



Illinois Department of Insurance

2023

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

December 13, 2023

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 2023. 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 cursive script that reads "Dana Popish Severinghaus".

Dana Popish Severinghaus
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Overview

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

SECTION 1: OVERALL PROPERTY/CASUALTY INDUSTRY SUMMARY

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

SECTION 2: INDIVIDUAL LINE OF COVERAGE ANALYSIS

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

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

The Herfindahl/Hirschmann Index ("HHI") is a measure of the size of companies and is widely accepted as an accurate indicator of the level of competition among individual companies in any given marketplace. The HHI is calculated by the summation of the squares of each company's individual market share. Generally, an HHI of 1800 or above is an indication that the given market may be highly concentrated and may possibly reflect anti-competitive characteristics. This section contains a historical graph of the HHI for each of the lines of business indicated above.

SECTION 3: RESIDUAL MARKET MECHANISMS

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

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

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

SECTION 4: OVERALL MARKETPLACE CONDITIONS

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

SECTION 1: OVERALL PROPERTY/CASUALTY INDUSTRY SUMMARY

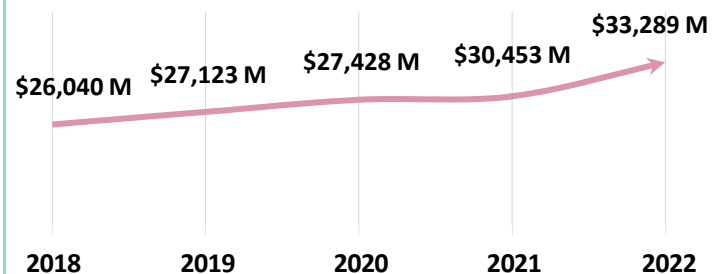
The following provides a breakdown of total direct written premiums and incurred losses for the property/casualty industry by state. Illinois is ranked 5th with a direct written premium totaling \$33 billion in 2022, representing 3.86 percent of the total written premium countrywide. The Illinois loss ratio has increased 3.62 percentage points (61.42% - 57.80%) from 2021 to 2022. It is just below the countrywide average of 62.90 percent, which has increased 4.98 percentage points (62.90% - 57.92%) 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 %	
		2022	2022	2021	2022	2021
1	California	\$103,939 M	12.04%	12.23%	62.59%	56.25%
2	Texas	\$80,405 M	9.31%	8.98%	68.37%	79.03%
3	Florida	\$75,730 M	8.77%	8.43%	94.73%	60.35%
4	New York	\$58,944 M	6.83%	6.99%	63.92%	61.65%
5	Illinois	\$33,289 M	3.86%	3.87%	61.42%	57.80%
6	Pennsylvania	\$30,150 M	3.49%	3.60%	62.83%	58.32%
7	Georgia	\$28,975 M	3.36%	3.37%	73.53%	63.23%
8	New Jersey	\$26,681 M	3.09%	3.15%	61.30%	65.77%
9	Michigan	\$22,565 M	2.61%	2.71%	70.49%	63.65%
10	North Carolina	\$21,707 M	2.51%	2.50%	60.30%	58.36%
11	Ohio	\$21,130 M	2.45%	2.51%	65.51%	53.57%
12	Massachusetts	\$19,645 M	2.28%	2.33%	54.72%	48.40%
13	Colorado	\$18,251 M	2.11%	2.08%	59.09%	63.11%
14	Virginia	\$18,012 M	2.09%	2.11%	59.49%	53.70%
15	Washington	\$16,569 M	1.92%	1.94%	68.49%	62.06%
16	Arizona	\$15,628 M	1.81%	1.79%	67.54%	61.50%
17	Missouri	\$15,552 M	1.80%	1.81%	63.26%	58.11%
18	Tennessee	\$15,543 M	1.80%	1.80%	63.27%	59.42%
19	Minnesota	\$15,530 M	1.80%	1.78%	87.68%	59.07%
20	Indiana	\$14,911 M	1.73%	1.72%	59.71%	56.03%
	All Other	\$210,217 M	24.35%	24.43%	54.13%	56.79%
	Total/Average	\$863,373 M	100.00%	100.00%	62.90%	57.92%

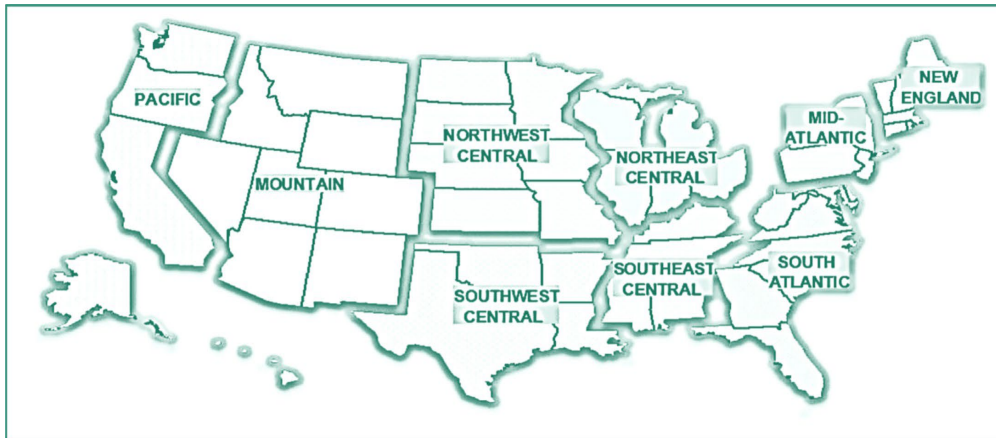
5 Year Trend

Total direct written premiums for the Illinois 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 2022. All regions except for Other reported a higher loss ratio in 2022 than their five-year loss ratio average. Illinois constitutes 31.6% of all direct written premiums in the Northeast Central Region (includes IL, IN, OH, MI, WI) in 2022.



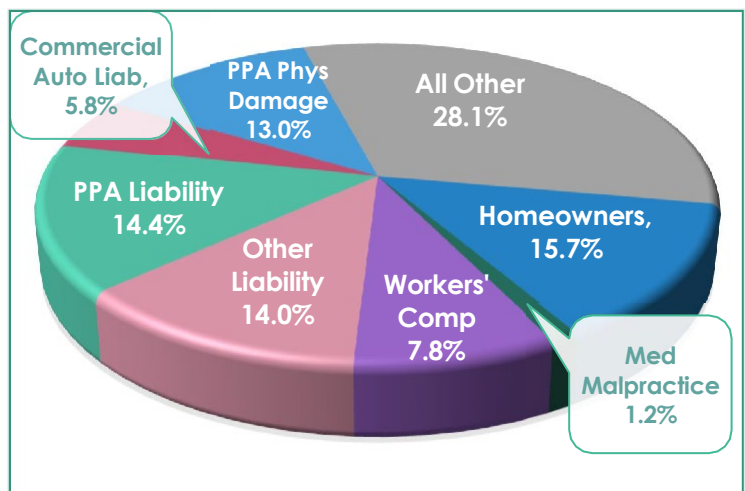
2022	Pacific	Mountain	NW Central	SW Central	NE Central	SE Central	South Atlantic	Mid Atlantic	New England	Other*	Total All Regions
% Total Direct Written Premium	15.63%	7.25%	7.33%	12.98%	12.19%	5.02%	21.06%	13.41%	4.73%	0.40%	100%
Direct Loss Ratio	62.71%	63.81%	76.53%	68.14%	64.67%	62.42%	77.22%	63.03%	56.06%	34.38%	62.90%
5 Year Average Loss Ratio	59.41%	62.01%	65.28%	65.63%	59.28%	60.44%	65.49%	60.82%	54.10%	47.15%	61.94%

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

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

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

The chart reflects the distribution of all Illinois property/casualty insurance premiums written during 2022. Personal lines of insurance include homeowners multiperil, private passenger automobile liability, and private passenger automobile physical damage coverage. Combined, these coverages make up approximately 43 percent of the overall property/casualty insurance written in the State of Illinois.



Source: NAIC State Data Network, 2022 Illinois State Page Exhibit

SECTION 2: INDIVIDUAL LINE OF COVERAGE ANALYSIS

HOMEOWNERS

The homeowners market in Illinois experienced an increase of 9.9 percent in written premium during 2022, and the market experienced an 11.6 percent countrywide increase. The following table compares underwriting results for homeowners insurance written in Illinois to statistics reflecting the same market countrywide.

Homeowners Underwriting Results

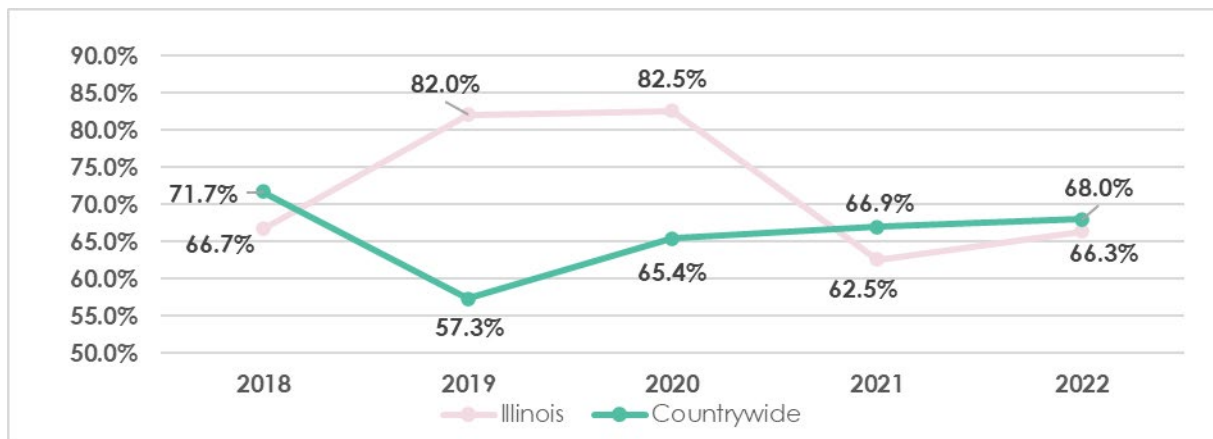
Homeowners	Illinois	Countrywide*
Direct Written Premiums	\$4,873,855,327	\$99,818,977,725
Direct Earned Premiums	\$4,644,950,444	\$94,402,438,690
Incurred Losses	66.3%	68.0%
Defense & Cost Containment Expenses Incurred	1.0%	1.6%
Commissions and Brokerage Expenses	12.8%	12.8%
Taxes, Licenses & Fees	1.6%	2.5%

NAIC State Data Network, 2022 Illinois State Page Exhibit

*Illinois-licensed insurers

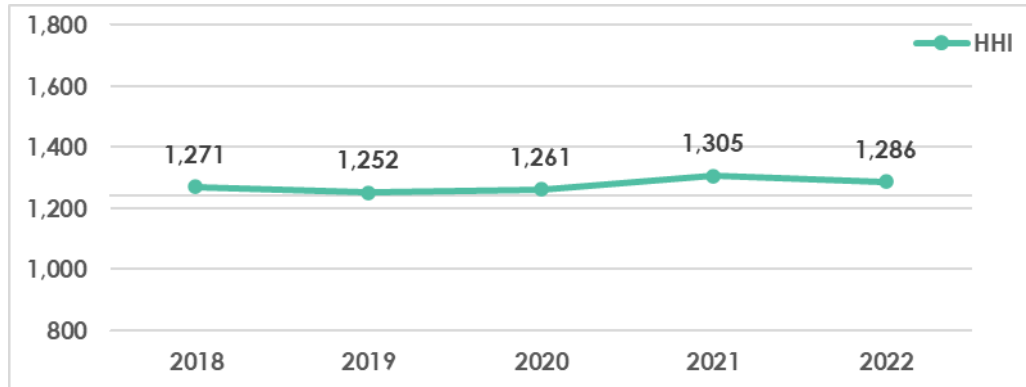
The following shows a five-year trend of incurred loss ratios for homeowners insurance. The loss ratio in Illinois increased 3.8 percentage points from 2021 to 2022, while the countrywide loss ratio increased 1.1 percentage points in the same period. The sizeable loss ratio difference between Illinois and countrywide data, first noted in 2019, has narrowed.

