virginia	\$16,588 M	2.11%	2.13%	53.70%	51.18%
14	Colorado	\$16,365 M	2.08%	2.06%	63.11%	60.12%
15	Washington	\$15,259 M	1.94%	1.94%	62.06%	54.28%
16	Missouri	\$14,262 M	1.81%	1.82%	58.11%	62.29%
17	Tennessee	\$14,197 M	1.80%	1.81%	59.42%	72.67%
18	Arizona	\$14,087 M	1.79%	1.80%	61.50%	53.13%
19	Minnesota	\$14,037 M	1.78%	1.78%	59.07%	54.19%
20	Maryland	\$13,780 M	1.75%	1.78%	53.74%	62.11%
	All Other	\$191,470 M	24.31%	24.46%	56.85%	64.77%
	Total/Average	\$787,646 M	100.00%	100.00%	57.92%	59.95%

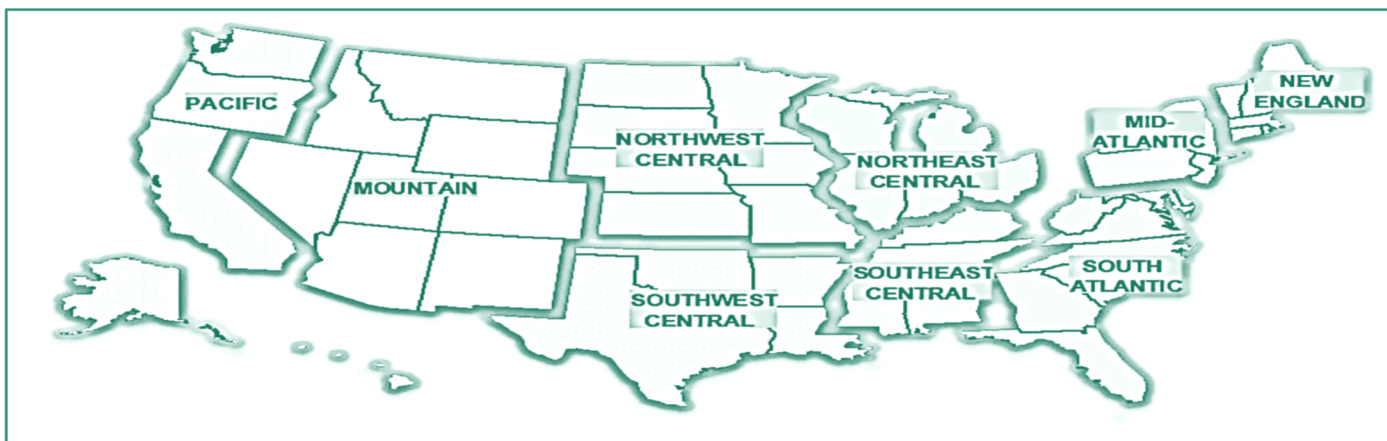
5 Year Trend

Total direct written premiums for the property/casualty industry continue 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 2021. Southeast Central, Southwest Central, Mid-Atlantic, and the New England regions reported a higher loss ratio in 2021 than their five-year loss ratio average. The four Central Regions' loss ratios vary, with no definitive trend of increase or decrease common. Illinois constitutes 33.6% of all direct written premiums in the Northeast Central Region (includes IL, IN, OH, MI, WI) in 2021.



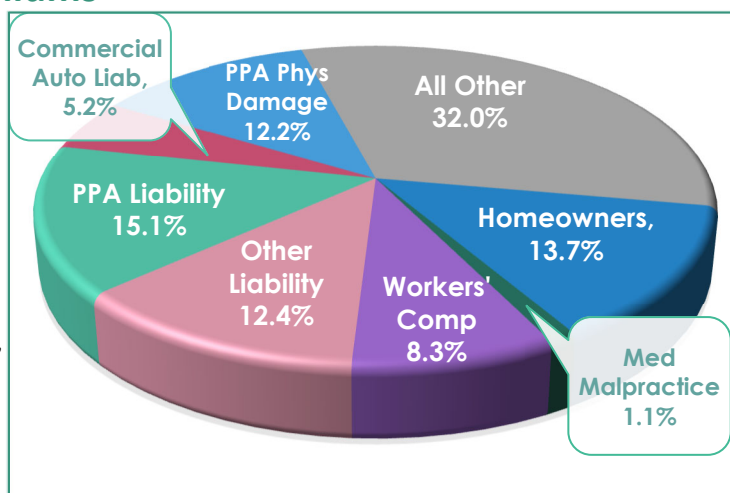
Source: NAIC State Data Network; Aggregate Schedule T for all property/casualty insurers.

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

2021	Pacific	Mountain	Northwest Central	Southwest Central	Northeast Central	Southeast Central	Mid-Atlantic	South Atlantic	New England	Other*	Total All Regions
% Total Direct Written Premium	15.80%	7.44%	7.10%	12.57%	12.22%	5.02%	13.59%	20.61%	4.88%	0.78%	100%
Direct Loss Ratio	56.50%	58.75%	58.31%	73.37%	57.54%	61.50%	61.72%	59.17%	55.39%	45.13%	60.40%
5 Year Average Loss Ratio	61.19%	62.20%	61.64%	67.97%	57.68%	59.76%	59.32%	63.05%	52.75%	95.47%	62.04%

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 2021. Personal lines of insurance include homeowners multiperil, private passenger automobile liability, and private passenger automobile physical damage coverage. Combined, these coverages make up approximately 41 percent of the overall property/casualty insurance written in the State of Illinois.



Source: NAIC State Data Network, 2021 Illinois State Page Exhibit

SECTION 2: INDIVIDUAL LINE OF COVERAGE ANALYSIS

HOMEOWNERS

The section provides a detailed review of insurance within the State of Illinois. The Department monitors the shifts in premiums, losses, and market share from year to year. The Herfindahl/Hirschmann Index (HHI) is used to monitor the market concentration and is accepted as an accurate indicator of the volume of competition among insurance companies.

Homeowners Underwriting Results

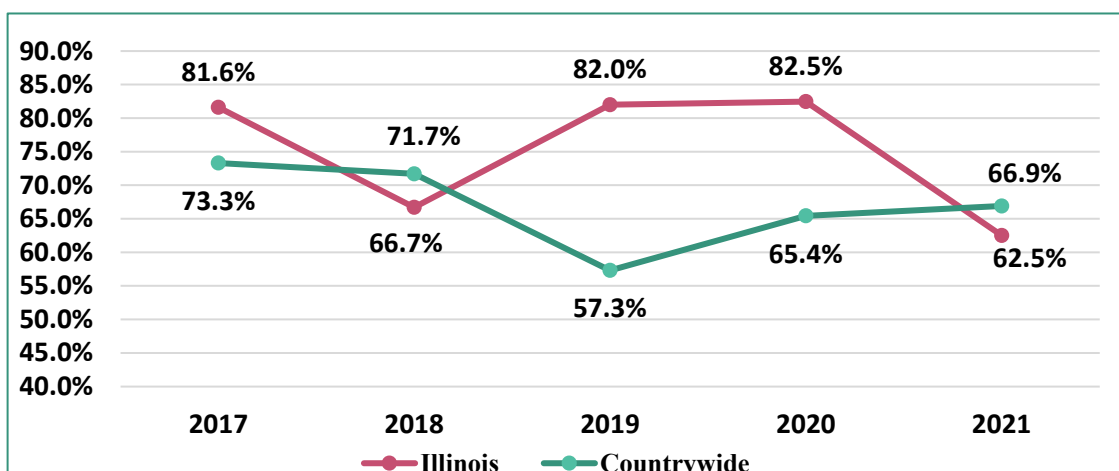
Homeowners	Illinois	Countrywide*
Direct Written Premiums	\$4,434,708,607	\$89,427,795,878
Direct Earned Premiums	\$4,241,237,107	\$85,177,174,137
Expenses (% of Direct Earned Premium)		
Incurring Losses	62.5%	66.9%
Defense & Cost Containment Expenses Incurred	1.2%	1.8%
Commissions and Brokerage Expenses	12.6%	12.6%
Taxes, Licenses & Fees	1.8%	2.5%

NAIC State Data Network, 2021 Illinois State Page Exhibit

*Illinois-licensed insurers

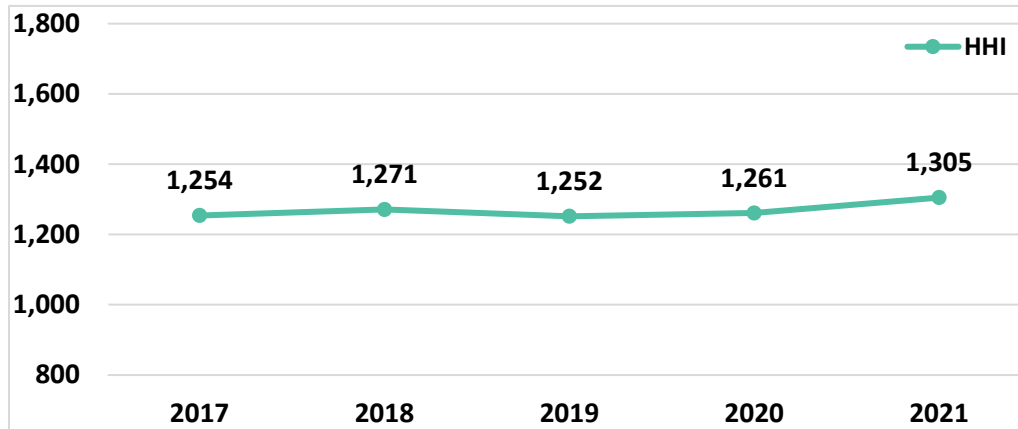
The following shows a five-year trend of incurred loss ratios for homeowners insurance. The loss ratio in Illinois dropped significantly, showing a 20.0 percentage point decrease from 2020 to 2021, while the countrywide loss ratio increased 1.5 percentage points in the same period. The sizeable loss ratio difference between Illinois and countrywide data, first noted in 2019, appears to be narrowing.

Homeowners Losses as a Percent of Earned Premium



The graph reflects the Herfindahl/Hirschmann Index (“HHI”) for Illinois homeowners insurance from 2017 through 2021. 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 continues to exhibit a healthy, stable level of competition for Illinois consumers.

Illinois Homeowners Insurance Market Concentration



The following identifies the top ten writers of homeowners insurance in Illinois based on written premium in 2021 and 2020. The ten companies identified wrote over \$2.8 billion in direct written premium and comprised 65.1 percent of the Illinois market share in 2021.

Top 10 Private Homeowners Insurers in Illinois

Company	2021 Written Premium	2020 Written Premium	2021 Market Share	2020 Market Share	2021 Loss Ratio	2020 Loss Ratio
State Farm Fire & Casualty Co.	\$1,489,738,600	\$1,354,538,698	33.59%	32.93%	51.88%	89.77%
Country Mutual Ins. Co.	\$352,180,965	\$334,403,284	7.94%	8.13%	50.84%	79.96%
Allstate Vehicle & Property Ins. Co.	\$300,232,474	\$257,850,283	6.77%	6.27%	77.25%	85.00%
Farmers Ins. Exchange	\$149,074,088	\$154,108,795	3.36%	3.75%	76.81%	97.31%
Travco Ins. Co.	\$127,285,227	\$85,742,514	2.87%	2.08%	94.44%	92.25%
American Family Mutual Ins. Co. S.I.	\$123,237,373	\$124,031,184	2.78%	3.02%	72.38%	76.55%
Allstate Indemnity Co.	\$102,099,321	\$104,879,646	2.30%	2.55%	70.81%	63.13%
Liberty Mutual Personal Ins. Co.	\$90,763,934	\$90,664,630	2.05%	2.20%	63.62%	73.63%
Allstate Ins. Co.	\$79,654,847	\$78,188,975	1.80%	1.90%	59.94%	52.95%
Auto Owners Ins. Co	\$72,739,546	\$69,448,192	1.64%	1.69%	59.48%	80.06%

Source: NAIC State Data Network, 2020 & 2021 Illinois State Page Exhibit

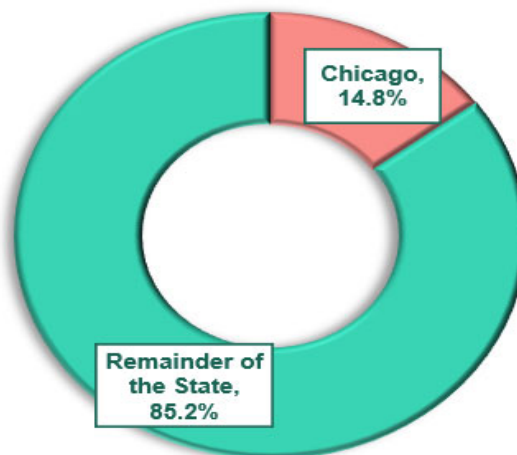
Pursuant to Title 50 Illinois Administrative Code Part 4203 ("Part 4203") and as authorized by the Illinois Insurance Cost Containment Act, 215 ILCS 5/1200 *et seq*, the Department collects homeowners data based on the geographical location of the insured. The data allows the Department to identify and compare the 2020 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 2020.

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

Company	2020 Statewide Market Share	2020 City of Chicago Market Share	2020 Remainder of State Market Share
State Farm Fire & Casualty Co.	33.59%	58.11%	31.75%
Allstate Vehicle and Property Ins. Co.	6.77%	10.89%	5.95%
Allstate Indemnity Co.	2.30%	6.27%	2.04%
American Family Mutual Insurance Co. S. I.	2.78%	5.00%	2.88%
Farmers Ins. Exchange	3.36%	4.47%	3.77%
Liberty Mutual Personal Ins. Co.	2.05%	3.91%	2.09%
Country Mutual Ins. Co.	7.94%	3.15%	9.17%
The Travelers Home and Marine Ins. Co.	1.34%	2.74%	1.71%
Farmers Casualty Ins. Co.	1.15%	0.91%	1.51%
Auto Owners Ins. Co.	1.64%	0.40%	2.19%

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 2020.

Homeowners 2020 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 2020.

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.

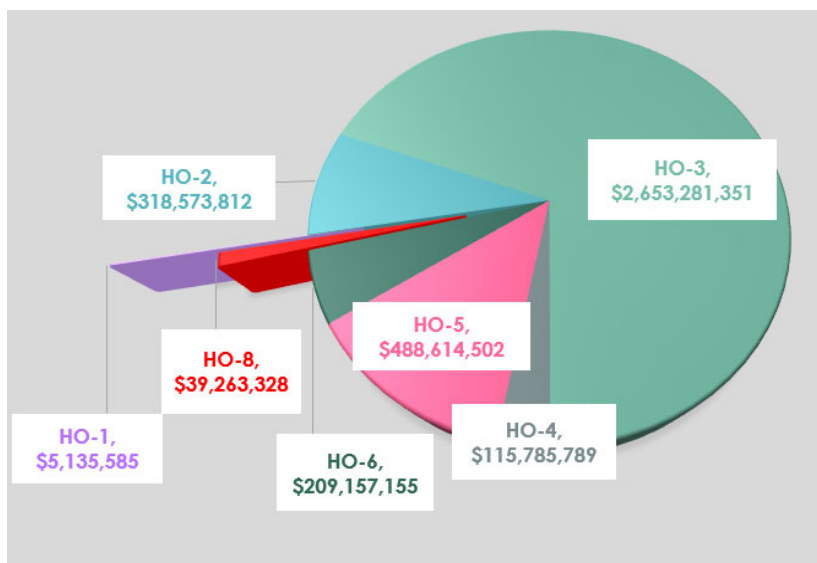
Special Form (HO-3) - Offers property and liability coverage for the dwelling, other structures, and loss of use of the dwelling and other structures for all perils specifically listed in the policy (e.g., fire, lightning, windstorm and hail, falling objects, etc.). Personal property is also covered 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 following table compares underwriting results for private passenger auto (PPA) liability insurance written in Illinois with that written countrywide during 2021. The amount of premium written in Illinois and countrywide both reflected an increase. The average Incurred Losses show an increase from 2020.

Private Passenger Automobile Liability Underwriting Results

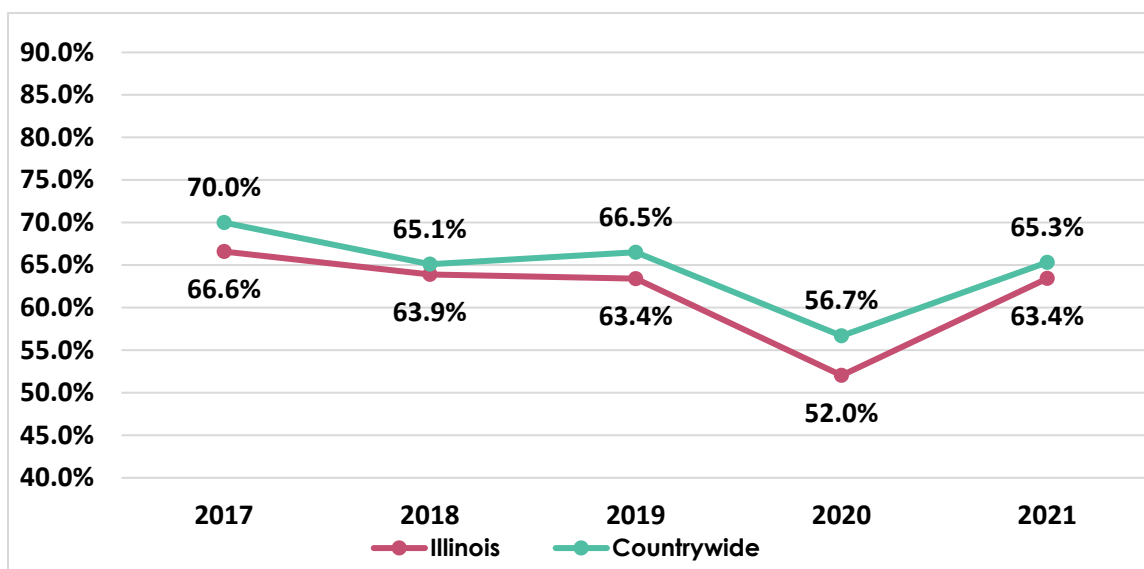
PPA Liability	Illinois	Countrywide*
Direct Written Premiums	\$4,211,379,449	\$105,435,592,159
Direct Earned Premiums	\$4,189,120,186	\$104,564,899,586
Expenses (% of Direct Earned Premium)		
Incurred Losses	63.4%	65.3%
Defense & Cost Containment Expenses Incurred	3.5%	3.5%
Commissions and Brokerage Expenses	7.6%	7.6%
Taxes, Licenses & Fees	1.2%	2.2%

NAIC State Data Network, 2021 Illinois State Page Exhibit

*Illinois-licensed insurers

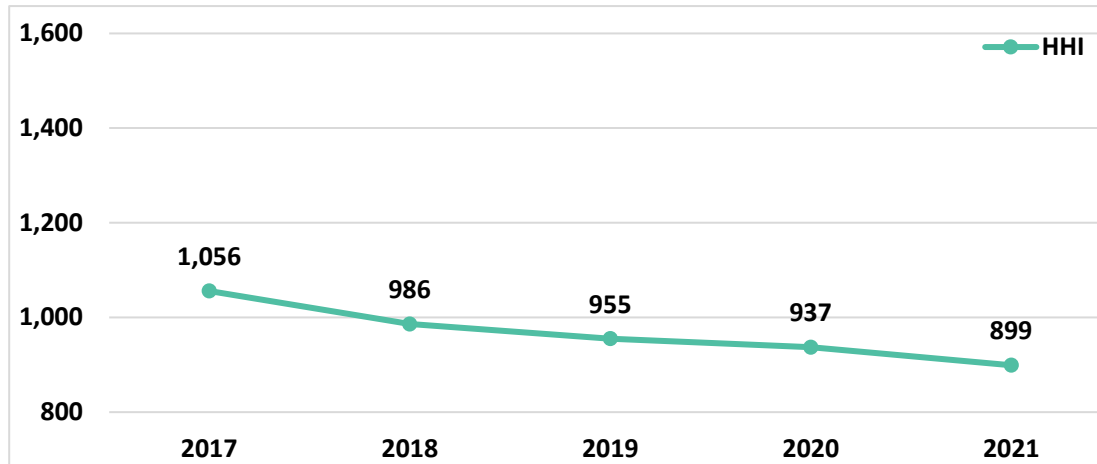
As reflected in the following chart, the loss ratios for private passenger automobile liability insurance increased 11.4 percentage points (63.4% - 52.0%) in Illinois and increased 8.6 percentage points (65.3% - 56.7%) countrywide in 2021.

Private Passenger Automobile Liability Losses as a Percent of Earned Premium



With an HHI below 1800, the private passenger automobile liability insurance market in Illinois continues to remain stable and 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 direct written premium in 2020 and 2021. In summary, the ten companies identified wrote \$2.6 billion in premium and comprised 61.8 percent of the Illinois market share in 2021.

Top 10 Private Passenger Automobile Liability Insurers in Illinois

Company	2021 Written Premium	2020 Written Premium	2021 Market Share	2020 Market Share	2021 Loss Ratio	2020 Loss Ratio
State Farm Mutual Auto Ins. Co.	\$1,114,136,010	\$1,124,470,241	26.46%	27.02%	69.36%	48.14%
Allstate Fire & Casualty Ins. Co.	\$311,721,325	\$319,077,020	7.40%	7.67%	66.36%	52.12%
Progressive Universal Ins. Co.	\$240,280,443	\$227,355,087	5.71%	5.46%	51.31%	41.63%
Geico Casualty Co.	\$215,248,199	\$249,928,294	5.11%	6.01%	53.48%	55.45%
Country Preferred Ins. Co.	\$194,581,472	\$191,224,949	4.62%	4.59%	66.97%	56.84%
Progressive Northern Ins. Co.	\$172,108,629	\$165,693,472	4.09%	3.98%	66.19%	49.98%
Illinois Farmers Ins. Co.	\$109,783,144	\$131,495,604	2.61%	3.16%	52.44%	49.57%
American Family Mutual Ins. Co. S.I.	\$83,549,309	\$87,195,738	1.98%	2.10%	46.76%	42.73%
Standard Fire Ins. Co.	\$80,858,022	\$73,484,912	1.92%	1.77%	59.57%	45.92%
American Family Ins. Co.	\$80,057,774	\$75,781,895	1.90%	1.82%	66.46%	51.79%

Source: NAIC State Data Network, 2020 & 2021 Illinois State Page Exhibit

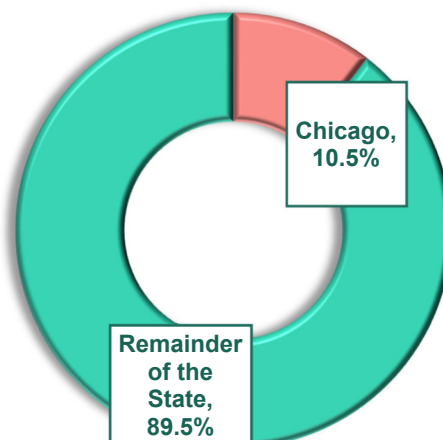
Pursuant to Part 4203 and as authorized by the Illinois Insurance Cost Containment Act, 215 ILCS 5/1200 *et seq*, the Department collects private passenger automobile liability data based on the geographical location of the insured. The data allows the Department to identify and compare the 2020 Statewide 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 2020.

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

Company	2020 Statewide Market Share	2020 City of Chicago Market Share	2020 Remainder of State Market Share
State Farm Mutual Auto Ins. Co.	26.46%	39.84%	26.92%
Allstate Fire & Casualty Ins. Co.	7.40%	13.37%	7.38%
Geico Casualty Co.	5.11%	12.76%	6.12%
Progressive Universal Ins. Co.	5.71%	6.31%	5.66%
Country Pref Ins Co.	4.62%	1.14%	5.28%
Progressive Northern Ins. Co.	4.09%	3.51%	4.26%
Illinois Farmers Ins. Co	2.61%	2.56%	3.44%
American Family Mutual Ins. Co. S.I.	1.98%	2.52%	2.15%
Standard Fire Ins. Co.	1.92%	2.50%	1.85%
Country Mutual Ins. Co.	1.60%	0.32%	1.92%

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 2020.

Private Passenger Automobile Liability Insurance 2020 Statewide Market Share Based on Location



PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE

The following table compares underwriting results for private passenger automobile physical damage insurance written in Illinois to statistics reflecting the same market countrywide. The physical damage market in Illinois experienced an increase of 5.8 percent in written premium during 2021, and the market experienced a 6.9 percent countrywide increase.

Private Passenger Automobile Physical Damage Underwriting Results

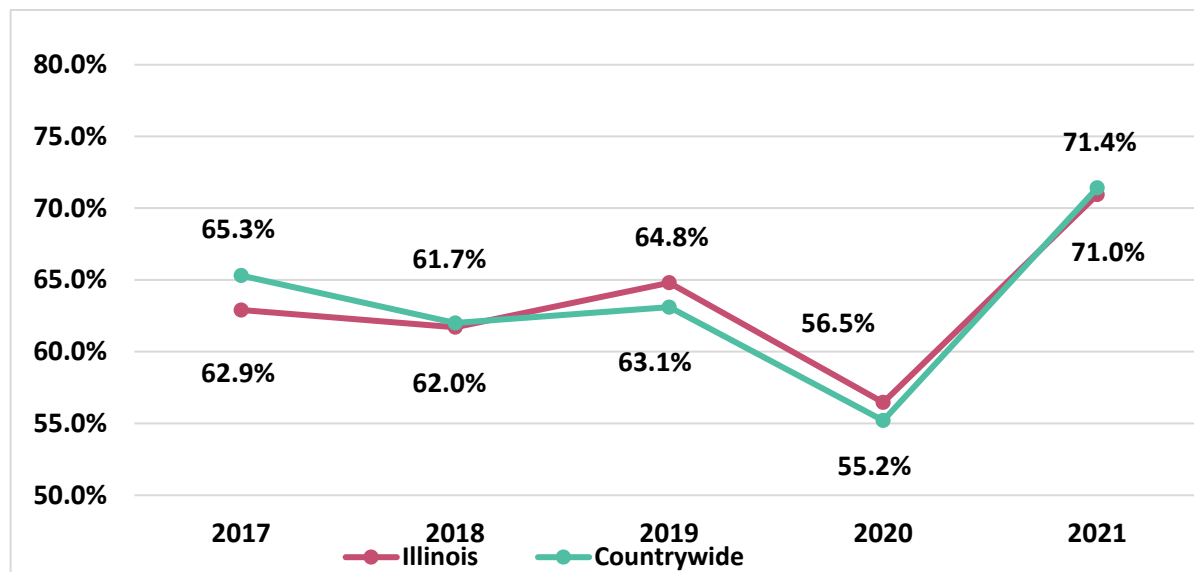
<i>PPA Phys Damage</i>	<i>Illinois</i>	<i>Countrywide*</i>
<i>Direct Written Premiums</i>	\$3,665,401,628	\$84,552,454,936
<i>Direct Earned Premiums</i>	\$3,598,690,087	\$82,939,492,170
<i>Expenses (% of Direct Earned Premium)</i>		
<i>Incurred Losses</i>	71.0%	71.4%
<i>Defense & Cost Containment Expenses Incurred</i>	0.2%	0.3%
<i>Commissions and Brokerage Expenses</i>	10.5%	7.9%
<i>Taxes, Licenses & Fees</i>	1.2%	2.2%

NAIC State Data Network, 2021 Illinois State Page Exhibit

*Illinois-licensed insurers

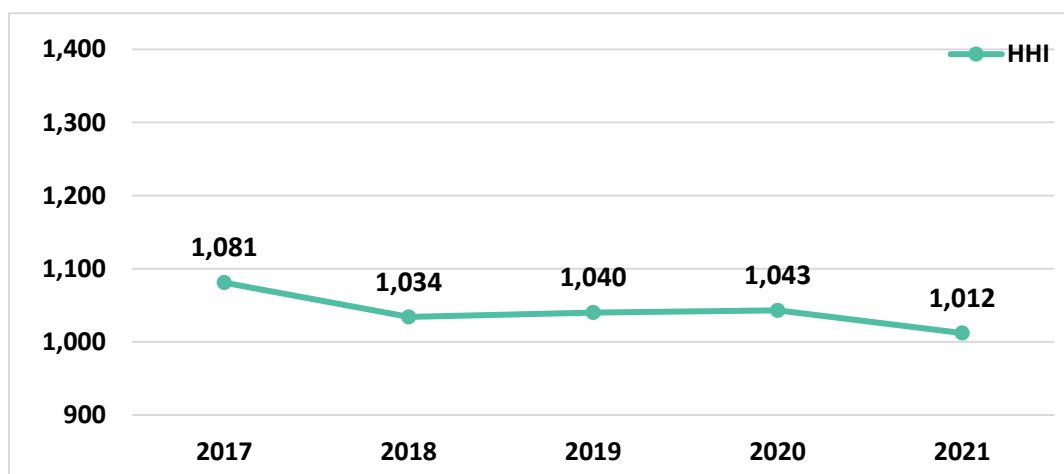
In 2021, the private passenger physical damage loss ratio increased countrywide by 16.2 percentage points (71.4% - 55.2%) and increased in Illinois by 14.5 percentage points (71.0% - 56.5%).