Homeowners Losses as a Percent of Earned Premium



The graph reflects the Herfindahl/Hirschmann Index (“HHI”) for Illinois homeowners insurance from 2018 through 2022. 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 2022 and 2021. The ten companies identified wrote over \$3.1 billion in direct written premium and comprised 64.5 percent of the Illinois market share in 2022.

Top 10 Private Homeowners Insurers in Illinois

Company	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share	2022 Loss Ratio	2021 Loss Ratio
State Farm Fire & Casualty Co.	\$1,621,783,340	\$1,489,738,600	33.28%	33.59%	60.45%	51.88%
Country Mutual Ins. Co.	\$387,795,857	\$352,180,965	7.96%	7.94%	59.64%	50.84%
Allstate Vehicle & Property Ins. Co.	\$345,114,616	\$300,232,474	7.08%	6.77%	82.74%	77.25%
Travco Ins. Co.	\$169,590,701	\$149,074,088	3.48%	3.36%	88.44%	76.81%
Farmers Ins. Exchange	\$132,584,577	\$127,285,227	2.72%	2.87%	62.98%	94.44%
American Family Mutual Ins. Co. S.I.	\$126,529,236	\$123,237,373	2.60%	2.78%	50.06%	72.38%
Allstate Indemnity Co.	\$102,511,318	\$102,099,321	2.10%	2.30%	68.77%	70.81%
Liberty Mutual Personal Ins. Co.	\$89,244,750	\$90,763,934	1.83%	2.05%	69.68%	63.62%
American Family Ins. Co.	\$85,392,358	\$79,654,847	1.75%	1.80%	61.00%	59.94%
Allstate Ins. Co.	\$84,447,521	\$72,739,546	1.73%	1.64%	64.48%	59.48%

Source: NAIC State Data Network, 2021 & 2022 Illinois State Page Exhibit

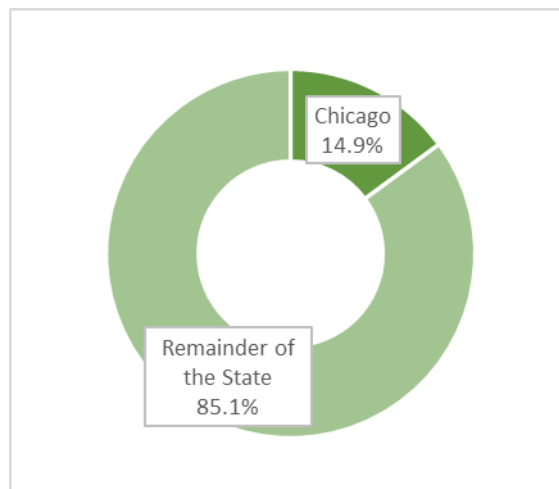
Pursuant to Title 50 Illinois Administrative Code Part 4203 ("Part 4203") and as authorized by the Illinois Insurance Cost Containment Act, 215 ILCS 5/1200 *et seq*, the Department collects homeowners data based on the geographical location of the insured. The data allows the Department to identify and compare the 2021 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 2021.

Top 10 Homeowners Insurers in Illinois Market Share Based on Location

Company	2021 Statewide Market Share	2021 City of Chicago Market Share	2021 Remainder of State Market Share
State Farm Fire & Casualty Co.	33.59%	36.74%	31.91%
Allstate Vehicle and Property Ins. Co.	6.77%	7.49%	6.28%
Allstate Indemnity Co.	2.30%	4.31%	1.81%
Travco Ins. Co.	2.87%	3.98%	2.53%
Allstate Ins. Co.	1.80%	3.77%	1.34%
American Family Mut. Ins. Co. SI	2.78%	2.89%	2.61%
Farmers Ins. Exchange	3.36%	2.50%	3.33%
Liberty Mut. Personal Ins. Co.	2.05%	2.41%	1.88%
Country Mut. Ins. Co.	7.94%	1.95%	8.78%
American Family Ins. Co.	1.55%	1.46%	1.49%

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 2021.

Homeowners 2021 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 2021.

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

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

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

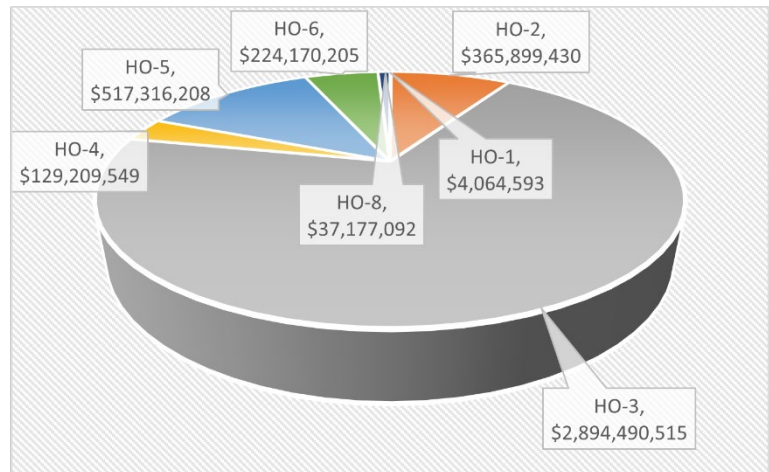
Special Form (HO-3) - Offers property and liability coverage for the dwelling, other structures, and loss of use of the dwelling and other structures for all perils specifically listed in the policy (e.g., fire, lightning, windstorm and hail, falling objects, etc.). Personal property is also covered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

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

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

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

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



PRIVATE PASSENGER AUTOMOBILE LIABILITY

The amount of written premium in Illinois and countrywide both reflected an increase. The following table compares underwriting results for private passenger auto (PPA) liability insurance written in Illinois with that written countrywide during 2022.

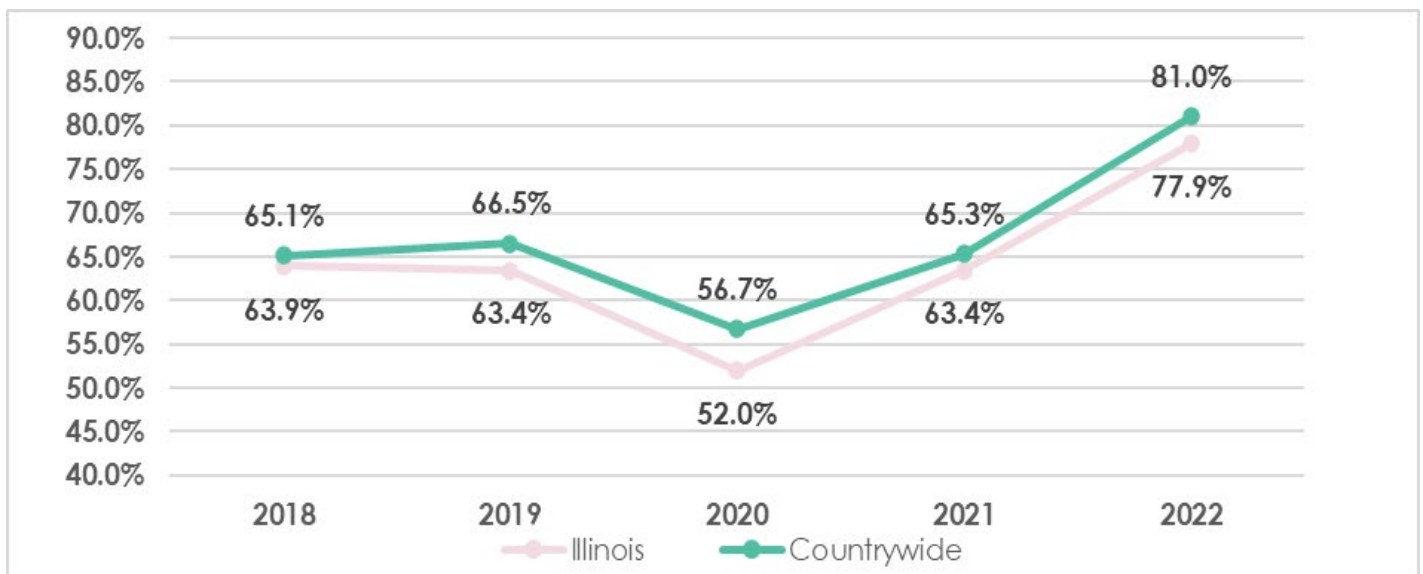
Private Passenger Automobile Liability Underwriting Results

PPA Liability	Illinois	Countrywide*
Direct Written Premiums	\$4,455,944,439	\$110,895,469,915
Direct Earned Premiums	\$4,332,862,084	\$108,704,353,061
Incurred Losses	77.9%	81.0%
Defense & Cost Containment Expenses Incurred	3.4%	3.7%
Commissions and Brokerage Expenses	10.0%	7.6%
Taxes, Licenses & Fees	1.0%	2.3%

NAIC State Data Network, 2022 Illinois State Page Exhibit
 *Illinois-licensed insurers

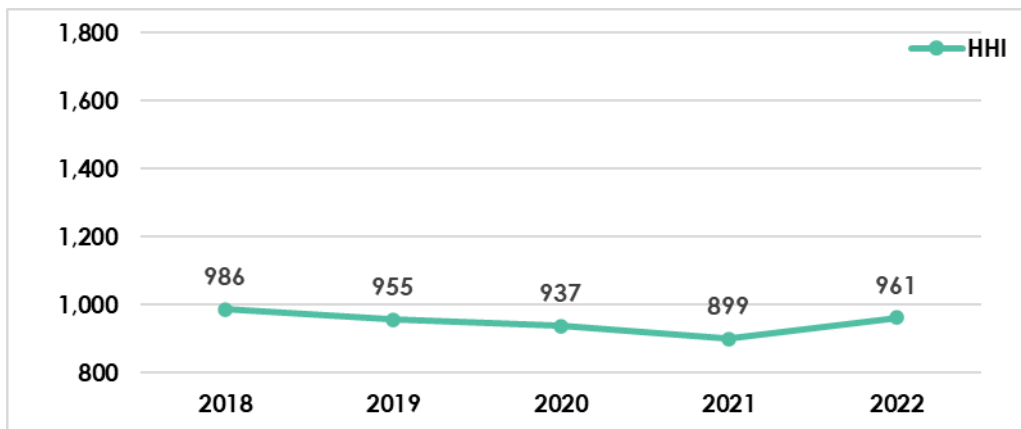
As reflected in the following chart, the loss ratios for private passenger automobile liability insurance increased 14.5 percentage points (77.9% - 63.4%) in Illinois and increased 15.7 percentage points (81.0% - 65.3%) countrywide in 2022.

Private Passenger Automobile Liability Losses as a Percent of Earned Premium



With an HHI well below 1800, the private passenger automobile liability insurance market in Illinois continues to remain 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 2021 and 2022. In summary, the ten companies identified wrote \$2.8 billion in premium and comprised 63.1 percent of the Illinois market share in 2022.