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 Auto Physical Damage Insurance Market Concentration



The following table identifies the top ten writers of private passenger physical damage insurance in Illinois based on direct written premium in 2020 and 2021. In summary, the ten companies identified wrote a total of \$2.3 billion in premium and comprised 63.2 percent of the Illinois market.

Top 10 Private Passenger Automobile Physical Damage Insurers in Illinois

Company	2021 Written Premium	2020 Written Premium	2021 Market Share	2020 Market Share	2021 Loss Ratio	2020 Loss Ratio
State Farm Mutual Auto Ins. Co.	\$1,035,135,047	\$997,512,267	28.24%	28.80%	81.70%	59.08%
Allstate Fire & Casualty Ins. Co.	\$353,905,194	\$330,293,918	9.66%	9.54%	55.41%	47.23%
Country Preferred Ins. Co.	\$186,519,596	\$175,035,195	5.09%	5.05%	60.01%	56.71%
Geico Casualty Co.	\$166,329,648	\$179,551,909	4.54%	5.18%	89.16%	79.85%
Progressive Universal Ins. Co.	\$159,584,546	\$141,795,118	4.35%	4.09%	90.50%	70.39%
Progressive Northern Ins. Co.	\$142,210,242	\$123,922,904	3.88%	3.58%	71.04%	60.45%
Country Mutual Ins. Co.	\$79,204,059	\$76,281,566	2.16%	2.20%	54.06%	53.49%
Illinois Farmers Ins. Co.	\$72,810,377	\$86,398,337	1.99%	2.49%	53.83%	47.63%
American Family Mutual Ins. Co. S.I.	\$64,028,255	\$63,797,706	1.75%	1.84%	55.41%	48.62%
Standard Fire Ins. Co.	\$55,427,731	\$48,027,484	1.51%	1.39%	76.29%	64.36%

Source: NAIC State Data Network, 2020 & 2021 Illinois State Page Exhibit

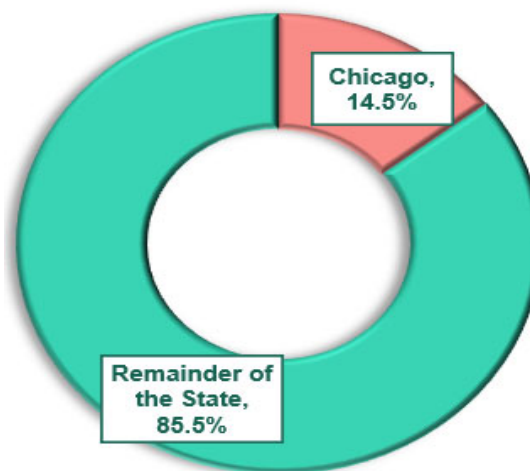
Pursuant to Part 4203 and as authorized by the Illinois Insurance Cost Containment Act, 215 ILCS 5/1200 *et seq.*, the Department collects private passenger automobile physical damage data based on the geographical location of the insured. The data allows the Department to identify and compare the 2020 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 2020

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

Company	2020 Statewide Market Share	2020 City of Chicago Market Share	2020 Remainder of State Market Share
State Farm Mutual Automobile Insurance Co.	28.24%	28.55%	29.77%
Allstate Fire and Casualty Insurance Co.	9.66%	9.17%	11.43%
GEICO Casualty Co.	4.54%	5.13%	8.33%
Country Preferred Insurance Co.	5.09%	5.82%	0.79%
Progressive Universal Insurance Co.	4.35%	3.83%	5.47%
Progressive Northern Insurance Co.	3.88%	3.75%	2.58%
Illinois Farmers Insurance Co.	1.99%	2.70%	1.44%
Country Mutual Insurance Co.	2.16%	2.56%	0.23%
American Family Mutual Insurance Co. S. I.	1.75%	1.90%	1.51%
Allstate Insurance Co.	1.30%	1.63%	1.16%

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 physical damage insurance in Illinois based on written premium in 2020.

Private Passenger Automobile Physical Damage Insurance 2020 Statewide Market Share Based on Location



COMMERCIAL AUTOMOBILE LIABILITY

The following table compares underwriting results for commercial auto liability insurance written in Illinois with that written countrywide during 2021. The amount of premium written in Illinois increased by 19.8 percent, while the premiums written countrywide increased 15.2 percent. This is a significant percentage increase from prior year, with Illinois showing a \$276 million increase in direct premiums written, while countrywide shows a \$4.1 billion increase. The incurred loss ratio shows a slight decrease from 2020 in Illinois and countrywide.

Commercial Automobile Liability Underwriting Results

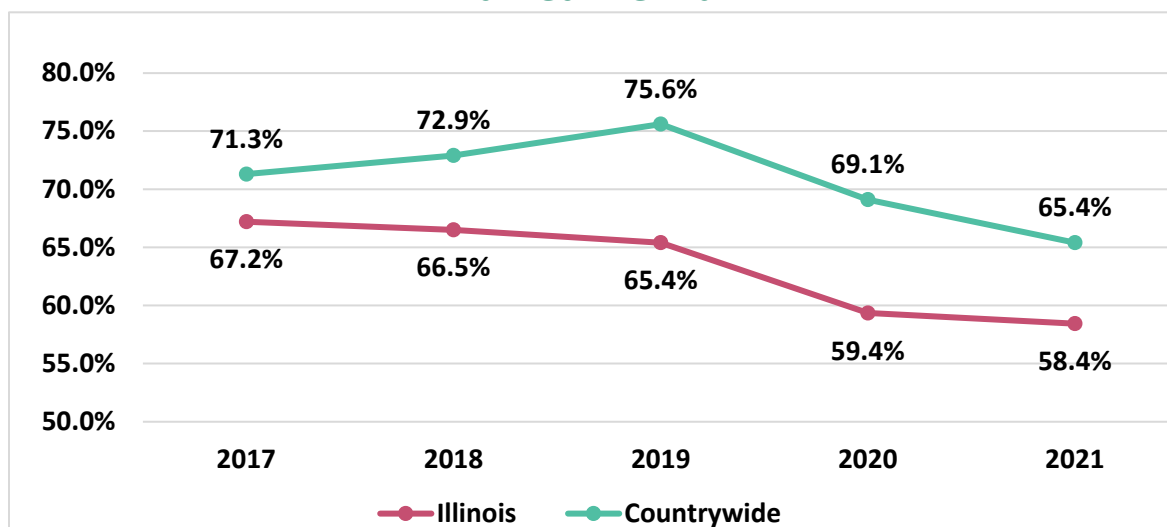
<i>Commercial Automobile Liability</i>	<i>Illinois</i>	<i>Countrywide*</i>
Direct Written Premiums	\$1,670,157,673	\$31,227,028,421
Direct Earned Premiums	\$1,589,969,243	\$29,621,134,899
Expenses (% of Direct Earned Premium)		
Incurred Losses	58.4%	65.4%
Defense & Cost Containment Expenses Incurred	5.9%	7.3%
Commissions and Brokerage Expenses	13.4%	13.6%
Taxes, Licenses & Fees	2.1%	2.6%

NAIC State Data Network, 2021 Illinois State Page Exhibit

*Illinois-licensed insurers

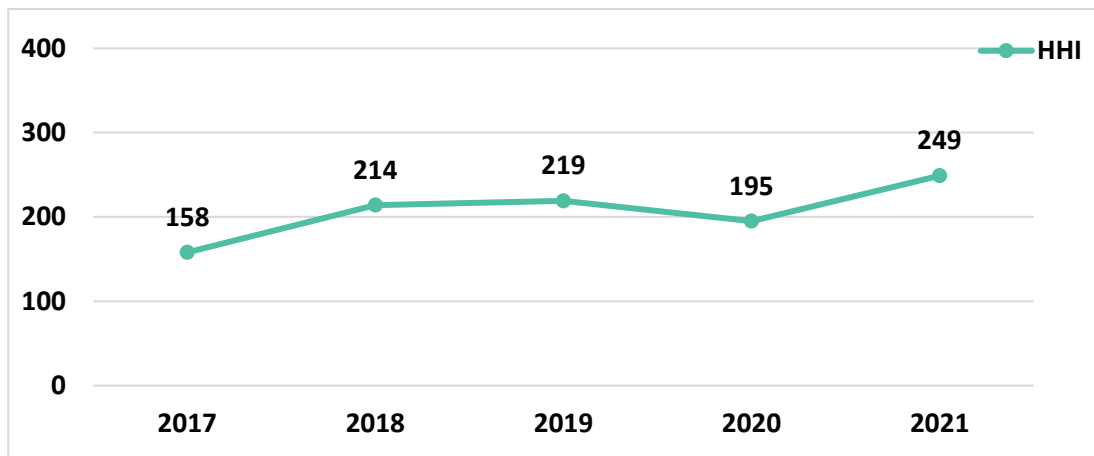
As reflected in the following chart, the loss ratios for commercial automobile liability insurance decreased 1 percentage point (58.4% - 59.4%) in Illinois and decreased 3.7 percentage points (65.4% - 69.1%) countrywide in 2021. The Illinois incurred loss ratio remains below the national level.

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. 2021 produced a notable uptick in the index data, but overall, this market is not showing anti-competitive traits.

Illinois Commercial Auto Liability Insurance Market Concentration



The following identifies the top ten writers of commercial automobile liability insurance in Illinois based on direct written premium in 2020 and 2021. In summary, the ten companies identified wrote \$611 million in premium, and comprised 36.6 percent of the Illinois market share in 2021.

Top 10 Commercial Automobile Liability Insurers in Illinois

Company	2021 Written Premium	2020 Written Premium	2021 Market Share	2020 Market Share	2021 Loss Ratio	2020 Loss Ratio
Artisan & Truckers Casualty Co.	\$179,948,058	\$111,933,601	10.77%	8.03%	41.74%	45.27%
National Continental Ins. Co.	\$76,318,724	\$41,342,006	4.57%	2.97%	129.09%	120.76%
Allstate Ins. Co.	\$68,036,992	\$59,067,928	4.07%	4.24%	84.55%	36.58%
Acuity A Mutual Ins. Co.	\$51,362,868	\$42,407,196	3.08%	3.04%	47.61%	51.54%
Northland Ins. Co.	\$48,223,426	\$51,749,473	2.89%	3.71%	60.29%	49.16%
Sentry Select Ins. Co.	\$40,422,645	\$30,980,159	2.42%	2.22%	63.68%	56.23%
Zurich America Ins. Co.	\$39,383,936	\$28,526,875	2.36%	2.05%	25.89%	66.61%
Ace Property & Casualty Ins. Co.	\$38,082,316	\$27,696,465	2.28%	1.99%	66.85%	75.19%
Great West Casualty Co.	\$34,931,579	\$43,553,385	2.09%	3.12%	51.50%	56.56%
National Union Fire Ins. Co of Pitts	\$34,504,046	\$34,504,046	2.07%	2.07%	71.89%	71.89%

Source: NAIC State Data Network, 2020 & 2021 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 2020.

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

Trucks, Tractors, & Trailers Insurers	2020 Market Share
Artisan and Truckers Casualty Company	12.67%
Great West Casualty Company	8.55%
Northland Insurance Company	5.65%
Acuity A Mutual Insurance Company	4.64%
Country Mutual Insurance Company	3.03%
State National Insurance Company Inc	2.61%
American Inter-Fidelity Exchange	2.53%
AmTrust Insurance Company	2.30%
Knightbrook Insurance Company	2.16%
West Bend Mutual Insurance Company	2.15%

Taxicab & Limousine Insurers	2020 Market Share
Allstate Insurance Company	83.96%
State Farm Mutual Automobile Insurance Company	4.66%
Selective Insurance Company of S.C.	2.14%
Amguard Insurance Company	1.19%
Selective Insurance Company of America	1.16%
Prime Property & Casualty Insurance Inc.	0.82%
Lancer Insurance Company	0.76%
Selective Insurance Company of the South East	0.76%
Auto Owners Insurance Company	0.74%
National Union Fire Insurance Co of Pitt	0.54%

MEDICAL MALPRACTICE LIABILITY

The following table compares underwriting results for medical malpractice liability coverage written in Illinois and countrywide during 2021. Medical Malpractice direct written premiums decreased 0.2 percent, while direct written premiums countrywide increased 8.0 percent.

Medical Malpractice Liability Underwriting Results

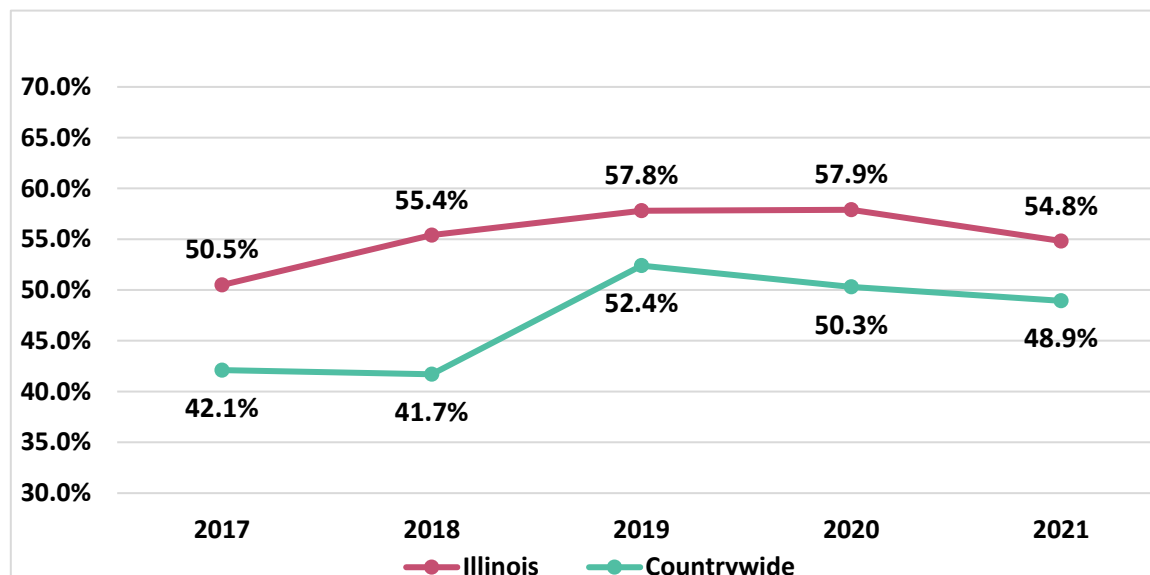
<i>Medical Malpractice</i>	<i>Illinois</i>	<i>Countrywide*</i>
<i>Direct Written Premiums</i>	\$341,594,903	\$5,137,085,896
<i>Direct Earned Premiums</i>	\$340,253,680	\$5,031,349,606
<i>Expenses (% of Direct Earned Premium)</i>		
<i>Incurred Losses</i>	54.8%	48.9%
<i>Defense & Cost Containment Expenses Incurred</i>	29.6%	22.8%
<i>Commissions and Brokerage Expenses</i>	10.7%	10.7%
<i>Taxes, Licenses & Fees</i>	1.3%	2.0%

NAIC State Data Network, 2021 Illinois State Page Exhibit

*Illinois-licensed insurers

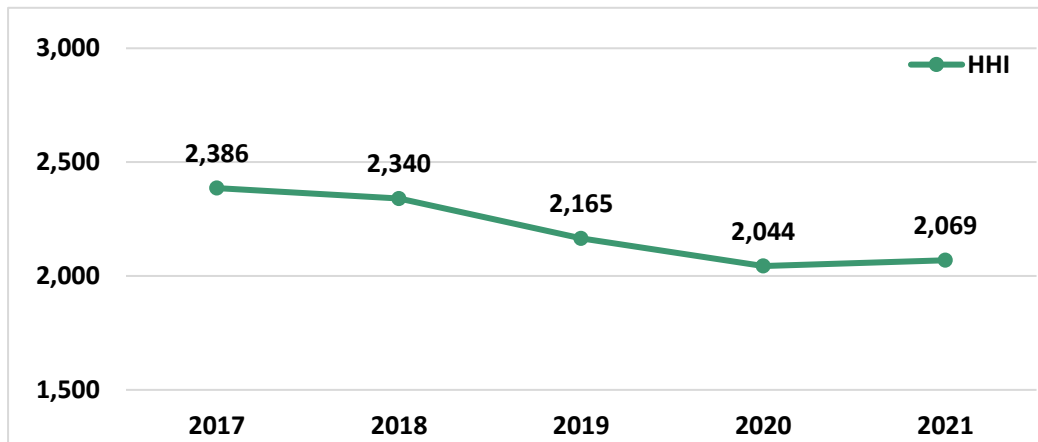
The loss ratio for the medical malpractice market decreased slightly in Illinois in 2021. The loss ratio decreased 3.1 percentage points (54.8% - 57.9%) in Illinois and decreased 1.4 percentage points (48.9% - 50.3%) countrywide, from 2020 to 2021. Illinois incurred losses were below the national level in 2021 and the last four years.

Medical Malpractice Liability Losses as a Percent of Earned Premium



The following graph highlights the market concentration for medical malpractice carriers in Illinois from 2017 through 2021. As the HHI is above 1,800, the medical malpractice market in Illinois remains highly concentrated. Though the HHI is trending lower overall, it increased slightly from 2020 to 2021. 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 direct written premium in 2020 and 2021. In summary, the ten companies identified wrote more than \$272 million in premium and comprised 79.8 percent of the Illinois market share in 2021.

Top 10 Medical Malpractice Liability Insurers in Illinois

Company	2021 Premium Written	2020 Premium Written	2021 Market Share	2020 Market Share	2021 Loss Ratio	2020 Loss Ratio
ISMIE Mutual Ins. Co.	\$146,238,964	\$142,763,122	42.81%	41.73%	52.18%	47.68%
Medical Protective Co.	\$32,006,444	\$28,208,349	9.37%	8.25%	33.56%	70.71%
Columbia Casualty Co.	\$21,715,246	\$17,834,491	6.36%	5.21%	275.40%	94.87%
Doctors Co. an Interinsurance Exchange	\$17,901,414	\$16,330,307	5.24%	4.77%	-	130.98%
Medical Alliance Ins. Co.	\$16,315,101	\$14,680,796	4.78%	4.29%	60.05%	19.93%
Professional Solutions Ins. Co.	\$10,609,524	\$10,189,260	3.11%	2.98%	98.76%	60.63%
Proselect Ins. Co.	\$10,472,236	\$0	3.07%	0.00%	84.74%	0.00%
ProAssurance Casualty Co.	\$9,382,652	\$9,981,485	2.75%	2.92%	-23.40%	47.75%
American Casualty Co. of Reading PA	\$7,962,019	\$7,636,062	2.33%	2.23%	6.42%	73.21%

Source: NAIC State Data Network, 2020 & 2021 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	2020 Market Share
ISMIE Mutual Insurance Company	51.22%
The Medical Protective Company	12.38%
Preferred Professional Insurance Company	6.55%
Medical Alliance Insurance Company	5.19%
Proassurance Casualty Company	4.77%
Professional Solutions Insurance Company	2.82%
American Casualty Company of Reading PA	2.45%
MAG Mutual Insurance Company	2.31%
NORCAL Insurance Company	2.16%
NORCAL Mutual Insurance Company	2.16%
Medical Malpractice/Non-Surgery	2020 Market Share
ISMIE Mutual Insurance Company	68.51%
Medical Alliance Insurance Company	19.60%
Preferred Professional Insurance Company	3.60%
The Medical Protective Company	2.36%
The Doctors' Company	1.91%
NORCAL Insurance Company	1.23%
NORCAL Mutual Insurance Company	1.23%
Doctors Direct Insurance Inc.	0.98%
Professional Solutions Insurance Company	0.41%
Aspen American Insurance Company	0.16%
Medical Malpractice/Other	2020 Market Share
ISMIE Mutual Insurance Company	34.44%
NORCAL Insurance Company	18.46%
NORCAL Mutual Insurance Company	18.46%
The Medical Protective Company	8.13%
Professional Solutions Insurance Company	3.27%
Proassurance Casualty Company	2.83%
American Casualty Company of Reading PA	2.72%
Proassurance Insurance Co. of America	2.40%
Preferred Professional Insurance Company	2.34%
NCMIC Insurance Company	1.90%

OTHER LIABILITY

The following table compares underwriting results for other liability written in Illinois and countrywide during 2021. Written premium for other liability coverage in Illinois increased 15.9 percent, almost \$590 million and countrywide written premium also increased, 16.5 percent, over \$10.5 billion, from 2020.

Other Liability Underwriting Results

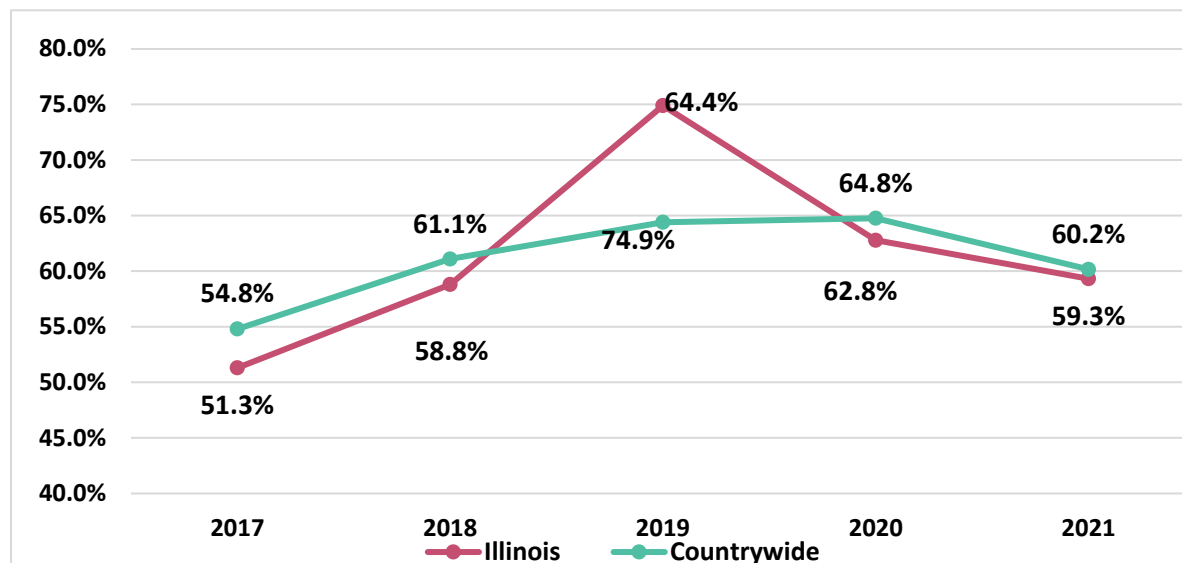
<i>Other Liability</i>	Illinois	Countrywide*
<i>Direct Written Premiums</i>	\$4,300,445,354	\$74,317,703,675
<i>Direct Earned Premiums</i>	\$3,788,347,221	\$69,116,063,844
<i>Expenses (% of Direct Earned Premium)</i>		
<i>Incurred Losses</i>	59.3%	60.2%
<i>Defense & Cost Containment Expenses Incurred</i>	6.7%	8.7%
<i>Commissions and Brokerage Expenses</i>	11.8%	13.7%
<i>Taxes, Licenses & Fees</i>	1.8%	2.1%

NAIC State Data Network, 2021 Illinois State Page Exhibit

*Illinois-licensed insurers

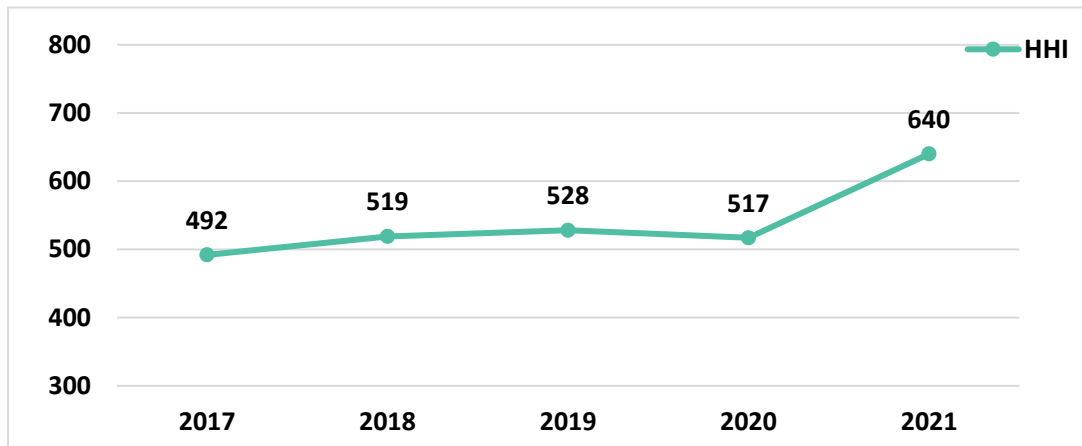
The loss ratio for other liability insurance in Illinois decreased 3.5 percentage points (59.3% - 62.8%), and the loss ratio countrywide decreased by 4.6 percentage points (60.2% - 64.8%). The Illinois loss ratio for other liability remains below the countrywide loss ratio in 2021.

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, despite a slight increase in HHI index in 2021. The current market regulation system related to this line of insurance appears to remain appropriate for consumers in Illinois.

Illinois Other Liability Insurance Market Concentration



The following identifies the top ten writers of other liability insurance in Illinois based on written premium in 2020 and 2021. In summary, the ten companies identified wrote more than \$1.8 billion in premium and comprised 42.6 percent of the Illinois market share in 2021.

Top 10 Other Liability Insurers in Illinois

Company	2021 Written Premium	2020 Written Premium	2021 Market Share	2020 Market Share	2021 Loss Ratio	2020 Loss Ratio
Virginia Surety Co. Inc.	\$1,018,489,184	\$764,182,500	23.68%	20.60%	60.54%	58.79%
Continental Casualty Co.	\$145,484,286	\$142,643,983	3.38%	3.84%	11.62%	98.35%
Federal Ins. Co.	\$132,683,971	\$114,041,018	3.09%	3.07%	38.00%	38.01%
Travelers Property Casualty Co. of America	\$87,089,274	\$76,426,159	2.03%	2.06%	65.97%	64.51%
Ace America Ins. Co.	\$83,305,978	\$72,394,826	1.94%	1.95%	32.59%	32.78%
National Fire Ins. Co. of Hartford	\$81,769,897	\$95,427,066	1.90%	2.57%	78.29%	80.95%
XL Specialty Ins. Co.	\$73,702,660	\$66,012,267	1.71%	1.78%	93.79%	111.85%
Travelers Casualty & Surety Co. of America	\$72,525,600	\$65,886,919	1.69%	1.78%	63.85%	98.18%
Zurich America Ins. Co.	\$72,115,938	\$67,814,549	1.68%	1.83%	120.66%	61.58%
Underwriters At Lloyds London	\$63,249,398	\$56,731,735	1.47%	1.58%	-2.20%	46.37%

Source: NAIC State Data Network, 2020 & 2021 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 2020.

Top 10 Other Liability Coverage Companies in Illinois by Coverage Type

Liquor Liability	2020 Market Share
Underwriters at Lloyds London	35.6%
Illinois Casualty Company	26.8%
U S Insurance Company of America	8.8%
Specialty Risk of America	6.5%
West Bend Mutual Insurance Company	5.2%
Founders Insurance Company	4.7%
Employers Insurance Company of Wausau	1.7%
Liberty Mutual Fire Insurance Company	1.3%
RSUI Indemnity Company	0.8%
Selective Insurance Company of America	0.6%

Lawyers Professional	2020 Market Share
Illinois State Bar Association Mutual Ins. Co.	34.6%
Underwriters at Lloyds London	26.7%
Continental Casualty Company	22.6%
Minnesota Lawyers Mutual Insurance Company	3.7%
AXIS Insurance Company	3.0%
Great Divide Insurance Company	2.2%
QBE Insurance Corporation	2.2%
Aspen American Insurance Company	1.6%
Illinois National Insurance Company	0.8%
Westport Insurance Corporation	0.7%

Daycare Liability Insurers	2020 Market Share
West Bend Mutual Insurance Company	82.0%
Philadelphia Indemnity Insurance Company	12.8%
Cincinnati Insurance Company The	1.4%
Acuity A Mutual Insurance Company	0.6%
State Farm Fire and Casualty Company	0.6%
Hanover Insurance Company	0.4%
Erie Insurance Exchange	0.4%
Great American Assurance Company	0.3%
Great American Insurance Company	0.3%
Utica Mutual Insurance Company	0.2%

WORKERS' COMPENSATION INSURANCE

The following table compares underwriting results for workers' compensation coverage written in Illinois and countrywide during 2021. Written premium in Illinois increased 2.9 percent and 2.3 percent countrywide from 2020.