Top 10 Private Passenger Automobile Liability Insurers in Illinois

Company	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share	2022 Loss Ratio	2021 Loss Ratio
State Farm Mutual Auto Ins. Co.	\$1,223,735,004	\$1,114,136,010	27.46%	26.46%	96.50%	69.36%
Allstate Fire & Casualty Ins. Co.	\$387,396,401	\$311,721,325	8.69%	7.40%	87.98%	66.36%
Progressive Universal Ins. Co.	\$248,473,074	\$240,280,443	5.58%	5.71%	53.68%	51.31%
Country Preferred Ins. Co.	\$195,258,439	\$194,581,472	4.38%	4.62%	64.58%	66.97%
Geico Casualty Co.	\$186,197,607	\$215,248,199	4.18%	5.11%	69.25%	53.48%
Progressive Northern Ins. Co.	\$178,024,882	\$172,108,629	4.00%	4.09%	64.23%	66.19%
Geico Secure Ins. Co.	\$118,140,393	\$77,859,480	2.65%	1.85%	83.77%	85.09%
Illinois Farmers Ins. Co.	\$92,772,179	\$109,783,144	2.08%	2.61%	42.99%	52.44%
Standard Fire Ins. Co.	\$90,937,744	\$80,858,022	2.04%	1.92%	66.94%	59.57%
American Family Ins. Co.	\$90,290,802	\$80,057,774	2.03%	1.90%	85.12%	66.46%

Source: NAIC State Data Network, 2021 & 2022 Illinois State Page Exhibit

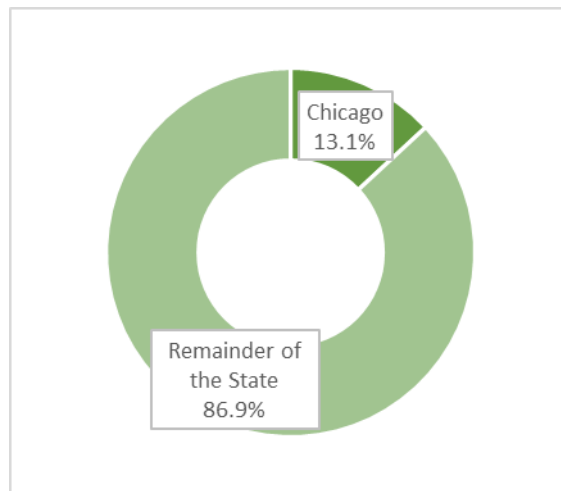
Pursuant to Part 4203 and as authorized by the Illinois Insurance Cost Containment Act, 215 ILCS 5/1200 *et seq*, the Department collects private passenger automobile liability data based on the geographical location of the insured. The data allows the Department to identify and compare the 2021 Statewide 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 2021.

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

Company	2021 Statewide Market Share	2021 City of Chicago Market Share	2021 Remainder of State Market Share
State Farm Mutual Auto Ins. Co.	26.46%	30.13%	27.19%
Allstate Fire & Casualty Ins. Co.	7.40%	9.70%	7.39%
Geico Casualty Co.	5.11%	7.58%	4.96%
Progressive Universal Ins. Co.	5.71%	5.11%	6.10%
Geico Secure Ins. Co.	1.85%	3.42%	1.68%
Direct Auto Ins. Co.	0.76%	3.04%	0.63%
Liberty Mut. Personal Ins. Co	1.73%	2.87%	1.62%
Progressive Northern Ins. Co.	4.09%	2.77%	4.52%
American Family Ins. Co.	1.90%	2.08%	1.96%
The Standard Fire Ins. Co.	1.92%	2.01%	2.00%

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 2021.

Private Passenger Automobile Liability Insurance 2021 Statewide Market Share Based on Location



PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE

The physical damage market in Illinois experienced an increase of 9.8 percent in written premium during 2022, and the market experienced an 8.3 percent countrywide increase. The following table compares underwriting results for private passenger automobile physical damage insurance written in Illinois to statistics reflecting the same market countrywide.

Private Passenger Automobile Physical Damage Underwriting Results

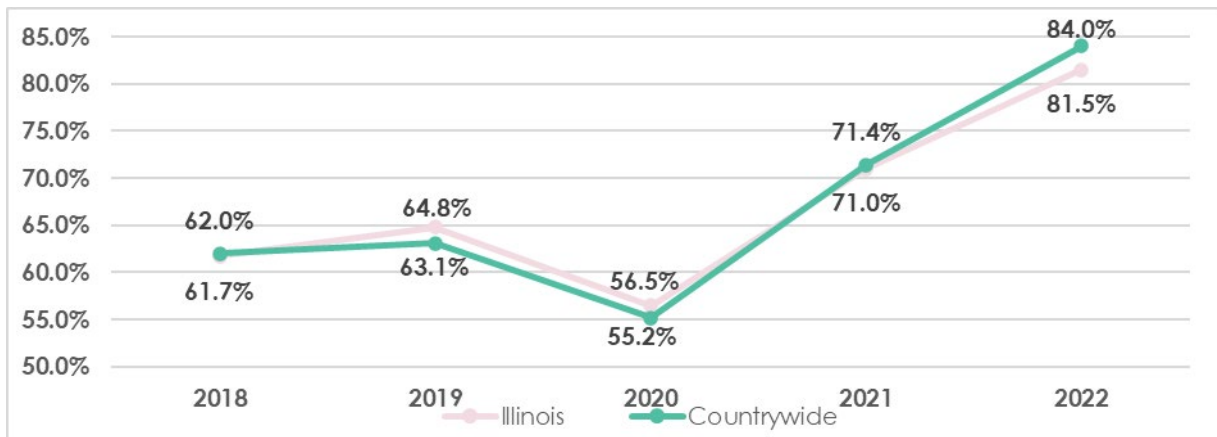
PPA Phys Damage	Illinois	Countrywide*
Direct Written Premiums	\$4,024,811,748	\$91,550,706,550
Direct Earned Premiums	\$3,873,982,346	\$88,908,400,506
Incurred Losses	81.5%	84.0%
Defense & Cost Containment Expenses Incurred	0.2%	0.3%
Commissions and Brokerage Expenses	10.1%	8.1%
Taxes, Licenses & Fees	0.9%	2.2%

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*Illinois-licensed insurers

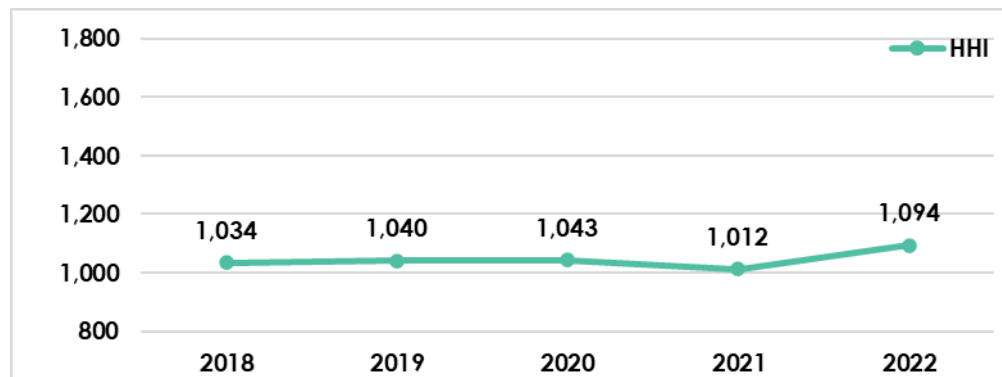
In 2022, the private passenger physical damage loss ratio increased countrywide by 12.6 percentage points (84.0% - 71.4%) and increased in Illinois by 10.5 percentage points (81.5% - 71.0%).

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 2021 and 2022. In summary, the ten companies identified wrote a total of \$2.6 billion in premium and comprised 64.3 percent of the Illinois market.

Top 10 Private Passenger Automobile Physical Damage Insurers in Illinois

Company	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share	2022 Loss Ratio	2021 Loss Ratio
State Farm Mutual Auto Ins. Co.	\$1,198,942,673	\$1,035,135,047	29.79%	28.24%	91.46%	81.70%
Allstate Fire & Casualty Ins. Co.	\$378,888,680	\$353,905,194	9.41%	9.66%	70.45%	55.41%
Country Preferred Ins. Co.	\$193,366,150	\$186,519,596	4.80%	5.09%	69.47%	60.01%
Progressive Universal Ins. Co.	\$192,945,742	\$159,584,546	4.35%	5.18%	77.66%	90.50%
Progressive Northern Ins. Co.	\$158,265,378	\$142,210,242	3.88%	4.09%	65.62%	71.04%
GEICO Casualty Co.	\$158,197,001	\$166,329,648	3.93%	4.54%	93.32%	89.16%
GEICO Secure Ins. Co.	\$88,158,747	\$53,021,667	2.19%	1.45%	141.81%	145.10%
Country Mutual Ins. Co.	\$84,564,268	\$79,204,059	2.10%	2.16%	60.62%	54.06%
American Family Ins. Co.	\$68,040,812	\$64,028,255	1.69%	1.75%	98.19%	55.41%
Standard Fire Ins. Co.	\$66,173,263	\$55,427,731	1.64%	1.51%	90.19%	76.29%

Source: NAIC State Data Network, 2021 & 2022 Illinois State Page Exhibit

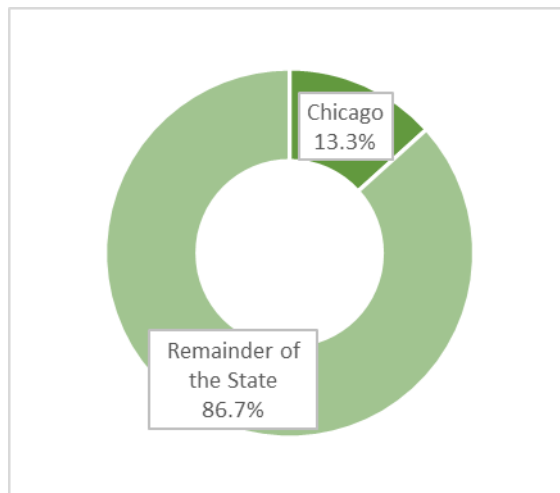
Pursuant to Part 4203 and as authorized by the Illinois Insurance Cost Containment Act, 215 ILCS 5/1200 *et seq*, the Department collects private passenger automobile physical damage data based on the geographical location of the insured. The data allows the Department to identify and compare the 2021 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 2021.

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

Company	2021 Statewide Market Share	2021 City of Chicago Market Share	2021 Remainder of State Market Share
State Farm Mutual Automobile Insurance Co.	28.24%	30.93%	28.74%
Allstate Fire and Casualty Insurance Co.	9.66%	11.75%	9.62%
GEICO Casualty Co.	4.54%	6.86%	4.28%
Progressive Universal Insurance Co.	4.35%	6.07%	4.20%
Progressive Northern Insurance Co.	3.88%	2.92%	4.18%
GEICO Secure Insurance Co.	1.45%	2.85%	1.25%
Liberty Mut. Personal Insurance Co.	1.46%	2.68%	1.29%
State Farm Fire and Casualty Insurance Co.	1.51%	2.13%	1.45%
American Family Insurance Co.	1.50%	1.79%	1.50%
The Standard Fire Insurance Co.	1.51%	1.64%	1.52%

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 2021.

Private Passenger Automobile Physical Damage Insurance 2021 Statewide Market Share Based on Location



COMMERCIAL AUTOMOBILE LIABILITY

The amount of premium written in Illinois increased by 8.2 percent, while the premium written countrywide increased 10.1 percent. The following table compares underwriting results for commercial auto liability insurance written in Illinois with that written countrywide during 2022.