Workers' Compensation Insurance Underwriting Results

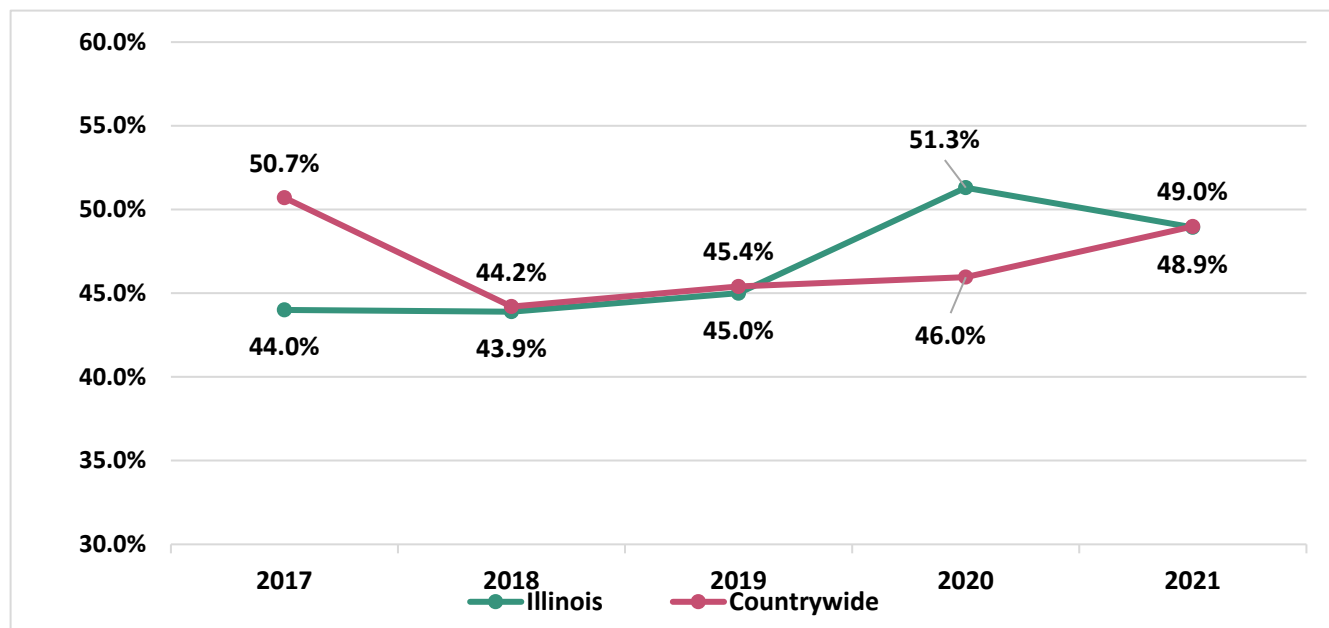
<i>Workers' Compensation</i>	Illinois	Countrywide*
<i>Direct Written Premiums</i>	\$2,274,106,254	\$40,510,492,463
<i>Direct Earned Premiums</i>	\$2,257,430,825	\$40,226,184,330
<i>Expenses (% of Direct Earned Premium)</i>		
<i>Incurred Losses</i>	48.9%	49.0%
<i>Defense & Cost Containment Expenses Incurred</i>	5.3%	6.5%
<i>Commissions and Brokerage Expenses</i>	9.1%	9.5%
<i>Taxes, Licenses & Fees</i>	2.3%	2.9%

NAIC State Data Network, 2021 Illinois State Page Exhibit

*Illinois-licensed insurers

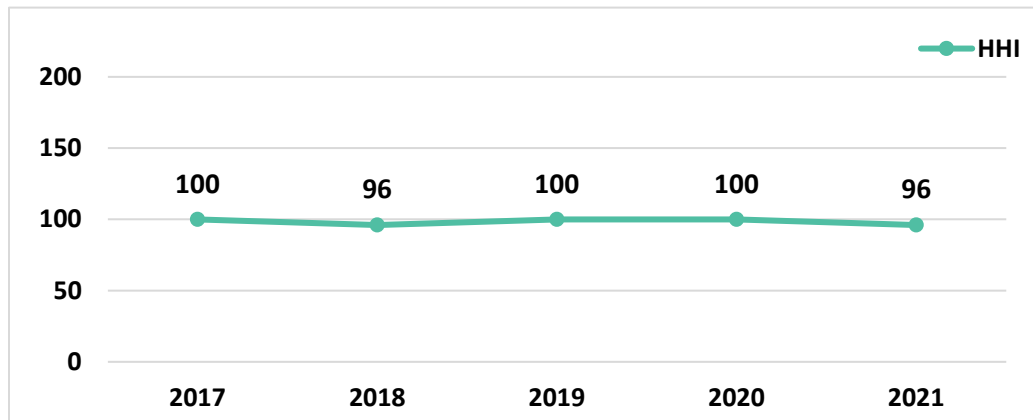
As reflected in the following chart, the loss ratios for workers' compensation insurance decreased 2.4 percentage points (51.3% - 48.9%) in Illinois and increased 3.0 percentage points (46.0% - 49.0%) countrywide in 2021.

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 direct written premium in 2020 and 2021. In summary, the ten companies identified wrote \$501 million in premium and comprised 22.0 percent of the Illinois market share in 2021.

Top Ten Workers' Compensation Insurers in Illinois

Company	2021 Written Premium	2020 Written Premium	2021 Market Share	2020 Market Share	2021 Loss Ratio	2020 Loss Ratio
Zurich America Ins. Co.	\$72,796,614	\$69,359,610	3.20%	3.14%	49.65%	64.38%
Accident Fund Ins. Co. of America	\$64,012,888	\$75,021,130	2.81%	3.39%	61.28%	64.43%
Country Mutual Ins. Co.	\$57,058,387	\$53,083,853	2.51%	2.40%	46.34%	58.34%
LM Ins. Corp.	\$52,083,159	\$53,260,615	2.29%	2.41%	78.60%	67.01%
West Bend Mutual Ins. Co.	\$50,930,864	\$45,185,208	2.24%	2.04%	42.50%	53.78%
Technology Ins. Co. Inc.	\$48,482,421	\$41,621,696	2.13%	1.88%	66.66%	61.34%
Pekin Ins. Co.	\$48,334,756	\$48,837,083	2.13%	2.21%	33.11%	61.42%
Accident Fund General Ins. Co.	\$39,771,429	\$44,516,255	1.75%	2.01%	57.04%	41.83%
Phoenix Ins. Co.	\$35,953,467	\$36,621,162	1.58%	1.66%	49.05%	60.74%
Pinnaclepoint Ins. Co.	\$31,800,387	\$31,595,899	1.40%	1.43%	30.90%	55.66%

Source: NAIC State Data Network, 2020 & 2021 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 approved by 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 2017 through 2021. 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

	Amount of Written Premiums	As % of Total Written Premiums
2017	\$5,032,105	0.17%
2018	\$4,295,396	0.14%
2019	\$3,857,386	0.12%
2020	\$3,417,230	0.08%
2021	\$3,094,000	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 2017 through 2021 for the Illinois Automobile Insurance Plan compared to countrywide data. The number of applications in the assigned risk plan continues to decrease in Illinois in comparison with the countrywide application.

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)

	2017	2018	2019	2020	2021	% Change 2020 to 2021
Illinois	298	213	126	96	74	-22.9%
Countrywide	188,088	183,830	161,714	120,254	117,675	-2.1%

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 2017 and 2021. 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	2017	2018	2019	2020	2021*
% of Total	4.5%	4.0%	3.6%	3.6%	3.5%

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 2017 and 2021. The table indicates the total number of policies approved decreased in 2021 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
2017	3,655	\$35 Million
2018	3,849	\$29 Million
2019	3,796	\$24 Million
2020	3,639	\$20 Million
2021	3,135	\$17 million

Source: National Council on Compensation insurance (NCCI)

2021 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 Class Premium
1	7219	Trucking NOC All Employees & Drivers	3,967	14.3%
2	5645	Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height	3,711	13.4%
3	5437	Carpentry-Installation of Cabinet Work or Interior Trim	2,672	9.7%
4	5474	Painting NOC & Shop Operations, Drivers	1,532	5.5%
5	5551	Roofing-All Kinds & Drivers	1,235	4.5%
6	5022	Masonry NOC	1,138	4.1%
7	5190	Electrical Wiring-Within Buildings & Drivers	846	3.1%
8	9014	Janitorial Services by Contractors-No Window Cleaning Above Ground Level & Drivers	550	2.0%
9	5348	Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	533	1.9%
10	5183	Plumbing NOC & Drivers	514	1.9%
Illinois Residual Market Top Ten Classification Codes by Premium Volume				
Rank	Code	Description	Premium	% of Class Premium
1	7219	Trucking NOC All Employees & Drivers	\$8,203,525	10.2%
2	5645	Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height	\$7,665,904	9.5%
3	5551	Roofing All Kinds & Drivers	\$6,221,078	7.7%
4	5437	Carpentry, Installation of Cabinet Work, or Interior Trim	\$4,474,343	5.5%
5	5474	Painting NOC & Shop Operations, Drivers	\$2,975,044	3.7%
6	5022	Masonry NOC	\$2,359,501	2.9%
7	8868	College Professional Employees & Clerical	\$2,158,673	2.7%
8	9014	Janitorial Services by Contractors: No Window Cleaning Above Ground Level & Drivers	\$1,690,116	2.1%
9	5190	Electrical Wiring Within Buildings & Drivers	\$1,445,136	1.8%
10	0106	Tree Pruning, Spraying, Repairing All Operations & Drivers	1,423,270	1.8%

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 2017 through 2021 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	2017 Policy Count	2018 Policy Count	2019 Policy Count	2020 Policy Count	2021 Policy Count
Homeowners	4,701	3,606	2,917	2,217	1,888
PPA Liability	5	4	57	46	108
PPA Physical Damage	3	4	24	112	161
Commercial Auto Liability	553	640	842	1,319	1,385
Medical Professional Liability	1,160	1,321	1,074	843	1,158
Other Liability	41,144	40,916	37,254	44,272	48,553
Total-all policies	92,954	92,162	95,060	91,047	99,343

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.

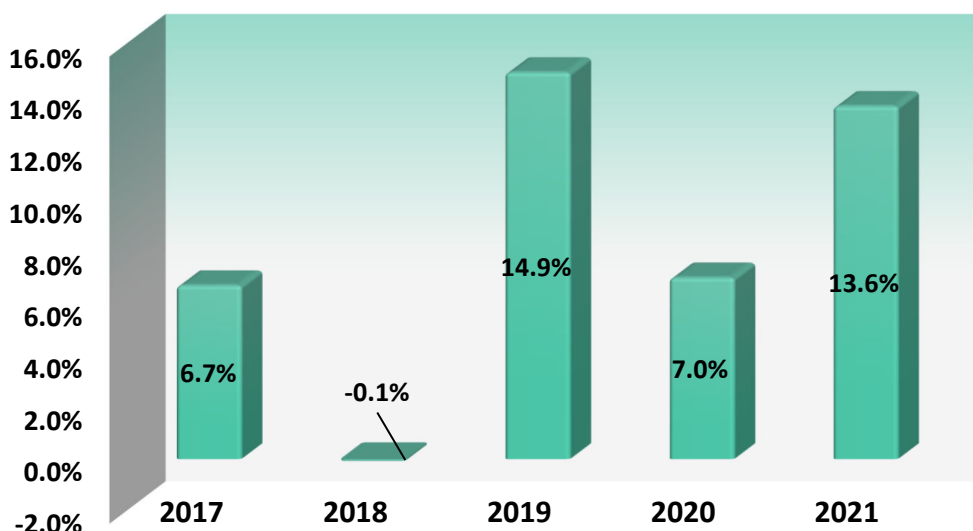
PROFITABILITY

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. Overall, the following measurements indicate a stable market.

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 in 2021 more than double the 2020 net unrealized capital gains, increasing from \$45.2 billion to \$106.5 billion. The realized capital gains also show significant increase, rising from \$8.2 billion in 2020 to \$14.2 billion in 2021.

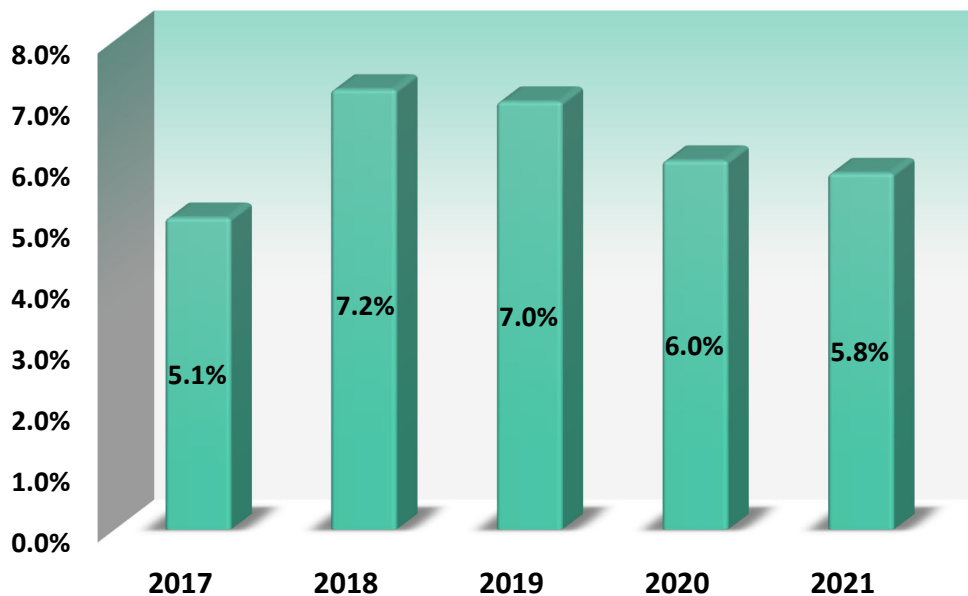
Change in Policyholders' Surplus



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 2017 through 2021 for the overall Illinois-licensed property/casualty industry. The return on policyholders' surplus experienced a 0.2 percentage point (5.8% - 6.0%) decrease in 2021.

Return on Policyholders' Surplus



The following table provides a summary of income from net income and policyholders' surplus from 2017 through 2021 for all property/casualty insurers licensed in Illinois.

Net Income and Policyholders' Surplus (in millions)

	2017	2018	2019	2020	2021
Net Income	40,494	57,412	60,429	57,583	\$61,460
Policyholder Surplus	800,911	800,759	921,362	986,783	\$1,121, 274

UNDERWRITING EXPERIENCE

The following table identifies the aggregate underwriting gain/loss for Illinois-licensed insurers from 2017 through 2021. Earned premiums as well as losses continue to show an increasing trend for the past five years losses. Dividends to policyholders have reduced. Underwriting expenses (and deductions) increased in 2021, resulting in a reduced overall underwriting gain when compared with 2020.

Aggregate Net Underwriting Gain/Loss (in millions)

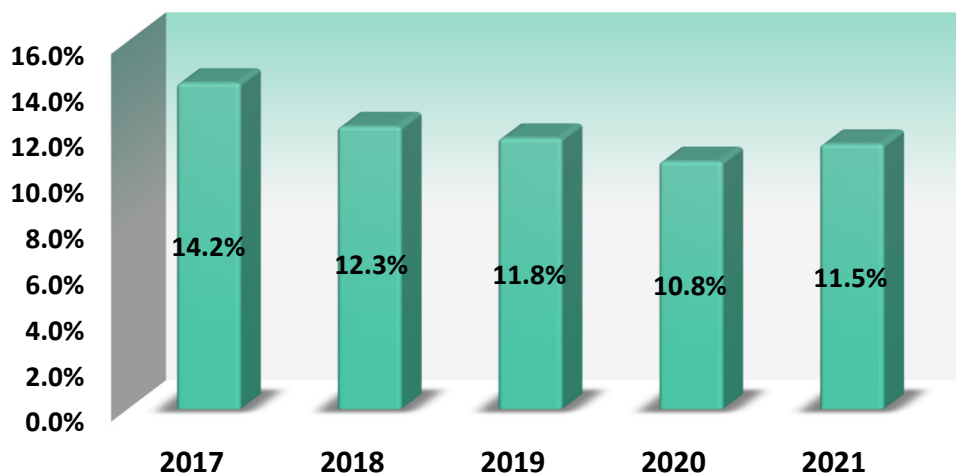
Statement Item	2017	2018	2019	2020	2021
Premiums Earned	462,956	514,797	535,718	550,969	592,867
Losses Incurred	299,871	314,486	323,308	328,478	\$371,106
Loss Adjustment Expenses Incurred	52,894	54,771	58,185	58,553	\$58,437
Other Underwriting Expenses Incurred	127,674	142,916	146,876	152,965	\$161,527
Dividends to Policyholders	1,676	1,909	2,491	5,508	\$2,413
Net Underwriting Gains/Losses	(19,036)	1,622	5,901	10,584	\$634

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 0.7 percentage points (11.5% - 10.8%) in 2021.

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 12/31/2021

#	Line	Assets Current Year	Non-Admitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds	\$976,418,660,254	\$398,138,438	\$976,020,521,817	\$911,020,708,026
2.1	Preferred stocks	\$16,257,883,219	\$29,833,401	\$16,228,049,818	\$15,219,418,455
2.2	Common stocks	\$814,238,306,702	\$9,175,039,488	\$805,063,267,216	\$672,931,394,144
3.1	First liens - mortgage loans on real estate	\$25,091,871,779	\$462,731	\$25,091,409,048	\$21,762,570,900
3.2	Other than first liens - mortgage loans on real estate	\$743,570,771	\$0	\$743,570,771	\$823,848,338
4.1	Properties occupied by the company	\$7,113,493,144	\$22,543,302	\$7,090,949,842	\$7,368,213,072
4.2	Properties held for the production of income	\$3,745,533,807	\$20,964,129	\$3,724,569,678	\$3,944,130,187
4.3	Properties held for sale	\$397,702,032	\$5,155,844	\$392,546,188	\$273,293,919
5	Cash, cash equivalents and short-term investments	\$127,146,074,913	\$13,490,472	\$127,132,584,441	\$111,178,905,061
6	Contract loans including premium notes	\$3,005,865	\$2,909,179	\$96,686	\$157,096
7	Derivatives	\$799,384,807	\$376,850,045	\$422,534,762	\$304,166,359
8	Other invested assets	\$194,770,327,163	\$19,294,428,961	\$175,475,898,203	\$171,517,148,676
9	Receivables for securities	\$2,861,971,327	\$2,022,023	\$2,859,949,304	\$2,114,953,261
10	Securities lending reinvested collateral assets	\$6,101,779,049	\$0	\$6,101,779,049	\$4,203,951,343
11	Aggregate write-ins for invested assets	\$2,271,054,171	\$1,694,864,152	\$576,190,019	\$490,227,161
12	Subtotals, cash and invested assets	\$2,177,960,618,990	\$31,036,702,166	\$2,146,923,916,827	\$1,923,153,085,993
13	Title plants less charged off	\$0	\$0	\$0	\$0
14	Investment income due and accrued	\$7,601,470,988	\$12,958,042	\$7,588,512,949	\$7,867,491,476
15	Uncollected premiums and agents' balances in the course of collection	\$73,733,548,653	\$3,303,189,394	\$70,430,359,260	\$63,079,815,864
15	Deferred premiums, agents' balances and installments booked but deferred and not yet due	\$125,626,645,036	\$273,556,428	\$125,353,088,603	\$112,523,306,523
15	Accrued retrospective premiums	\$3,262,174,562	\$144,492,963	\$3,117,681,588	\$3,440,277,856
16	Amounts recoverable from reinsurers	\$42,913,868,498	\$19,574,618	\$42,894,293,882	\$37,917,360,480
16	Funds held by or deposited with reinsured cos.	\$11,326,992,413	\$68,293,034	\$11,258,699,379	\$9,010,029,896
16	Other amounts receivable under reinsurance contracts	\$572,108,994	\$1,231,486	\$570,877,508	\$439,203,145
17	Amounts receivable relating to uninsured plans	\$52,082,354	\$780,223	\$51,302,131	\$76,373,811
18	Current federal and foreign income tax recoverable and interest thereon	\$3,542,146,720	\$5,151,891	\$3,536,994,829	\$2,897,556,558
18	Net deferred tax asset	\$20,912,870,570	\$5,559,636,463	\$15,353,234,110	\$16,908,737,165
19	Guaranty funds receivable or on deposit	\$198,873,819	\$597,000	\$198,276,819	\$153,288,658
20	Electronic data processing equipment and software	\$7,333,359,439	\$6,173,459,121	\$1,159,900,320	\$1,117,166,398
21	Furniture and equipment, including health care delivery assets	\$2,302,570,440	\$2,301,826,774	\$743,666	\$1,376,188
22	Net adjustment in assets and liabilities due to foreign exchange rates	\$291,090,907	\$24,852,848	\$266,238,059	\$3,463,739
23	Receivables from parent, subsidiaries and affiliates	\$21,434,856,887	\$380,493,195	\$21,054,363,695	\$21,204,065,432
24	Health care \$(1) and other amounts receivable	\$24,101,555	\$8,448,330	\$15,653,225	\$15,643,553
25	Aggregate write-ins for other than invested assets	\$40,140,349,839	\$15,126,612,629	\$25,013,737,209	\$20,540,805,783
26	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts	\$2,539,229,730,664	\$64,441,856,599	\$2,474,787,874,061	\$2,220,349,048,512
27	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	\$0	\$0	\$0	\$0
28	Totals	\$2,539,229,730,664	\$64,441,856,599	\$2,474,787,874,061	\$2,220,349,048,511

APPENDIX B – Consolidated Liabilities, Surplus and Other Funds of Illinois-licensed Property/Casualty Insurers
for the year ending **12/31/2021**

Line #	Liabilities, Surplus and Other Funds	Current Year	Prior Year
01	Losses	\$562,087,363,775	\$509,419,609,565
02	Reinsurance payable on paid losses and loss adjustment expenses	\$32,370,669,976	\$29,471,257,747
03	Loss adjustment expenses	\$111,819,193,940	\$107,121,536,169
04	Commissions payable, contingent commissions and other similar charges	\$8,177,314,430	\$7,438,915,625
05	Other expenses (excluding taxes, licenses and fees)	\$28,216,199,676	\$28,024,192,798
06	Taxes, licenses and fees (excluding federal and foreign income taxes)	\$4,924,530,570	\$4,385,735,131
07.1	Current federal and foreign income taxes (including \$(1) on realized capital gains (losses))	\$2,663,664,529	\$3,209,825,918
07.2	Net deferred tax liability	\$57,423,581,383	\$40,146,226,294
08	Borrowed money \$(1) and interest thereon \$(2)	\$10,629,915,874	\$14,335,867,849
09	Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$(1) and including warranty reserves of \$(2))	\$278,575,671,574	\$258,658,681,011
10	Advance premium	\$3,822,402,145	\$3,385,470,316
11.1	Stockholders (dividends declared and unpaid)	\$1,161,019,871	\$1,187,264,380
11.2	Policyholders (dividends declared and unpaid)	\$483,876,971	\$494,685,573
12	Ceded reinsurance premiums payable (net of ceding commissions)	\$69,132,163,709	\$56,239,566,726
13	Funds held by company under reinsurance treaties	\$33,090,713,103	\$28,877,348,795
14	Amounts withheld or retained by company for account of others	\$16,587,584,659	\$16,000,625,160
15	Remittances and items not allocated	\$2,748,855,094	\$2,270,348,675
16	Provision for reinsurance	\$3,209,492,940	\$2,885,526,994
17	Net adjustments in assets and liabilities due to foreign exchange rates	\$597,150,867	\$661,898,632
18	Drafts outstanding	\$4,769,185,738	\$4,377,210,612
19	Payable to parent, subsidiaries and affiliates	\$20,139,073,911	\$15,847,486,521
20	Derivatives	\$257,909,926	\$597,921,213
21	Payable for securities	\$5,340,244,389	\$6,307,417,117
22	Payable for securities lending	\$7,517,430,247	\$5,196,769,402
23	Liability for amounts held under uninsured plans	\$5,672,686	\$3,616,192
24	Capital notes \$(1) and interest thereon \$(2)	\$231,050	\$0
25	Aggregate write-ins for liabilities	\$87,762,658,095	\$87,010,277,034
26	Total liabilities excluding protected cell liabilities	\$1,353,513,771,119	\$1,233,555,281,450
27	Protected cell liabilities	\$0	\$0
28	Total liabilities	\$1,353,513,771,119	\$1,233,555,281,450
29	Aggregate write-ins for special surplus funds	\$121,337,823,832	\$103,775,062,279
30	Common capital stock	\$5,213,574,681	\$5,126,499,381
31	Preferred capital stock	\$299,074,833	\$617,518,833
32	Aggregate write-ins for other than special surplus funds	\$501,004,669	\$427,709,568
33	Surplus notes	\$13,174,394,778	\$12,876,586,775
34	Gross paid in and contributed surplus	\$254,704,504,767	\$247,545,894,590
35	Unassigned funds (surplus)	\$726,714,679,367	\$617,075,147,464
36.1	Shares common (value included in common capital stock \$(2)) (less treasury stock at cost)	\$508,041,489	\$508,041,569
36.2	Shares preferred (value included in preferred capital stock \$(2)) (less treasury stock at cost)	\$162,912,626	\$152,525,504
37	Surplus as regards policyholders	\$1,121,274,102,821	\$986,783,851,823
38	Totals	\$2,474,787,873,951	\$2,220,339,133,282

APPENDIX C – Consolidated Statement of Income for Illinois-licensed Property/Casualty Insurers for the year ending December 31, 2021

UNDERWRITING INCOME		CURRENT YEAR	PRIOR YEAR
1	Premiums earned	\$592,867,512,962	\$551,397,110,904
2	Losses incurred	\$371,106,045,821	\$328,491,848,958
3	Loss adjustment expenses incurred	\$58,437,633,190	\$58,519,877,650
4	Other underwriting expenses incurred	\$161,527,429,780	\$153,121,580,106
5	Aggregate write-ins for underwriting deductions	\$1,161,737,467	\$679,403,751
6	Total underwriting deductions	\$592,232,846,263	\$540,812,710,445
7	Net income of protected cells	\$0	\$0
8	Net underwriting gain (loss)	\$634,666,692	\$10,584,400,442
INVESTMENT INCOME			
9	Net investment income earned	\$54,195,889,176	\$51,235,354,135
10	Net realized capital gains (losses) less capital gains tax of \$(1)	\$14,216,138,726	\$8,214,809,145
11	Net investment gain (loss)	\$68,412,027,915	\$59,450,163,296
OTHER INCOME			
12	Net gain (loss) from agents' or premium balances charged off	(\$1,712,315,837)	(\$1,827,941,701)
13	Finance and service charges not included in premiums	\$2,502,384,299	\$2,477,304,516
14	Aggregate write-ins for miscellaneous income	\$2,014,388,098	\$393,062,319
15	Total other income	\$2,804,456,560	\$1,042,425,124
16	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	\$71,851,151,161	\$71,076,988,853
17	Dividends to policyholders	\$2,413,321,506	\$5,508,689,958
18	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	\$69,437,829,656	\$65,568,298,905
19	Federal and foreign income taxes incurred	\$7,977,376,821	\$7,674,244,242
20	Net income	\$61,460,452,838	\$57,894,054,664
CAPITAL AND SURPLUS ACCOUNT			
21	Surplus as regards policyholders, December 31 prior year	\$986,783,851,885	\$922,260,911,172
22	Net income	\$61,460,452,838	\$57,894,054,664
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)	\$106,521,313,706	\$45,254,462,516
25	Change in net unrealized foreign exchange capital gain (loss)	(\$1,213,622,739)	\$1,000,540,075
26	Change in net deferred income tax	\$988,532,378	\$2,034,901,030
27	Change in non-admitted assets	(\$10,029,323,833)	(\$1,559,130,058)
28	Change in provision for reinsurance	(\$314,499,524)	(\$332,403,259)
29	Change in surplus notes	\$297,770,097	\$1,596,457,158
30	Surplus (contributed to) withdrawn from protected cells	\$0	\$0
31	Cumulative effect of changes in accounting principles	(\$16,856,954)	\$10,253,544
32.1	Capital changes paid in	\$35,231,300	(\$95,931,873)
32.2	Capital changes transferred from surplus (stock dividend)	(\$273,600,000)	\$19,150,000
32.3	Capital changes transferred to surplus	\$7,000,000	(\$2,622,975)
33.1	Surplus adjustments paid in	\$7,220,022,671	\$8,913,353,772
33.2	Surplus adjustments transferred to capital (stock dividend)	(\$30,900,000)	(\$18,400,000)
33.3	Surplus adjustments transferred from capital	(\$82,016,856)	\$1,470,795
34	Net remittances from or (to) home office	(\$15,528,638)	(\$25,016,817)
35	Dividends to stockholders	(\$36,601,599,987)	(\$47,118,689,505)
36	Change in treasury stock	(\$10,387,042)	(\$119,963,149)
37	Aggregate write-ins for gains and losses in surplus	\$6,548,263,087	(\$2,929,545,180)
38	Change in surplus as regards policyholders for the year	\$134,490,250,520	\$64,522,940,722
39	Surplus as regards policyholders, December 31 current year	\$1,121,274,102,379	\$986,783,851,885