Commercial Automobile Liability Underwriting Results

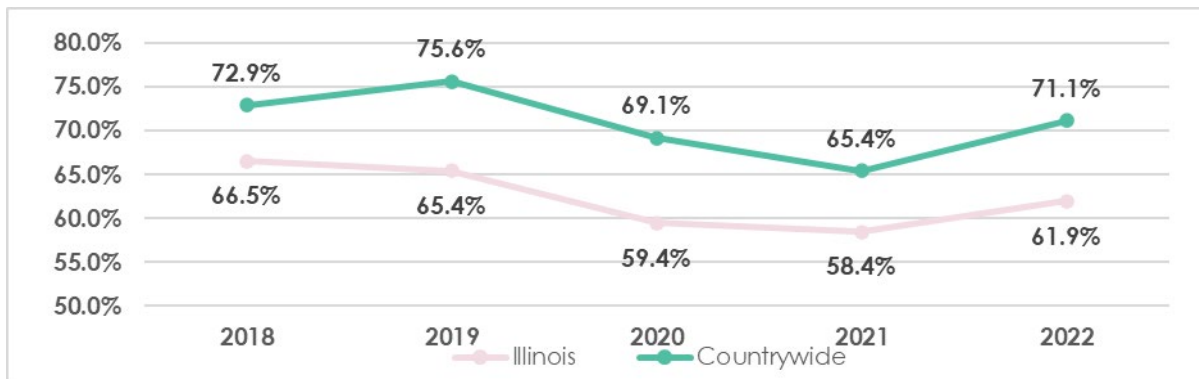
Commercial Automobile Liability	Illinois	Countrywide*
Direct Written Premiums	\$1,806,789,433	\$34,378,908,960
Direct Earned Premiums	\$1,721,763,224	\$33,076,385,853
Incurred Losses	61.9%	71.1%
Defense & Cost Containment Expenses Incurred	5.4%	6.7%
Commissions and Brokerage Expenses	12.9%	13.2%
Taxes, Licenses & Fees	1.6%	2.6%

NAIC State Data Network, 2022 Illinois State Page Exhibit

*Illinois-licensed insurers

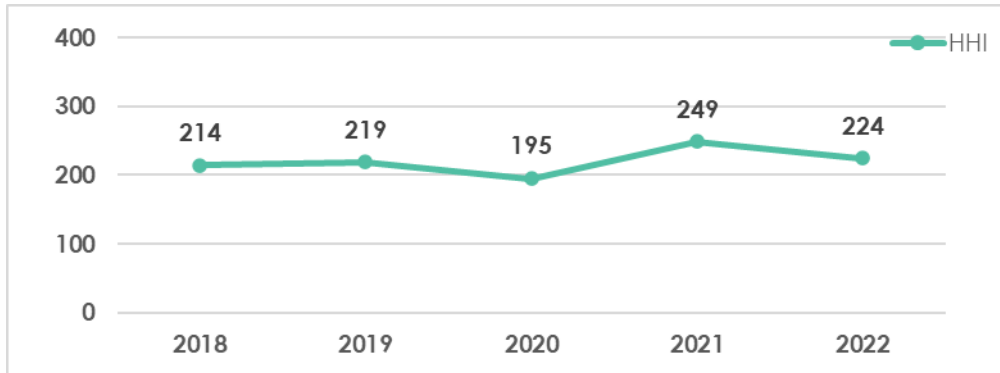
As reflected in the following chart, the loss ratios for commercial automobile liability insurance increased 3.5 percentage points (61.9% - 58.4%) in Illinois and increased 5.7 percentage points (71.1% - 65.4%) countrywide in 2022. The Illinois incurred loss ratio remains below the national level.

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. 2022 produced a slight decrease in the index data.

Illinois Commercial Auto Liability Insurance Market Concentration



The following identifies the top ten writers of commercial automobile liability insurance in Illinois based on direct written premium in 2021 and 2022. In summary, the ten companies identified wrote \$588 million in premium and comprised 32.5 percent of the Illinois market share in 2022.

Top 10 Commercial Automobile Liability Insurers in Illinois

Company	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share	2022 Loss Ratio	2021 Loss Ratio
Artisan & Truckers Casualty Co.	\$193,137,210	\$179,948,058	10.69%	10.77%	42.50%	41.74%
Acuity A Mutual Ins. Co.	\$54,324,735	\$51,362,868	3.01%	3.08%	47.61%	129.09%
Great West Casualty Co.	\$50,295,133	\$34,931,579	2.78%	2.09%	51.50%	84.55%
Northland Ins. Co.	\$43,210,204	\$48,223,426	2.39%	2.89%	60.29%	47.61%
Sentry Select Ins. Co.	\$42,667,731	\$40,422,645	2.36%	2.42%	63.68%	60.29%
Zurich America Ins. Co.	\$41,696,050	\$39,383,936	2.31%	2.36%	25.89%	63.68%
National Continental Ins. Co.	\$41,485,071	\$76,318,724	2.30%	4.57%	129.09%	25.89%
Ace Property & Casualty Ins. Co.	\$41,465,303	\$38,082,316	2.29%	2.28%	66.85%	66.85%
Allstate Ins. Co.	\$40,925,125	\$68,036,992	2.27%	2.09%	84.55%	51.50%
State Farm Fire & Casualty Co.	\$38,555,400	\$1,493,807	2.13%	4.07%	76.99%	37.64%

Source: NAIC State Data Network, 2021 & 2022 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 2022.

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

Trucks, Tractors, & Trailers Insurers	2022 Market Share
Artisan and Truckers Casualty Company	19.60%
Great West Casualty Company	7.55%
Northland Insurance Company	5.31%
Acuity A Mutual Insurance Company	5.18%
AmTrust Insurance Company	3.39%
Country Mutual Insurance Company Inc	3.39%
Knightbrook Insurance Company	3.31%
Prime Property & Casualty Insurance Inc	3.24%
Pekin Insurance Company	3.05%
Wesco Insurance Company	2.36%

Taxicab & Limousine Insurers	2022 Market Share
First Chicago Insurance Company	40.33%
New York Marine and General Insurance Company	14.93%
State Farm Mutual Automobile Insurance Co	11.08%
Lancer Insurance Company	5.47%
Selective Insurance Company of SC	5.44%
Artisan and Truckers Casualty Company	5.42%
Selective Insurance Company of America	3.32%
Prime Property & Casualty Insurance Inc	3.30%
Falls Lake National Insurance Company	1.65%
Selective Insurance Company of the SE	1.26%

MEDICAL MALPRACTICE LIABILITY

Medical Malpractice direct written premium in Illinois increase 7.6 percent, while direct written premium countrywide increased 1.8 percent. The following table compares underwriting results for medical malpractice liability coverage written in Illinois and countrywide during 2022.

Medical Malpractice Liability Underwriting Results

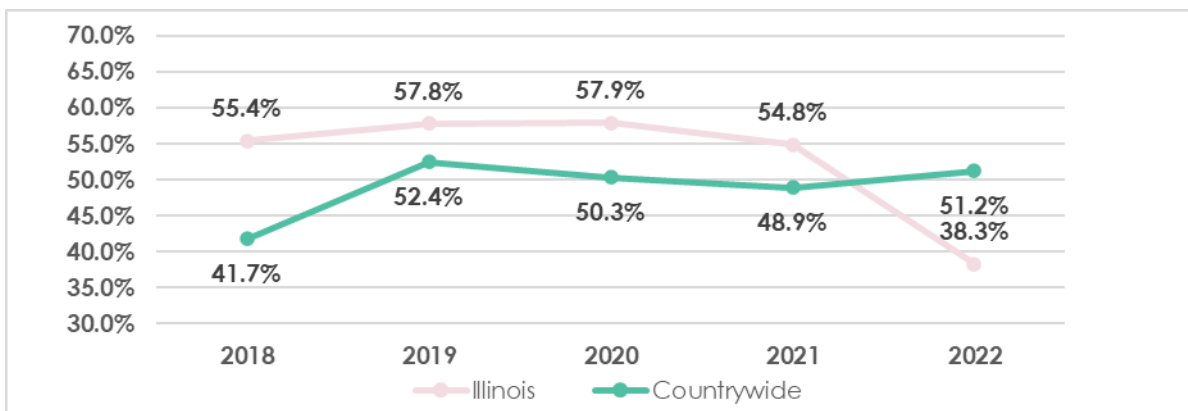
Medical Malpractice	Illinois	Countrywide*
Direct Written Premiums	\$367,473,954	\$5,231,132,233
Direct Earned Premiums	\$359,656,404	\$5,156,202,930
Incurred Losses	38.3%	51.2%
Defense & Cost Containment Expenses Incurred	22.2%	21.0%
Commissions and Brokerage Expenses	10.8%	10.9%
Taxes, Licenses & Fees	1.1%	1.8%

NAIC State Data Network, 2022 Illinois State Page Exhibit

*Illinois-licensed insurers

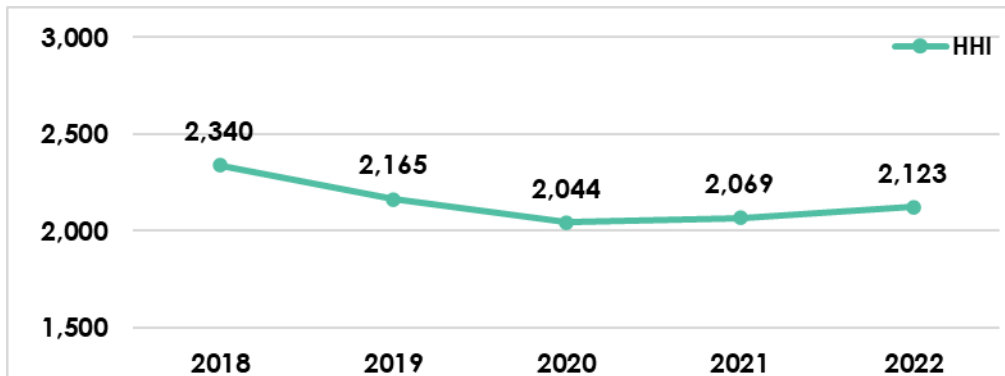
The loss ratio for the medical malpractice market decreased significantly in Illinois in 2022. The loss ratio decreased 16.5 percentage points (38.3% - 54.8%) in Illinois and increased 2.3 percentage points (51.2% - 48.9%) countrywide from 2021 to 2022. Illinois' incurred loss ratio was below the national level in 2022.

Medical Malpractice Liability Losses as a Percent of Earned Premium



The following graph highlights the market concentration for medical malpractice carriers in Illinois from 2018 through 2022. As the HHI is above 1,800, the medical malpractice market in Illinois remains highly concentrated. The HHI increased slightly from 2021 to 2022. 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 2021 and 2022. In summary, the ten companies identified wrote more than \$305 million in premium and comprised 83.2 percent of the Illinois market share in 2022.

Top 10 Medical Malpractice Liability Insurers in Illinois

Company	2022 Premium Written	2021 Premium Written	2022 Market Share	2021 Market Share	2022 Loss Ratio	2021 Loss Ratio
ISMIE Mutual Ins. Co.	\$165,025,485	\$146,238,964	44.91%	42.81%	52.06%	52.18%
Medical Protective Co.	\$38,355,891	\$32,006,444	10.44%	9.37%	46.93%	33.56%
Columbia Casualty Co.	\$22,769,878	\$21,715,246	6.20%	6.36%	-139.61%	275.40%
Doctors Co. an Interinsurance Exchange	\$17,286,180	\$17,901,414	4.70%	5.24%	6.85%	-130.98%
Medical Alliance Ins. Co.	\$16,833,442	\$16,315,101	4.58%	4.78%	2.50%	60.05%
Professional Solutions Ins. Co.	\$10,469,013	\$10,609,524	2.85%	3.11%	4.22%	98.76%
Proselect Ins. Co.	\$9,994,959	\$10,472,236	2.72%	3.07%	2.89%	84.74%
ProAssurance Casualty Co.	\$8,552,440	\$9,382,652	2.33%	2.75%	-1.25%	-23.40%
American Cas Co of Reading PA	\$8,282,772	\$7,962,019	2.25%	2.33%	3.21%	6.42%
Norcal Insurance Company	\$7,376,510	\$9,769,563	2.01%	2.86%	5.16%	131.62%

Source: NAIC State Data Network, 2021 & 2022 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	2022 Market Share
ISMIE Mutual Insurance Company	52.30%
The Medical Protective Company	11.29%
Medical Alliance Insurance Company	6.24%
The Doctors' Company	4.62%
MAG Mutual Insurance Company	4.35%
ProSelect Insurance Company	4.09%
Professional Solutions Insurance Company	2.50%
American Casualty Company of Reading PA	2.27%
NORCAL Insurance Company	1.83%
NORCAL Mutual Insurance Company	1.83%
Medical Malpractice/Non-Surgery	2022 Market Share
ISMIE Mutual Insurance Company	58.73%
Medical Alliance Insurance Company	17.54%
The Medical Protective Company	9.67%
The Doctors' Company	5.16%
ProSelect Insurance Company	4.62%
NORCAL Insurance Company	1.62%
NORCAL Mutual Insurance Company	1.62%
Doctors Direct Insurance Inc.	0.53%
Professional Solutions Insurance Company	0.38%
Preferred Professional Insurance Company	0.09%
Medical Malpractice/Other	2022 Market Share
ISMIE Mutual Insurance Company	50.30%
The Medical Protective Company	11.24%
Professional Solutions Insurance Company	4.67%
NORCAL Insurance Company	4.47%
Norcal Mutual Insurance Company	4.47%
American Casualty Company of Reading PA	3.80%
Proassurance Insurance Co. of America	3.31%
ProSelect Insurance Company	3.30%
NCMIC Insurance Company	2.56%
Ace American Insurance Company	1.73%

OTHER LIABILITY

Written premium for other liability coverage in Illinois increased 1.6 percent, almost \$70 million and countrywide written premium also increased, 3.6 percent, over \$2.6 billion, from 2021. The following table compares underwriting results for other liability written in Illinois and countrywide during 2022.