APPENDIX D – Consolidated Exhibit of Premiums & Losses in the State of Illinois for All Illinois-licensed Property/Casualty Insurers during 2021

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	475,807,100	441,689,933	361,107	204,441,334	214,983,526	321,920,052	298,801,991	3,628,898	3,466,652	6,419,928	43,046,957	10,791,372
Allied lines	372,287,894	352,394,348	297,016	182,092,812	198,590,255	234,262,890	219,165,077	7,586,635	10,967,437	11,152,757	37,730,205	8,120,320
Multiple peril crop	965,789,820	948,121,573	0	43,565,322	120,956,078	242,791,514	242,731,564	453,926	392,063	1,021,055	70,994,524	2,212,033
Federal flood	27,883,823	27,760,998	0	15,018,339	1,270,091	252,011	1,602,360	77,933	69,233	49,021	4,282,428	528,120
Private crop	128,964,698	129,221,258	0	46,082	166,073,267	182,207,120	31,453,566	399,795	430,727	45,347	25,070,920	2,309,615
Private flood	19,991,390	17,170,144	0	9,161,656	4,849,459	670,760	2,393,607	86,538	(31,018)	131,594	1,671,978	384,444
Farmowners multiple peril	218,995,661	212,516,972	0	92,114,735	127,312,494	144,178,966	67,536,402	1,337,049	2,176,996	5,030,380	33,319,365	5,035,265
Homeowners multiple peril	4,434,708,607	4,241,237,107	7,165,261	2,351,214,725	2,698,647,734	2,650,836,075	1,274,229,095	47,638,390	52,676,104	79,659,421	536,311,752	76,808,365
Commercial multiple peril (non-liability portion)	1,279,627,823	1,241,564,142	489,094	625,322,201	811,970,692	692,479,652	526,700,870	24,965,586	20,702,064	39,179,964	199,394,744	24,250,411
Commercial multiple peril (liability portion)	662,648,730	646,169,872	116,031	317,061,443	259,164,069	341,289,201	1,197,794,677	105,789,655	110,363,291	404,938,646	111,855,689	11,215,992
Mortgage guaranty	244,058,917	256,706,793	0	36,682,769	23,660,863	51,171,837	301,507,502	56,906	291,506	1,860,147	0	6,817,271
Ocean marine	150,981,168	148,376,799	6,621	44,974,804	78,721,346	69,452,065	102,844,994	3,658,671	4,714,632	6,963,663	21,288,597	2,481,545
Inland marine	983,772,193	952,051,478	348,944	280,105,586	426,646,731	410,833,466	236,604,439	22,650,454	24,707,738	12,876,797	153,530,128	16,905,366
Financial guaranty	6,100,024	14,120,435	0	118,979,714	(8,422,811)	(1,545,947)	(211,827,645)	2,867,116	2,597,444	6,732,597	0	163,056
Medical professional liability	341,594,903	340,253,680	4,394,036	172,960,218	124,775,500	186,510,888	1,146,175,411	86,217,253	100,848,341	430,082,440	36,519,943	4,583,298
Earthquake	75,541,702	71,094,727	121,347	37,887,660	(20,420)	(716,263)	1,762,006	6,739	(42,001)	143,033	8,178,100	1,139,009
Group accident and health	278,047,487	268,036,348	0	195,889,485	133,456,833	147,140,851	145,456,652	1,483,800	725,385	1,774,330	41,978,205	7,214,752
Credit A&H (group and individual)	180,892	197,965	0	13,787	52,190	3,331	34,833	0	(62)	47	73,407	5,480
Collectively renewable A&H	78	44	0	78	0	243	266	0	22	22	0	166

APPENDIX D – Consolidated Exhibit of Premiums & Losses in the State of Illinois for All Illinois-licensed Property/Casualty Insurers during 2021

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
Non-cancelable A&H	0	17,552	0	124,951	0	0	4	0	0	0	0	164
Guaranteed renewable A&H	58,407,078	68,524,604	0	313,164,052	69,598,777	70,227,949	182,559,977	21,085	25,995	97,241	3,543,883	(30,789)
Non-renewable for stated reasons only	165,510	168,148	695	43,772	85,965	1,041,907	1,018,166	0	1,911	2,034	14,201	168,248
Other accident only	1,687,214	1,752,604	0	575,035	138,506	112,272	456,435	1,734	(8,340)	25,689	525,869	24,305
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	14,501,249	13,617,043	0	2,281,076	12,349,989	9,941,949	5,905,297	81,357	(39,110)	156,464	3,124,548	234,579
Federal employees health benefits plan premium	0	0	0	0	0	0	0	0	0	0	0	164
Workers' compensation	2,274,106,254	2,257,430,825	7,927,328	893,232,138	1,171,891,243	1,104,652,923	5,953,781,005	132,728,594	119,722,634	659,084,795	204,404,873	52,280,407
Other liability - occurrence	2,837,219,452	2,428,677,626	461,127	2,743,336,646	1,335,216,717	1,360,277,066	4,764,329,150	122,944,009	104,108,408	725,350,669	242,747,469	42,849,398
Other liability - claims-made	1,408,631,657	1,305,388,004	1,739,909	833,310,605	397,824,815	894,952,016	2,684,349,367	110,295,145	149,477,790	505,713,441	202,228,807	25,055,599
Excess workers' compensation	54,594,245	54,281,591	0	25,936,675	13,734,040	(7,917,061)	545,991,940	386,057	436,073	17,999,410	3,411,743	1,009,668
Products liability	152,580,796	152,749,827	636	62,179,906	100,514,134	60,093,314	655,687,153	38,147,270	32,948,810	310,683,967	18,226,878	2,468,108
Private passenger auto no-fault (personal injury protection)	205,392	261,892	0	64,688	2,155,442	3,463,677	9,812,953	389,483	535,953	889,559	357,667	(2,097)

APPENDIX D – Consolidated Exhibit of Premiums & Losses in the State of Illinois for All Illinois-licensed Property/Casualty Insurers during 2021

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
Other private passenger auto liability	4,211,379,449	4,189,120,186	6,156,557	1,260,684,546	2,522,773,624	2,657,149,985	3,240,033,850	153,975,133	148,027,042	460,113,742	409,334,013	48,724,636
Commercial auto no-fault (personal injury protection)	138,296	98,991	0	61,144	(163,581)	115,703	585,806	(3,201)	(36,008)	70,917	34,242	(615)
Other commercial auto liability	1,670,157,673	1,589,969,243	59,615	706,882,907	681,921,039	929,108,456	2,177,231,485	74,078,112	94,278,395	248,023,573	213,707,684	33,742,509
Private passenger auto physical damage	3,665,401,628	3,598,690,087	5,388,720	1,113,320,007	2,474,502,430	2,553,282,943	241,166,980	7,376,442	7,783,906	7,585,053	358,923,417	43,221,229
Commercial auto physical damage	544,158,673	514,814,395	19,372	208,100,065	257,854,477	273,227,225	65,659,352	4,590,366	4,870,252	6,721,833	77,250,092	9,594,716
Aircraft (all perils)	76,650,931	75,175,761	0	27,340,728	15,770,400	12,363,514	98,781,583	3,885,979	2,682,804	18,716,023	10,895,774	1,739,782
Fidelity	72,997,628	71,851,408	22	42,159,714	16,292,575	26,309,190	64,557,187	409,243	1,014,872	6,118,783	10,450,550	1,456,454
Surety	268,257,915	246,064,535	7	131,146,111	14,670,939	48,111,531	150,493,630	2,127,052	15,675,708	27,732,134	78,473,882	8,535,035
Burglary and theft	27,983,196	26,235,191	2	12,223,468	25,406,954	18,458,927	15,155,555	80,566	109,098	1,676,169	5,265,330	454,323
Boiler and machinery	86,020,427	83,078,879	351	41,765,230	17,187,257	22,509,728	24,714,020	176,972	199,426	607,541	8,310,493	2,960,765
Credit	78,764,489	78,689,744	0	28,203,063	19,710,060	16,971,621	36,714,045	620,423	1,663,442	1,818,002	11,154,536	2,207,211
International	0	0	0	0	(7,353)	14,340	(3,309)	0	0	11	0	1,019
Warranty	341,977,142	224,650,659	0	676,031,715	122,565,030	130,779,942	21,431,902	262,103	278,768	63,555	23,655,366	4,686,702
Aggregate write-ins for other lines of business	31,688,779	33,105,685	0	15,537,018	12,955,655	12,271,195	28,071,296	119,320	653,361	1,095,935	4,674,528	800,427
Grand Total for Lines of Business	28,544,657,969	27,323,099,092	35,053,792	13,865,237,985	14,667,636,997	15,871,259,006	26,553,452,515	961,598,556	1,019,467,743	4,008,407,722	3,215,962,750	463,147,802

APPENDIX E – Consolidated Exhibit of Premiums and Losses in All States for Licensed Property/Casualty Insurers during 2021

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	11,426,257,042	10,840,970,257	16,596,451	5,349,218,333	5,386,530,575	6,669,845,376	7,424,573,647	163,292,061	188,133,553	206,202,861	1,311,310,721	262,578,930
Allied lines	11,579,754,703	11,089,198,710	33,379,338	5,508,920,082	7,280,255,318	8,007,974,449	8,310,434,355	189,240,013	218,231,913	264,079,158	1,074,444,601	251,350,374
Multiple peril crop	14,821,625,827	14,266,627,444	0	2,216,501,221	9,306,407,061	10,773,687,306	4,548,068,222	6,843,538	7,428,965	8,812,847	1,220,120,687	16,652,132
Federal flood	2,565,931,227	2,554,792,514	0	1,387,300,636	1,051,512,053	1,122,206,692	361,465,186	18,121,314	17,901,844	3,150,639	448,530,686	52,439,722
Private crop	1,257,974,539	1,261,525,437	0	872,944	1,055,750,911	1,120,369,061	266,479,122	3,946,783	4,596,998	1,043,582	250,505,260	21,412,016
Private flood	685,316,363	576,125,081	0	348,180,878	196,181,718	281,688,779	440,377,082	9,787,204	9,091,447	8,964,858	68,598,398	15,625,052
Farmowners multiple peril	2,691,408,863	2,609,296,503	2,611,176	1,283,059,957	1,443,832,133	1,587,030,271	1,019,897,796	35,632,018	41,631,501	91,362,687	450,517,397	59,528,148
Homeowners multiple peril	89,427,795,878	85,177,174,137	426,298,287	47,194,870,507	52,329,696,506	56,980,507,805	29,283,403,701	1,365,414,515	1,498,852,159	1,859,787,230	10,736,494,409	2,160,250,045
Commercial multiple peril (non-liability portion)	26,065,695,397	25,265,320,094	21,730,223	12,563,767,220	14,862,681,154	16,539,334,283	12,543,306,342	465,481,111	478,977,374	890,892,011	4,217,473,352	637,029,638
Commercial multiple peril (liability portion)	14,310,990,786	13,949,249,352	4,279,001	6,728,001,122	5,431,901,223	6,887,467,572	24,643,100,372	1,909,491,461	2,155,525,025	8,387,939,411	2,470,648,757	329,449,662
Mortgage guaranty	5,708,324,157	6,031,076,757	0	1,299,847,380	241,300,952	329,796,991	5,074,027,582	1,545,534	(519,133)	25,811,211	1,419	136,414,004
Ocean marine	4,313,945,261	4,161,759,859	848,783	1,649,583,637	1,909,094,222	2,177,495,305	3,082,394,875	102,181,279	117,670,231	254,896,998	655,374,083	75,981,693
Inland marine	27,209,576,078	25,908,851,561	16,846,520	8,306,119,272	12,431,167,572	12,661,277,546	6,766,463,837	375,175,844	413,850,666	380,785,368	4,568,105,266	645,081,615
Financial guaranty	417,716,416	517,696,896	0	2,977,520,460	(819,300,172)	(75,240,036)	(1,370,078,793)	159,761,316	149,309,415	119,381,519	3,909	11,487,878
Medical professional liability	5,137,085,896	5,031,349,606	56,108,133	2,728,042,072	1,883,374,202	2,462,096,311	11,360,493,414	1,006,746,188	1,148,489,322	3,952,358,487	536,910,165	100,786,359
Earthquake	2,773,588,790	2,677,552,424	5,362,354	1,342,788,460	20,925,464	8,815,734	95,508,083	1,374,999	1,254,940	6,140,984	307,327,032	61,567,979
Group accident and health	4,676,027,968	4,445,400,879	0	3,898,038,576	2,683,870,722	2,685,450,086	2,158,177,390	33,436,753	29,550,872	38,664,068	585,068,409	117,834,755
Credit A&H (group and individual)	182,172,242	174,412,454	0	76,162,972	23,683,731	21,472,250	26,473,472	4,391	(1,753)	326,133	32,618,304	6,000,222
Collectively renewable A&H	5,311,731	5,498,358	0	305,964	426,529	(1,655,029)	3,123,303	1,663	(117,200)	327,820	2,687,722	226,471

APPENDIX E – Consolidated Exhibit of Premiums and Losses in All States for Licensed Property/Casualty Insurers during 2021

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
Non-cancelable A&H	7,633	264,426	0	1,785,059	87,272	58,953	10,543	0	4	20	(4,085)	8,723
Guaranteed renewable A&H	1,118,193,224	1,202,387,741	0	6,920,442,324	1,283,050,706	1,427,888,564	3,454,300,238	574,119	662,011	1,867,250	97,871,419	21,504,851
Non-renewable for stated reasons only	31,832,857	31,376,669	9,188	8,880,086	11,598,701	11,245,669	9,787,544	654	(233)	19,163	3,782,190	2,102,224
Other accident only	167,231,521	171,273,721	0	57,041,046	43,783,582	68,065,954	121,688,643	1,253,540	(312,979)	6,885,922	22,521,782	2,872,588
Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0	57,694	297,727	0	0	0	0	0
All other A&H	661,344,476	658,048,244	0	61,613,493	291,985,805	251,405,363	348,733,583	2,510,056	774,987	5,598,595	123,103,661	11,759,017
Federal employees health benefits plan premium	0	0	0	0	0	0	0	0	0	0	653	21,312
Workers' compensation	40,510,492,463	40,226,184,330	440,807,373	15,033,989,782	19,530,212,224	19,705,463,979	118,853,809,451	2,603,068,284	2,603,368,155	13,458,548,001	3,814,027,875	1,180,474,973
Other liability - occurrence	44,763,139,571	42,450,770,045	29,276,014	24,491,578,905	19,158,975,670	26,749,542,396	93,225,721,055	2,478,030,230	3,016,718,515	15,708,125,893	5,164,722,659	898,316,992
Other liability - claims-made	28,461,891,829	25,580,163,769	1,745,983	15,950,061,313	8,900,133,364	14,362,368,370	41,059,261,601	2,132,071,943	2,959,716,371	8,917,617,878	4,254,439,467	558,314,890
Excess workers' compensation	1,092,672,275	1,085,130,030	0	440,624,357	488,785,341	469,966,921	12,029,460,355	16,783,628	38,662,835	498,368,173	83,633,386	23,417,762
Products liability	2,725,516,234	2,739,070,670	206,237	1,261,498,693	1,095,400,118	1,687,853,756	10,090,600,843	686,970,085	748,011,682	4,307,821,138	352,817,897	49,438,767
Private passenger auto no-fault (personal injury protection)	12,385,137,490	12,240,869,926	31,069,221	3,712,852,573	8,402,139,535	9,055,901,685	39,439,916,165	874,379,644	607,941,076	2,779,808,957	863,170,293	231,956,549
Other private passenger auto liability	105,435,592,159	104,564,899,586	651,675,842	31,792,934,568	62,807,848,673	68,298,821,734	80,719,685,879	3,455,617,497	3,696,801,402	10,435,847,631	7,827,314,971	2,351,194,306
Commercial auto no-fault (personal injury protection)	555,558,263	546,992,357	83,361	233,482,693	270,357,796	277,202,780	1,264,260,343	42,463,177	45,058,140	98,806,519	64,420,121	16,202,552

APPENDIX E – – Consolidated Exhibit of Premiums and Losses in All States for Licensed Property/Casualty Insurers during 2021

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
Other commercial auto liability	31,227,028,421	29,621,134,899	7,458,924	14,012,050,028	14,882,718,790	19,373,797,391	42,253,437,454	1,673,077,148	2,154,267,716	5,076,269,596	4,026,549,632	767,292,295
Private passenger auto physical damage	84,552,454,936	82,939,492,170	546,200,058	26,236,899,519	57,351,988,714	59,225,736,111	6,002,077,411	193,909,442	237,503,496	232,122,755	6,559,977,392	1,820,097,051
Commercial auto physical damage	9,786,528,464	9,407,876,599	1,683,799	4,207,868,969	5,025,939,954	5,300,524,200	1,459,836,331	88,058,327	100,006,335	147,258,706	1,362,692,803	225,335,391
Aircraft (all perils)	2,460,834,004	2,334,263,836	0	1,102,664,053	965,904,896	1,257,263,658	2,451,439,030	125,904,083	179,601,338	349,211,882	373,088,663	57,217,294
Fidelity	1,367,363,668	1,323,248,425	547,065	788,587,790	349,391,222	382,308,953	1,165,965,488	11,913,634	11,831,128	118,519,145	224,135,567	32,573,894
Surety	7,241,504,119	6,944,476,752	46,575,922	4,169,353,877	617,765,272	1,219,079,770	3,507,788,822	149,266,756	167,505,464	555,149,187	1,955,149,688	193,620,351
Burglary and theft	436,725,751	410,692,028	292	234,799,663	200,001,536	222,280,553	311,655,712	2,290,682	2,293,728	30,657,923	100,420,604	7,924,237
Boiler and machinery	2,179,178,640	2,088,764,082	12,373	1,046,973,311	569,110,537	786,014,678	983,131,981	7,323,562	(13,062,221)	24,945,602	176,359,306	55,436,639
Credit	2,268,458,023	2,226,890,797	0	1,146,678,734	602,833,647	604,733,778	940,093,210	13,977,025	50,224,790	51,741,499	512,327,712	55,582,868
International	38,593,156	35,692,683	0	2,525,403	8,540,097	1,685,098	9,258,555	(775,288)	(2,797,626)	(1,717,386)	23,946,781	130,855
Warranty	3,963,538,938	3,220,138,017	0	9,026,303,655	1,749,885,538	1,786,822,230	274,551,398	2,697,375	2,828,096	978,599	389,681,833	80,772,911
Aggregate write-ins for other lines of business	1,170,549,889	1,095,970,324	0	918,726,654	366,892,605	350,782,718	1,688,201,232	12,677,700	18,620,378	80,283,970	146,585,771	25,713,466
Grand Total for Lines of Business	609,857,867,125	589,689,950,381	2,341,411,926	267,719,318,229	321,694,623,454	363,116,493,663	577,702,659,572	20,421,521,243	23,106,082,731	79,385,664,478	67,459,478,579	13,630,979,415

Appendix F - Consolidated Schedule T for all Illinois-Licensed Property/Casualty Insurers for 2021
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	8,903,107,503	8,632,215,431	31,920,594	4,903,513,746	5,122,174,106	6,634,408,535	62,828,592	23,497,555
Alaska	1,482,538,190	1,451,312,721	7,650,494	672,538,063	704,380,763	1,485,614,921	4,952,436	5,741,299
Arizona	11,614,532,404	11,215,127,747	34,919,589	6,162,275,182	6,998,068,045	8,429,459,988	66,339,931	15,772,479
Arkansas	5,112,961,811	4,969,952,248	11,929,560	2,731,775,903	3,135,426,242	3,608,445,642	20,782,949	7,878,953
California	68,455,336,010	66,054,685,984	531,201,988	33,677,700,848	36,467,121,711	73,278,248,280	405,387,848	192,160,422
Colorado	14,163,005,317	13,599,505,262	69,756,079	6,791,399,093	8,759,671,560	10,983,120,243	63,382,691	21,179,021
Connecticut	8,522,890,429	8,289,160,930	38,174,499	4,211,077,837	5,055,723,972	9,582,738,834	41,041,931	28,842,173
Delaware	2,716,495,256	2,632,394,867	6,544,765	1,215,121,371	1,450,401,677	3,060,474,075	11,657,428	48,575,660
District of Columbia	1,907,097,981	1,861,930,303	4,979,738	743,834,435	825,816,285	1,830,634,384	5,042,588	11,568,978
Florida	44,681,619,727	42,719,028,746	172,642,622	24,356,786,988	26,489,941,682	33,117,640,172	267,864,580	73,161,598
Georgia	21,939,005,709	21,289,224,749	86,681,682	12,350,017,819	13,581,609,920	16,355,461,715	91,546,485	38,317,990
Hawaii	1,893,483,885	1,817,639,768	9,550,812	767,295,402	841,751,202	1,546,988,472	8,825,384	10,183,859
Idaho	2,797,998,471	2,648,915,478	6,697,032	1,389,702,996	1,587,975,342	1,697,438,418	14,898,765	8,479,538
Illinois	28,544,657,969	27,323,099,091	35,053,792	14,667,636,994	15,871,259,521	26,553,453,018	85,878,249	101,733,481
Indiana	11,091,574,352	10,804,086,707	12,694,700	5,426,173,712	6,054,925,018	7,929,927,882	46,692,209	34,462,304
Iowa	7,160,838,357	6,964,776,081	19,202,340	4,498,562,867	4,277,365,115	5,457,916,257	22,597,046	12,180,967
Kansas	6,653,562,409	6,437,216,619	19,468,157	2,929,252,194	3,496,063,564	4,150,479,186	20,999,430	10,459,285
Kentucky	6,801,695,076	6,629,124,564	14,035,586	3,382,100,919	4,394,519,648	6,603,288,022	28,244,719	18,567,292
Louisiana	8,831,973,787	8,599,621,201	21,946,827	9,817,373,342	12,926,828,697	12,151,218,032	32,475,839	19,411,955
Maine	2,127,449,663	2,053,390,006	22,864,359	860,699,305	960,611,208	1,692,534,324	10,267,507	5,706,119
Maryland	11,746,924,289	11,491,489,479	50,085,017	5,903,125,770	6,226,345,275	8,894,766,840	53,659,330	21,717,763
Massachusetts	11,523,993,776	11,071,173,643	31,052,701	4,496,940,692	5,345,347,140	11,440,554,704	58,200,114	30,873,168
Michigan	15,578,194,790	15,353,836,873	32,499,522	8,645,117,785	9,926,888,838	41,955,526,327	39,532,033	38,143,358
Minnesota	12,325,413,426	11,989,744,960	16,418,110	6,897,095,558	7,027,651,491	9,287,677,663	29,757,243	17,035,870
Mississippi	4,649,732,662	4,502,569,137	10,831,465	2,543,069,734	2,633,942,265	3,273,006,823	18,817,071	10,917,377
Missouri	12,577,873,184	12,230,678,707	19,890,533	6,362,502,230	7,021,078,927	9,233,913,886	49,358,242	19,077,567
Montana	2,428,107,011	2,318,161,132	5,488,328	1,509,416,997	1,537,146,401	1,355,352,481	9,458,480	4,407,159
Nebraska	5,488,491,500	5,328,349,568	14,704,599	2,596,457,972	2,975,741,804	3,437,189,487	14,280,743	8,903,807
Nevada	6,123,821,915	5,904,659,610	13,753,323	3,201,427,094	3,511,036,116	6,231,808,128	29,618,304	13,257,186
New Hampshire	2,242,415,231	2,185,272,993	12,798,526	924,560,307	966,777,301	1,822,100,521	12,805,535	4,667,394
New Jersey	15,145,579,168	14,757,684,617	45,082,870	8,341,812,648	10,045,915,944	25,192,131,627	68,609,206	36,887,115
New Mexico	3,453,297,414	3,353,869,331	12,882,983	1,834,228,079	2,020,635,289	2,619,898,909	19,532,128	7,073,462
New York	42,125,481,157	40,627,819,642	92,339,467	20,770,124,244	25,191,080,329	57,207,331,752	184,928,892	136,078,935
North Carolina	15,818,397,068	15,363,026,217	54,172,601	7,732,321,942	8,943,340,745	10,956,329,284	99,747,778	24,415,328
North Dakota	2,469,558,779	2,425,464,533	2,101,798	2,061,966,212	2,334,763,086	1,038,655,155	4,733,928	2,436,389
Ohio	17,652,072,388	17,174,809,571	22,148,434	8,549,916,913	9,260,678,203	11,266,379,249	115,308,849	45,562,943

Appendix F -Consolidated Schedule T for all Illinois-Licensed Property/Casualty Insurers for 2021
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	7,158,279,856	6,939,294,780	23,312,214	3,964,732,080	4,233,548,759	4,829,206,760	36,008,594	13,504,557
Oregon	6,815,716,248	6,535,071,118	15,623,458	3,679,786,247	3,870,048,943	5,295,256,380	32,980,437	15,487,638
Pennsylvania	24,446,893,761	23,822,200,089	49,665,655	13,068,356,522	14,001,879,226	23,656,920,489	129,598,328	84,596,849
Rhode Island	2,337,034,421	2,299,967,942	26,994,313	1,115,117,564	1,277,751,789	2,027,682,655	26,750,841	4,906,946
South Carolina	10,565,735,595	10,248,313,937	39,928,292	5,301,574,242	5,773,095,700	7,170,780,853	64,175,973	16,792,185
South Dakota	2,759,020,792	2,679,909,179	3,973,302	1,592,661,192	1,782,481,912	1,545,474,721	6,948,264	3,006,686
Tennessee	10,880,643,066	10,509,049,390	33,424,205	5,632,437,126	6,034,804,021	9,027,582,265	44,246,775	28,362,361
Texas	40,062,571,775	38,280,085,806	213,331,185	26,304,989,928	31,039,847,889	35,419,851,016	144,223,521	104,927,986
Utah	5,060,995,386	4,839,204,623	9,516,603	2,396,230,925	2,710,822,492	3,664,277,106	20,816,638	15,307,071
Vermont	1,035,819,118	1,012,266,010	3,697,234	451,606,679	458,163,240	938,244,898	7,573,445	2,614,564
Virginia	14,164,145,927	13,838,783,090	98,763,898	6,711,651,735	7,359,831,453	10,410,847,680	92,747,830	38,245,968
Washington	12,704,295,905	12,306,537,697	40,223,828	6,835,806,652	7,759,129,323	8,987,283,550	64,148,838	21,787,243
West Virginia	2,823,176,502	2,784,241,644	4,461,973	1,370,862,330	1,516,808,508	2,487,261,030	11,749,580	3,144,199
Wisconsin	11,113,175,410	10,895,458,058	179,553,274	5,328,324,905	5,910,988,895	10,021,808,909	39,422,370	16,652,571
Wyoming	1,252,010,882	1,194,932,296	2,564,720	561,645,415	550,369,459	592,318,744	5,348,519	1,359,765
American Samoa	55,686	44,360	0	0	(135,486)	(138,317)	15	1,190
Guam	65,695,218	62,512,319	865,010	11,468,078	8,278,504	40,266,558	69,475	96,559
Puerto Rico	332,704,319	302,244,471	212,705	85,074,655	11,467,904	361,179,341	25,016	239,298
US Virgin Islands	28,874,496	33,559,114	383,259	52,760,424	14,371,333	27,948,957	414,077	325
Northern Mariana Islands	1,975,338	1,739,913	0	34,706	5,731,288	8,302,067	79	0
Canada	4,372,716,069	4,172,855,110	29,567	1,175,755,107	1,599,670,847	4,216,131,581	624,219	0
Aggregate Other Alien	5,125,153,378	4,860,661,099	721,766	2,128,823,705	3,227,339,846	5,611,864,962	361,714	0
Totals	609,857,867,155	589,689,950,452	2,341,411,926	321,694,623,362	363,116,300,382	577,702,465,363	2,848,288,885	1,480,369,712

This Page Intentionally Left Blank



320 West Washington St.
Springfield, Illinois 62767-0001
(217) 782-4515

<https://insurance.illinois.gov>