Other Liability Underwriting Results

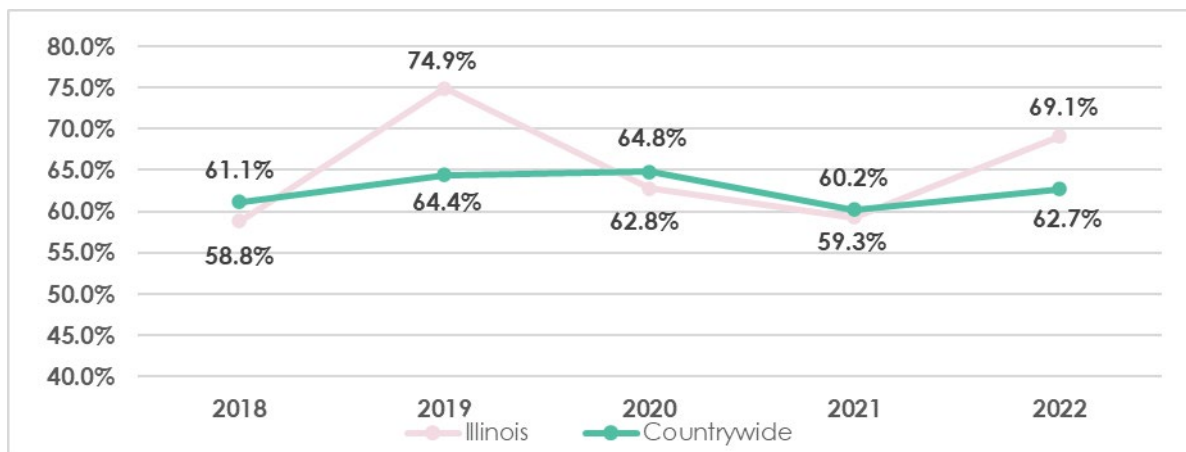
<i>Other Liability</i>	<i>Illinois</i>	<i>Countrywide*</i>
<i>Direct Written Premiums</i>	\$4,370,132,462	\$76,956,776,143
<i>Direct Earned Premiums</i>	\$4,115,631,794	\$74,816,247,877
<i>Incurred Losses</i>	69.1%	62.7%
<i>Defense & Cost Containment Expenses Incurred</i>	3.9%	7.9%
<i>Commissions and Brokerage Expenses</i>	11.6%	13.5%
<i>Taxes, Licenses & Fees</i>	1.7%	2.1%

NAIC State Data Network, 2022 Illinois State Page Exhibit

*Illinois-licensed insurers

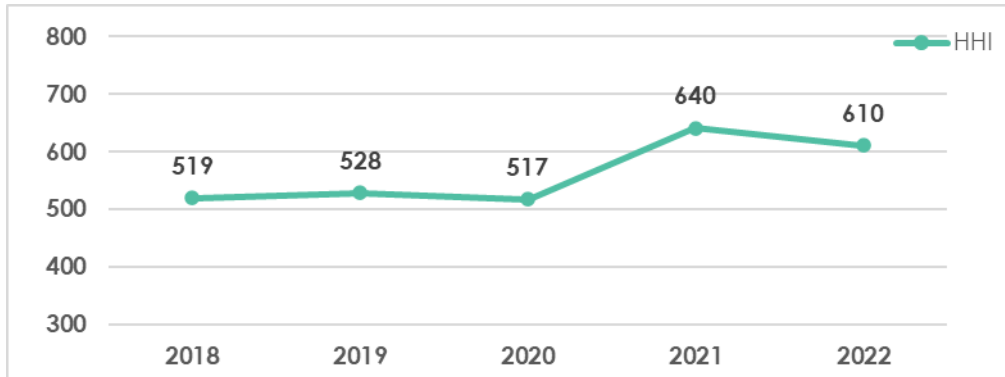
The loss ratio for other liability insurance in Illinois increased 9.8 percentage points (69.1% - 59.3%), and the loss ratio countrywide increased by 2.5 percentage points (62.7% - 60.2%). The Illinois loss ratio for other liability was above the countrywide loss ratio in 2022.

Other Liability Losses as a Percent of Earned Premium



As with all other lines addressed in this report, the Department has determined the HHI for the other liability market available to consumers in Illinois. The following graph confirms the market continues to be very competitive. There was a slight decrease in HHI index in 2022.

Illinois Other Liability Insurance Market Concentration



The following identifies the top ten writers of other liability insurance in Illinois based on written premium in 2021 and 2022. In summary, the ten companies identified wrote more than \$1.7 billion in premium and comprised 40.9 percent of the Illinois market share in 2022.

Top 10 Other Liability Insurers in Illinois

Company	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share	2022 Loss Ratio	2021 Loss Ratio
Virginia Surety Co. Inc.	\$1,011,687,989	\$1,018,489,184	23.15%	23.68%	66.63%	60.54%
Federal Ins. Co.	\$128,404,296	\$132,683,971	2.94%	3.09%	27.82%	38.00%
Continental Cas. Co.	\$116,789,683	\$145,484,286	2.67%	3.38%	169.51%	11.62%
Travelers Property Casualty Co. of America	\$98,211,179	\$87,089,274	2.25%	2.03%	37.69%	65.97%
Ace America Ins. Co.	\$80,199,124	\$83,305,978	1.84%	1.94%	21.83%	32.59%
Travelers Casualty & Surety Co. of America	\$79,251,265	\$72,525,600	1.81%	1.69%	44.45%	63.85%
Zurich America Ins. Co.	\$74,330,353	\$72,115,938	1.70%	1.68%	75.46%	120.66%
National Fire Ins. Co. of Hartford	\$69,329,111	\$81,769,897	1.59%	1.90%	48.33%	78.29%
Illinois National Ins. Co.	\$65,969,190	\$54,972,630	1.51%	1.28%	148.36%	215.48%
XL Specialty Ins. Co.	\$64,593,843	\$73,702,660	1.48%	1.71%	79.87%	93.79%

Source: NAIC State Data Network, 2021 & 2022 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 2022.

Top 10 Other Liability Coverage Companies in Illinois by Coverage Type

Liquor Liability	2022 Market Share
Underwriters at Lloyds London	32.3%
Illinois Casualty Company	31.5%
U S Insurance Company of America	10.3%
Founders Insurance Company	6.5%
West Bend Mutual Insurance Company	5.4%
Employers Insurance Company of Wausau	2.4%
Starr Indemnity & Liability Company	2.1%
Selective Insurance Company of America	0.7%
RSUI Indemnity Company	0.7%
Citizens Insurance Company of America	0.6%

Lawyers Professional	2022 Market Share
Illinois State Bar Association Mutual Ins. Co.	37.9%
Continental Casualty Company	25.2%
Underwriters at Lloyds London	20.2%
Minnesota Lawyers Mutual Insurance Company	4.5%
AXIS Insurance Company	3.3%
QBE Insurance Corporation	2.8%
Great Divide Insurance Company	2.7%
Everest National Insurance Company	0.8%
Illinois National Insurance Company	0.7%
Medmarc Casualty Insurance Company	0.4%

Daycare Liability Insurers	2022 Market Share
West Bend Mutual Insurance Company	84.1%
Philadelphia Indemnity Insurance Company	10.9%
The Cincinnati Insurance Company	1.0%
State National Insurance Company	0.7%
State Farm Fire and Casualty Company	0.5%
Acuity A Mutual Insurance Company	0.4%
Great American Assurance Company	0.3%
Great American Insurance Company	0.3%
Erie Insurance Exchange	0.3%
GuideOne Insurance Company	0.2%

WORKERS' COMPENSATION INSURANCE

Written premium in Illinois increased 6.1 percent and 10.9 percent countrywide from 2021. The following table compares underwriting results for workers' compensation coverage written in Illinois and countrywide during 2022.

Workers' Compensation Insurance Underwriting Results

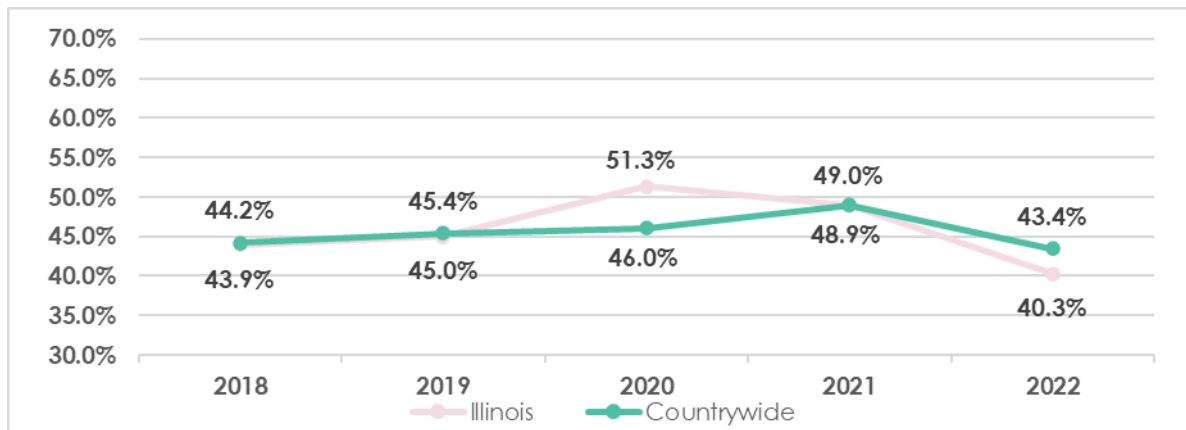
<i>Workers' Compensation</i>	<i>Illinois</i>	<i>Countrywide*</i>
<i>Direct Written Premiums</i>	\$2,412,826,424	\$44,921,079,501
<i>Direct Earned Premiums</i>	\$2,387,410,178	\$44,191,710,421
<i>Incurred Losses</i>	40.3%	43.4%
<i>Defense & Cost Containment Expenses Incurred</i>	6.9%	8.0%
<i>Commissions and Brokerage Expenses</i>	9.1%	9.4%
<i>Taxes, Licenses & Fees</i>	1.9%	2.9%

NAIC State Data Network, 2022 Illinois State Page Exhibit

*Illinois-licensed insurers

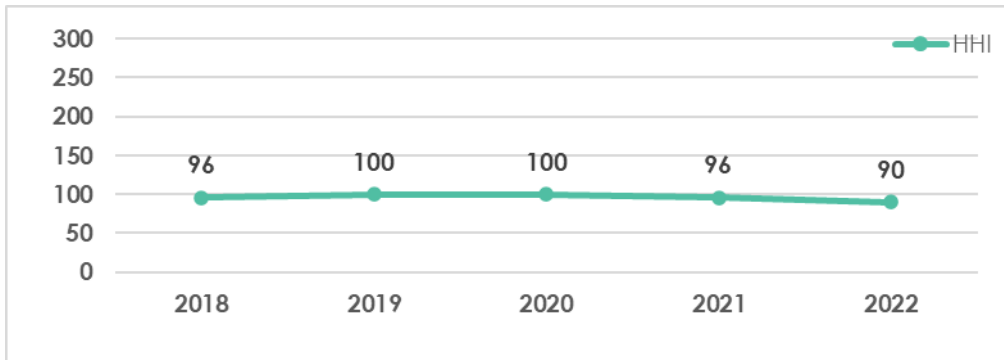
As reflected in the following chart, the loss ratios for workers' compensation insurance decreased 8.6 percentage points (40.3% - 48.9%) in Illinois and decreased 5.6 percentage points (43.4% - 49.0%) countrywide in 2022.

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 2021 and 2022. In summary, the ten companies identified wrote \$500 million in premium and comprised 20.7 percent of the Illinois market share in 2022.

Top Ten Workers’ Compensation Insurers in Illinois

Company	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share	2022 Loss Ratio	2021 Loss Ratio
Zurich America Ins. Co.	\$76,624,206	\$72,796,614	3.18%	3.20%	11.94%	49.65%
Accident Fund Ins. Co. of America	\$58,580,319	\$64,012,888	2.43%	2.81%	50.68%	61.28%
Country Mutual Ins. Co.	\$57,303,191	\$57,058,387	2.37%	2.51%	36.85%	46.34%
West Bend Mutual Ins. Co.	\$56,017,348	\$50,930,864	2.32%	2.24%	26.19%	42.50%
Pekin Ins. Co.	\$49,796,696	\$48,334,756	2.06%	2.13%	32.18%	33.11%
Technology Ins. Co. Inc.	\$46,558,933	\$48,482,421	1.93%	2.13%	29.61%	66.66%
LM Ins. Co.	\$44,454,518	\$52,083,159	1.84%	2.29%	76.05%	78.60%
Pinnaclepoint Ins. Co.	\$37,374,629	\$31,800,387	1.55%	1.40%	40.18%	30.90%
Accident Fund General Ins.Co.	\$36,848,205	\$39,771,429	1.53%	1.75%	51.42%	57.04%
Travelers Ind. Co. of CT	\$36,343,513	\$26,323,885	1.51%	1.16%	61.21%	78.33%

Source: NAIC State Data Network, 2021 & 2022 Illinois State Page Exhibit

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

SECTION 3: RESIDUAL MARKET MECHANISMS

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

PROPERTY

The Illinois FAIR Plan Association (FAIR Plan)

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

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

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

The following table summarizes the amount of dwelling and homeowners direct premium written by the FAIR Plan in Illinois from 2018 through 2022. 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
2018	\$4,295,396	0.14%
2019	\$3,857,386	0.12%
2020	\$3,417,230	0.08%
2021	\$3,094,000	0.07%
2022	\$3,165,000	0.06%

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 2018 through 2022 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)

	2018	2019	2020	2021	2022	% Change 2021 to 2022
Illinois	213	126	96	74	45	-39.2%
Countrywide	183,830	161,714	120,254	117,675	116,808	-0.7%

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 2018 and 2022. 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	2018	2019	2020	2021	2022*
% of Total	4.0%	3.6%	3.6%	3.5%	3.1%

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 2018 and 2022. The table indicates the total number of policies approved decreased in 2022 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
2018	3,849	\$29 Million
2019	3,796	\$24 Million
2020	3,639	\$20 Million
2021	3,135	\$17 Million
2022	2,840	\$16 million

Source: National Council on Compensation insurance (NCCI)

2022 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	3,687	14.1%
2	5645	Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height	3,616	13.8%
3	5437	Carpentry-Installation of Cabinet Work or Interior Trim	2,625	10.0%
4	5474	Painting NOC & Shop Operations, Drivers	1,402	5.4%
5	5551	Roofing-All Kinds & Drivers	1,192	4.6%
6	5022	Masonry NOC	1,082	4.1%
7	5190	Electrical Wiring-Within Buildings & Drivers	809	3.1%
8	5183	Plumbing NOC & Drivers	523	2.0%
9	5348	Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	510	2.0%
10	9014	Janitorial Services by Contractors-No Window Cleaning Above Ground Level & Driver	489	1.9%
Illinois Residual Market Top Ten Classification Codes by Premium Volume				
Rank	Code	Description	Premium	% of Class Premium
1	5645	Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height	\$7,559,980	9.8%
2	7219	Trucking NOC All Employees & Drivers	\$7,390,474	9.6%
3	5551	Roofing All Kinds & Drivers	\$4,832,778	6.3%
4	5437	Carpentry, Installation of Cabinet Work, or Interior Trim	\$4,271,257	5.6%
5	5474	Painting NOC & Shop Operations, Drivers	\$2,992,529	3.9%
6	5022	Masonry NOC	\$1,939,612	2.5%
7	8868	College Professional Employees & Clerical	\$1,913,510	2.5%
8	9014	Janitorial Services by Contractors: No Window Cleaning Above Ground Level & Drivers	\$1,619,651	2.1%
9	7720	Police Officers & Drivers	\$1,516,090	2.0%
10	5190	Electrical Wiring Within Buildings & Drivers	1,465,936	1.9%

SURPLUS LINES ASSOCIATION

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

The following table outlines the number of policies written in Illinois from 2018 through 2022 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	2018 Policy Count	2019 Policy Count	2020 Policy Count	2021 Policy Count	2022 Policy Count
Homeowners	3,606	2,917	2,217	1,888	1,480
PPA Liability	4	57	46	108	72
PPA Physical Damage	4	24	112	161	151
Commercial Auto Liability	640	842	1,319	1,385	1,603
Medical Professional Liability	1,321	1,074	843	1,158	1,008
Other Liability	40,916	37,254	44,272	48,553	52,435
Total-all policies	92,162	95,060	91,047	99,343	100,651

SECTION 4: OVERALL MARKET PROFITABILITY AND FINANCIAL REGULATION

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

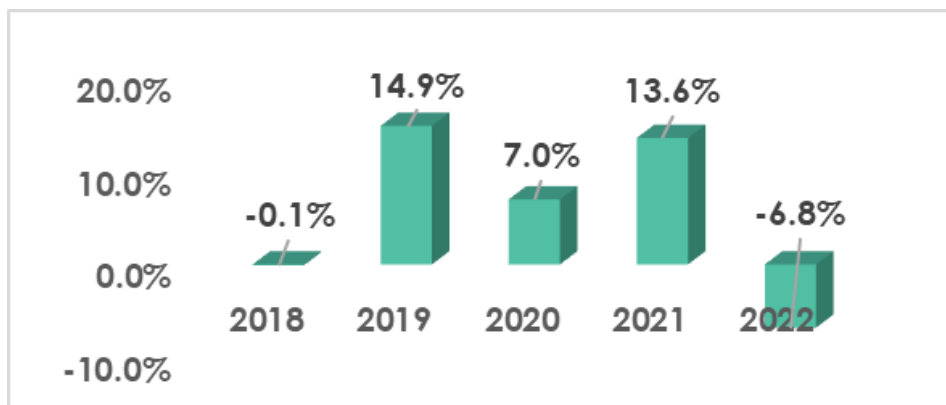
PROFITABILITY

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

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

The net unrealized capital gains/losses decreased from a gain of \$106.5 billion in 2021 to a loss of \$107.0 billion in 2022. The realized capital gains decreased from \$14.2 billion in 2021 to \$1.1 billion in 2022.

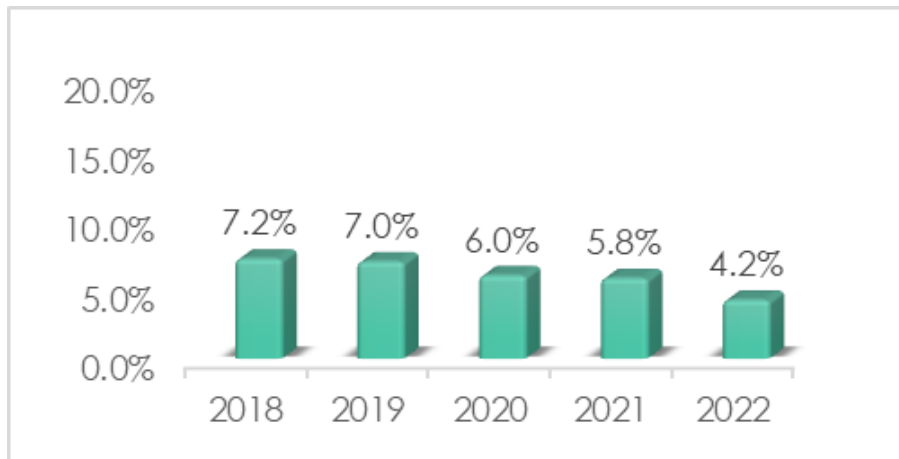
Change in Policyholders’ Surplus



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 2018 through 2022 for the overall Illinois-licensed property/casualty industry. The return on policyholders' surplus experienced a 1.6 percentage point (4.2% - 5.8%) decrease in 2022.

Return on Policyholders' Surplus



The following table provides a summary of income from net income and policyholders' surplus from 2018 through 2022 for all property/casualty insurers licensed in Illinois.

Net Income and Policyholders' Surplus (in millions)

	2018	2019	2020	2021	2022
Net Income	\$57,412	\$60,429	\$57,583	\$61,442	\$45,905
Policyholder Surplus	\$800,759	\$921,362	\$986,783	\$1,121,815	\$1,045,883

UNDERWRITING EXPERIENCE

The following table identifies the aggregate underwriting gain/loss for Illinois-licensed insurers from 2018 through 2022. Earned premiums as well as losses continue to show an increasing trend for the past five years. Dividends to policyholders have reduced the last two years. Underwriting expenses increased in 2022, resulting in an overall underwriting loss.

Aggregate Net Underwriting Gain/Loss (in millions)

Statement Item	2018	2019	2020	2021	2022
Premiums Earned	514,797	535,718	550,969	593,121	\$643,415
Losses Incurred	314,486	323,308	328,478	371,289	\$427,988
Loss Adjustment Expenses Incurred	54,771	58,185	58,553	58,474	\$62,216
Other Underwriting Expenses Incurred	142,916	146,876	152,965	161,608	\$170,627
Dividends to Policyholders	1,909	2,491	5,508	2,414	\$1,817
Net Underwriting Gains/Losses	1,622	5,901	10,584	589	-\$19,054

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 decreased 0.5 percentage points (11.0% - 11.5%) in 2022.

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 12/31/2022

#	Line	Assets Current Year	Non-Admitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds	\$1,004,327,054,084	\$1,173,748,175	\$1,003,153,305,910	\$976,903,625,839
2.1	Preferred stocks	\$15,546,604,097	\$15,482,934	\$15,531,121,163	\$16,233,513,443
2.2	Common stocks	\$747,559,797,428	\$7,448,419,562	\$740,111,377,865	\$804,901,514,109
3.1	First liens - mortgage loans on real estate	\$26,924,118,824	\$1,120,950	\$26,922,997,874	\$25,091,409,048
3.2	Other than first liens - mortgage loans on real estate	\$817,283,286	\$0	\$817,283,286	\$743,570,771
4.1	Properties occupied by the company	\$6,818,410,841	\$21,846,746	\$6,796,564,094	\$7,095,406,443
4.2	Properties held for the production of income	\$3,845,479,077	\$18,445,722	\$3,827,033,355	\$3,724,569,678
4.3	Properties held for sale	\$331,667,002	\$15,985,101	\$315,681,901	\$392,546,188
5	Cash, cash equivalents and short-term investments	\$127,088,545,016	\$19,500,226	\$127,069,044,790	\$127,228,608,727
6	Contract loans including premium notes	\$1,775,091	\$1,746,226	\$28,865	\$96,686
7	Derivatives	\$2,335,098,763	\$1,061,566,406	\$1,273,532,357	\$422,534,762
8	Other invested assets	\$176,248,430,289	\$7,258,232,142	\$168,990,198,145	\$175,475,790,587
9	Receivables for securities	\$2,543,278,882	\$3,790,199	\$2,539,488,684	\$2,859,949,304
10	Securities lending reinvested collateral assets	\$5,661,298,216	\$0	\$5,661,298,216	\$6,101,779,049
11	Aggregate write-ins for invested assets	\$2,320,911,283	\$1,606,365,752	\$714,545,531	\$576,190,019
12	Subtotals, cash and invested assets	\$2,122,369,752,168	\$18,646,250,143	\$2,103,723,502,030	\$2,147,751,104,642
13	Title plants less charged off	\$106,945	\$0	\$106,945	\$0
14	Investment income due and accrued	\$8,847,573,806	\$11,437,881	\$8,836,135,922	\$7,594,400,875
15	Uncollected premiums and agents' balances in the course of collection	\$81,720,080,217	\$3,708,903,704	\$78,011,176,504	\$70,480,187,376
15	Deferred premiums, agents' balances and installments booked but deferred and not yet due	\$143,584,105,003	\$385,865,686	\$143,198,239,317	\$125,412,843,456
15	Accrued retrospective premiums	\$2,968,085,313	\$125,622,977	\$2,842,462,334	\$3,117,681,588
16	Amounts recoverable from reinsurers	\$53,869,503,270	\$38,631,416	\$53,830,871,855	\$42,918,025,577
16	Funds held by or deposited with reinsured cos.	\$13,261,125,189	\$71,030,567	\$13,190,094,623	\$11,362,393,247
16	Other amounts receivable under reinsurance contracts	\$509,674,724	\$181,027	\$509,493,697	\$570,877,508
17	Amounts receivable relating to uninsured plans	\$118,868,224	\$585,187	\$118,283,037	\$51,302,131
18	Current federal and foreign income tax recoverable and interest thereon	\$6,634,614,401	\$5,651,533	\$6,628,962,868	\$3,546,340,805
18	Net deferred tax asset	\$25,579,861,098	\$6,429,191,220	\$19,150,669,875	\$15,357,956,776
19	Guaranty funds receivable or on deposit	\$300,889,727	\$0	\$300,889,727	\$198,390,472
20	Electronic data processing equipment and software	\$7,468,161,540	\$6,103,948,248	\$1,364,213,292	\$1,159,900,320
21	Furniture and equipment, including health care delivery assets	\$2,060,952,272	\$2,060,370,623	\$581,649	\$743,666
22	Net adjustment in assets and liabilities due to foreign exchange rates	\$100,847,624	\$0	\$100,847,624	\$266,238,059
23	Receivables from parent, subsidiaries and affiliates	\$24,544,709,311	\$359,289,829	\$24,185,419,481	\$21,066,821,015
24	Health care \$(1) and other amounts receivable	\$7,718,582	-\$8,412,935	\$16,131,517	\$15,653,225
25	Aggregate write-ins for other than invested assets	\$44,033,961,611	\$19,287,621,812	\$24,746,339,805	\$25,015,208,606
26	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts	\$2,537,980,591,032	\$57,226,168,927	\$2,480,754,422,097	\$2,475,886,069,344
27	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	\$0	\$0	\$0	\$0
28	Totals	\$2,537,980,591,032	\$57,226,168,927	\$2,480,754,422,097	\$2,475,886,069,344

APPENDIX B – Consolidated Liabilities, Surplus and Other Funds of Illinois-licensed Property/Casualty Insurers
for the year ending **12/31/2022**

Line #	Liabilities, Surplus and Other Funds	Current Year	Prior Year
01	Losses	\$611,715,032,507	\$562,341,492,604
02	Reinsurance payable on paid losses and loss adjustment expenses	\$40,262,408,814	\$32,389,329,079
03	Loss adjustment expenses	\$116,729,125,099	\$111,872,800,569
04	Commissions payable, contingent commissions and other similar charges	\$8,581,604,595	\$8,186,630,525
05	Other expenses (excluding taxes, licenses and fees)	\$26,916,170,637	\$28,217,165,070
06	Taxes, licenses and fees (excluding federal and foreign income taxes)	\$5,231,301,050	\$4,931,075,546
07.1	Current federal and foreign income taxes (including \$(1) on realized capital gains (losses))	\$2,624,955,973	\$2,663,784,287
07.2	Net deferred tax liability	\$41,333,698,161	\$57,423,581,955
08	Borrowed money \$(1) and interest thereon \$(2)	\$7,911,213,054	\$10,629,915,874
09	Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$(1) and including warranty reserves of \$(2))	\$291,437,506,027	\$278,670,893,710
10	Advance premium	\$4,098,732,344	\$3,825,363,712
11.1	Stockholders (dividends declared and unpaid)	\$1,595,662,990	\$1,161,019,871
11.2	Policyholders (dividends declared and unpaid)	\$464,317,965	\$483,876,971
12	Ceded reinsurance premiums payable (net of ceding commissions)	\$81,398,964,570	\$69,188,255,606
13	Funds held by company under reinsurance treaties	\$37,533,154,367	\$33,108,362,303
14	Amounts withheld or retained by company for account of others	\$16,522,106,321	\$16,586,153,225
15	Remittances and items not allocated	\$2,136,863,464	\$2,748,826,353
16	Provision for reinsurance	\$2,375,168,772	\$3,209,508,940
17	Net adjustments in assets and liabilities due to foreign exchange rates	\$743,895,906	\$597,150,867
18	Drafts outstanding	\$5,321,683,740	\$4,769,212,192
19	Payable to parent, subsidiaries and affiliates	\$22,429,902,332	\$20,150,562,317
20	Derivatives	\$413,972,619	\$257,909,926
21	Payable for securities	\$4,216,769,583	\$5,340,244,869
22	Payable for securities lending	\$7,677,843,642	\$7,517,430,247
23	Liability for amounts held under uninsured plans	\$4,454,606	\$5,672,686
24	Capital notes \$(1) and interest thereon \$(2)	\$0	\$231,050
25	Aggregate write-ins for liabilities	\$95,084,462,627	\$87,794,499,920
26	Total liabilities excluding protected cell liabilities	\$1,434,760,971,772	\$1,354,070,950,276
27	Protected cell liabilities	\$0	\$0
28	Total liabilities	\$1,434,760,971,772	\$1,354,070,950,276
29	Aggregate write-ins for special surplus funds	\$115,084,132,102	\$121,371,345,114
30	Common capital stock	\$5,266,347,126	\$5,243,603,681
31	Preferred capital stock	\$298,169,833	\$299,074,833
32	Aggregate write-ins for other than special surplus funds	\$612,516,352	\$498,991,783
33	Surplus notes	\$14,760,364,011	\$13,200,394,778
34	Gross paid in and contributed surplus	\$268,135,912,417	\$254,889,165,816
35	Unassigned funds (surplus)	\$645,217,769,377	\$726,983,497,210
36.1	Shares common (value included in common capital stock \$(2)) (less treasury stock at cost)	\$3,205,649,705	\$508,041,489
36.2	Shares preferred (value included in preferred capital stock \$(2)) (less treasury stock at cost)	\$176,111,658	\$162,912,626
37	Surplus as regards policyholders	\$1,045,993,449,868	\$1,121,815,119,110
38	Totals	\$2,480,754,421,644	\$2,475,886,069,389

APPENDIX C – Consolidated Statement of Income for Illinois-licensed Property/Casualty Insurers for the year ending December 31, 2022

UNDERWRITING INCOME		CURRENT YEAR	PRIOR YEAR
1	Premiums earned	\$643,415,201,826	\$593,121,191,307
2	Losses incurred	\$427,988,459,582	\$371,288,869,904
3	Loss adjustment expenses incurred	\$62,216,449,601	\$58,473,668,731
4	Other underwriting expenses incurred	\$170,626,818,322	\$161,608,369,801
5	Aggregate write-ins for underwriting deductions	\$1,637,829,377	\$1,161,737,467
6	Total underwriting deductions	\$662,469,556,893	\$592,532,645,911
7	Net income of protected cells	\$0	\$0
8	Net underwriting gain (loss)	-\$19,054,355,061	\$588,545,388
INVESTMENT INCOME			
9	Net investment income earned	\$69,805,641,588	\$54,216,233,142
10	Net realized capital gains (losses) less capital gains tax of \$(1)	\$1,092,095,283	\$14,221,288,560
11	Net investment gain (loss)	\$70,897,736,888	\$68,437,521,712
OTHER INCOME			
12	Net gain (loss) from agents' or premium balances charged off	-\$1,894,752,196	-\$1,713,537,994
13	Finance and service charges not included in premiums	\$2,547,660,798	\$2,502,813,511
14	Aggregate write-ins for miscellaneous income	\$503,845,655	\$2,015,663,352
15	Total other income	\$1,156,754,257	\$2,804,938,868
16	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	\$53,000,136,084	\$71,831,005,965
17	Dividends to policyholders	\$1,817,398,693	\$2,414,094,017
18	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	\$51,182,737,387	\$69,416,911,948
19	Federal and foreign income taxes incurred	\$5,277,134,680	\$7,974,906,505
20	Net income	\$45,905,602,711	\$61,442,005,446
CAPITAL AND SURPLUS ACCOUNT			
21	Surplus as regards policyholders, December 31 prior year	\$1,121,815,118,661	\$987,361,564,748
22	Net income	\$45,905,602,708	\$61,442,005,446
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)	-\$106,966,203,117	\$106,507,281,395
25	Change in net unrealized foreign exchange capital gain (loss)	-\$1,632,821,707	-\$1,213,622,739
26	Change in net deferred income tax	\$1,579,985,214	\$989,479,490
27	Change in non-admitted assets	\$7,184,511,728	-\$10,030,963,076
28	Change in provision for reinsurance	\$834,340,172	-\$316,165,524
29	Change in surplus notes	\$1,562,174,457	\$312,770,097
30	Surplus (contributed to) withdrawn from protected cells	\$0	\$0
31	Cumulative effect of changes in accounting principles	\$53,565,967	-\$16,856,954
32.1	Capital changes paid in	\$105,710,005	\$46,231,300
32.2	Capital changes transferred from surplus (stock dividend)	\$2,033,440	-\$273,600,000
32.3	Capital changes transferred to surplus	-\$905,000	\$7,000,000
33.1	Surplus adjustments paid in	\$13,327,639,139	\$7,270,654,034
33.2	Surplus adjustments transferred to capital (stock dividend)	-\$2,033,440	-\$26,725,000
33.3	Surplus adjustments transferred from capital	\$70,497,631	-\$85,016,856
34	Net remittances from or (to) home office	\$14,933,799	-\$15,528,638
35	Dividends to stockholders	-\$40,904,391,493	-\$36,673,124,987
36	Change in treasury stock	-\$2,710,807,249	-\$11,562,042
37	Aggregate write-ins for gains and losses in surplus	\$5,754,498,740	\$6,541,297,974
38	Change in surplus as regards policyholders for the year	-\$75,821,668,995	\$134,453,553,934
39	Surplus as regards policyholders, December 31 current year	\$1,045,993,449,671	\$1,121,815,118,662

APPENDIX D – Consolidated Exhibit of Premiums & Losses in the State of Illinois for All Illinois-licensed Property/Casualty Insurers during 2022

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	\$587,649,589	\$578,221,584	\$320,893	\$213,776,827	\$338,811,711	\$362,240,338	\$322,231,131	\$4,052,197	\$7,143,976	\$9,511,657	\$50,321,831	\$10,944,306
Allied lines	\$404,074,404	\$388,424,935	\$268,373	\$197,748,790	\$302,948,136	\$282,675,544	\$198,904,258	\$7,306,199	\$4,377,067	\$8,223,365	\$41,753,640	\$8,080,226
Multiple peril crop	\$1,247,206,121	\$1,222,599,211	\$0	\$68,172,232	\$146,557,600	\$129,313,664	\$225,487,631	\$471,611	\$441,277	\$990,721	\$79,595,950	\$968,227
Federal flood	\$20,403,769	\$24,294,302	\$0	\$11,127,805	\$2,287,207	\$2,236,901	\$1,550,759	\$106,612	\$80,804	\$23,173	\$3,323,174	\$244,845
Private crop	\$155,738,923	\$154,606,268	\$0	\$1,178,735	\$121,189,646	\$116,308,404	\$26,572,325	\$405,701	\$405,801	\$45,447	\$30,444,061	\$2,388,156
Private flood	\$21,003,755	\$20,680,750	\$0	\$9,483,429	\$897,315	\$171,214	\$1,656,538	\$59,815	\$57,891	\$129,619	\$1,751,327	\$319,185
Farmowners multiple peril	\$233,421,391	\$228,554,771	\$608,000	\$96,981,783	\$125,115,905	\$124,328,826	\$66,749,308	\$1,368,335	\$1,360,062	\$5,022,115	\$36,543,843	\$2,868,017
Homeowners multiple peril	\$4,873,855,327	\$4,644,950,444	\$6,998,178	\$2,579,548,009	\$2,803,300,147	\$3,079,342,594	\$1,550,331,960	\$44,728,519	\$47,836,447	\$82,767,668	\$593,682,555	\$74,912,332
Commercial multiple peril (non-liability portion)	\$1,397,818,069	\$1,335,529,879	\$160,664	\$687,634,528	\$771,689,934	\$869,475,600	\$624,503,205	\$21,734,690	\$22,324,522	\$39,765,463	\$218,239,757	\$21,166,085
Commercial multiple peril (liability portion)	\$724,971,113	\$708,934,825	\$79,720	\$333,108,506	\$355,664,878	\$362,569,795	\$1,203,074,544	\$98,833,479	\$91,396,770	\$397,667,005	\$121,525,352	\$11,770,564
Mortgage guaranty	\$246,120,283	\$254,101,555	\$0	\$28,701,199	\$21,568,785	-\$55,589,499	\$224,349,220	\$133,115	-\$421,977	\$1,305,055	\$0	\$5,681,458
Ocean marine	\$201,680,030	\$193,144,203	\$5,762	\$52,148,609	\$88,761,075	\$119,971,114	\$134,397,180	\$4,659,851	\$7,392,236	\$9,673,339	\$30,301,681	\$2,920,621
Inland marine	\$1,113,442,263	\$1,075,193,463	\$324,372	\$317,043,610	\$537,665,828	\$549,781,768	\$248,701,356	\$13,721,478	\$26,474,445	\$25,629,811	\$183,164,604	\$17,743,417
Financial guaranty	\$8,918,586	\$8,815,192	\$0	\$119,083,110	-\$316,910,561	-\$107,058,745	-\$1,975,830	\$7,601,261	\$1,565,838	\$697,174	\$75,000	\$232,932
Medical professional liability	\$367,473,954	\$359,656,404	\$698,307	\$179,549,262	\$234,446,662	\$137,678,705	\$1,049,573,912	\$95,274,244	\$79,799,354	\$405,015,256	\$39,008,292	\$3,906,221
Earthquake	\$75,921,965	\$74,986,943	\$116,534	\$38,858,520	\$2,162	-\$904,461	\$855,398	\$1,169	-\$69,684	\$72,181	\$8,892,538	\$1,174,688
Group accident and health	\$100,374,803	\$98,013,347	\$0	\$15,651,250	\$60,605,866	\$33,366,344	\$30,063,669	\$534,629	\$833,530	\$1,100,150	\$17,503,537	\$1,863,093
Credit A&H (group and individual)	\$78,256	\$85,210	\$0	\$6,834	\$15,605	-\$10,593	\$8,634	\$0	-\$40	\$7	\$87,253	\$2,561
Collectively renewable A&H	\$125,019	\$125,257	\$0	\$389	\$8,119	\$7,951	\$4,889	\$0	\$2	\$2	\$28,375	\$4,022

APPENDIX D – Consolidated Exhibit of Premiums & Losses in the State of Illinois for All Illinois-licensed Property/Casualty Insurers during 2022

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	\$493,003	\$494,091	\$0	\$1,551	\$132,234	\$133,651	\$30,407	\$3,092	\$3,620	\$852	\$108,237	\$12,998
Guaranteed renewable A&H	\$9,561,183	\$9,029,604	\$0	\$3,758,905	\$7,208,678	-\$58,315,231	\$33,890,057	\$5,526	\$5,456	\$20,896	\$655,344	\$2,926
Non-renewable for stated reasons only	\$21,859,725	\$21,739,573	\$0	\$5,076,439	\$16,643,100	\$16,830,222	\$1,917,516	\$0	\$491	\$3,213	\$2,171,806	\$524,810
Other accident only	\$0	\$0	\$0	\$0	\$0	-\$24,399	\$0	\$0	\$0	\$0	\$0	\$1,003
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	\$251,204,361	\$250,980,845	\$644	\$28,269,338	\$157,309,787	\$266,950,698	\$286,831,551	\$1,495,639	\$3,905,946	\$3,640,085	\$27,339,623	\$4,955,464
Federal employees health benefits plan premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,003
Workers' compensation	\$2,412,826,424	\$2,387,410,178	\$7,714,652	\$920,937,596	\$1,184,968,059	\$961,927,019	\$5,730,770,383	\$135,570,367	\$164,119,951	\$684,813,840	\$216,534,599	\$45,059,821
Other liability - occurrence	\$2,991,151,827	\$2,664,758,826	\$474,446	\$3,072,989,759	\$1,581,494,474	\$1,982,297,639	\$5,167,163,920	\$119,027,766	\$122,155,701	\$728,380,350	\$274,729,516	\$44,631,755
Other liability - claims-made	\$1,323,426,054	\$1,394,047,854	\$1,585,293	\$762,600,257	\$841,949,202	\$835,463,310	\$2,677,863,023	\$134,009,159	\$35,952,008	\$407,811,225	\$197,664,365	\$22,559,452
Excess workers' compensation	\$55,554,581	\$56,825,114	\$0	\$24,666,138	\$15,991,971	\$25,998,266	\$555,998,224	\$336,734	\$2,037,492	\$19,700,169	\$3,126,692	\$1,127,553
Products liability	\$163,003,201	\$155,422,749	\$4	\$69,714,722	\$114,813,571	\$88,907,622	\$630,175,511	\$52,904,598	\$49,329,440	\$307,277,300	\$20,630,386	\$2,272,134
Private passenger auto no-fault (personal injury protection)	\$275,427	\$241,044	\$0	\$101,383	\$2,141,119	\$947,545	\$8,789,944	\$415,448	\$314,014	\$788,127	\$65,942	\$49,170

APPENDIX D – Consolidated Exhibit of Premiums & Losses in the State of Illinois for All Illinois-licensed Property/Casualty Insurers during 2022

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	\$4,455,944,439	\$4,332,862,084	\$5,097,164	\$1,401,109,101	\$2,960,638,910	\$3,376,199,310	\$3,655,353,908	\$137,589,172	\$147,605,095	\$470,127,888	\$432,468,475	\$41,612,855
Commercial auto no-fault (personal injury protection)	\$69,189	\$76,824	\$0	\$53,526	\$184,406	\$1,276,629	\$1,678,255	-\$73,506	\$83,063	\$227,508	\$110,655	\$17,322
Other commercial auto liability	\$1,806,789,433	\$1,721,763,224	\$47,536	\$791,907,122	\$846,133,733	\$1,064,961,061	\$2,408,159,899	\$80,087,283	\$92,156,128	\$260,963,075	\$222,690,062	\$26,835,243
Private passenger auto physical damage	\$4,024,811,748	\$3,873,982,346	\$4,696,510	\$1,273,778,167	\$3,025,107,317	\$3,156,712,713	\$370,451,495	\$8,188,516	\$10,125,602	\$9,521,284	\$390,714,671	\$35,305,730
Commercial auto physical damage	\$635,189,270	\$601,304,420	\$14,449	\$241,981,282	\$352,655,130	\$387,070,354	\$100,524,223	\$5,002,816	\$6,839,420	\$8,704,389	\$87,669,377	\$9,079,668
Aircraft (all perils)	\$102,539,072	\$98,611,794	\$0	\$31,268,139	\$31,789,522	\$30,085,128	\$97,077,191	\$4,572,376	\$2,982,170	\$17,125,814	\$13,220,056	\$2,264,486
Fidelity	\$74,406,802	\$72,958,456	\$0	\$43,617,952	\$16,711,839	\$20,641,745	\$68,487,164	\$359,512	\$79,667	\$5,838,906	\$10,841,406	\$1,406,731
Surety	\$288,665,957	\$272,325,046	\$14	\$147,394,899	\$18,109,879	-\$8,828,284	\$109,882,191	\$2,784,307	-\$7,551,368	\$17,759,975	\$85,619,643	\$10,735,935
Burglary and theft	\$33,714,396	\$31,696,351	\$0	\$14,237,988	\$2,805,323	\$5,796,393	\$18,147,496	\$133,875	\$378,190	\$1,920,394	\$6,185,718	\$499,464
Boiler and machinery	\$97,678,026	\$92,450,233	\$0	\$46,995,724	\$26,832,058	\$18,974,512	\$16,856,383	\$231,221	\$174,654	\$550,962	\$9,051,574	\$3,780,477
Credit	\$89,092,321	\$87,007,038	\$0	\$28,159,263	\$14,404,225	\$34,576,712	\$57,925,267	\$495,004	\$655,486	\$1,954,905	\$14,109,982	\$2,094,146
International	\$8,938	\$5,600	\$0	\$3,338	\$0	-\$64,465	-\$67,774	\$0	\$0	\$11	\$1,219	\$1,026
Warranty	\$337,825,122	\$265,889,464	\$0	\$747,967,371	\$158,174,657	\$157,940,670	\$21,197,915	\$391,122	\$401,907	\$74,329	\$34,606,159	\$5,230,590
Aggregate write-ins for other lines of business	\$37,478,944	\$36,150,628	\$0	\$16,865,334	\$11,779,156	\$6,968,651	\$22,489,298	\$85,780	-\$407,772	\$602,888	\$5,690,109	\$877,114
Grand Total for Lines of Business	\$30,993,847,058	\$29,798,951,947	\$29,211,515	\$14,623,258,715	\$16,982,604,371	\$18,379,332,935	\$27,948,633,518	\$984,608,708	\$922,344,669	\$3,935,447,597	\$3,512,248,354	\$428,129,837

APPENDIX E – Consolidated Exhibit of Premiums and Losses in All States for Licensed Property/Casualty Insurers during 2022

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	\$12,900,253,240	\$12,199,476,870	\$17,547,637	\$6,044,023,042	\$7,232,442,854	\$7,485,663,291	\$7,675,820,690	\$158,047,502	\$165,036,171	\$212,685,979	\$1,426,536,199	\$288,133,361
Allied lines	\$13,386,869,651	\$12,494,661,373	\$30,857,040	\$6,399,139,389	\$7,460,401,933	\$8,250,379,763	\$9,098,108,946	\$156,899,555	\$203,657,604	\$310,749,322	\$1,312,732,184	\$290,959,573
Multiple peril crop	\$19,944,885,272	\$19,399,545,846	\$0	\$2,761,840,649	\$16,668,567,396	\$18,515,656,781	\$6,395,157,565	\$8,129,608	\$6,832,687	\$7,515,926	\$1,479,051,686	\$7,038,969
Federal flood	\$2,323,134,061	\$2,461,866,259	\$0	\$1,248,568,440	\$1,530,627,898	\$2,930,321,183	\$1,761,158,469	\$15,430,346	\$18,633,259	\$6,353,549	\$407,911,913	\$42,680,913
Private crop	\$1,465,695,380	\$1,460,031,642	\$0	\$6,536,677	\$1,047,336,363	\$1,150,478,127	\$369,620,893	\$5,005,355	\$4,574,266	\$612,493	\$290,168,407	\$24,174,214
Private flood	\$795,221,024	\$766,141,477	\$0	\$384,030,102	\$257,605,078	\$262,596,272	\$443,585,870	\$7,704,492	\$11,859,642	\$13,278,616	\$80,516,962	\$16,752,392
Farmowners multiple peril	\$2,873,750,341	\$2,784,968,286	\$3,668,048	\$1,371,595,811	\$2,074,156,140	\$2,081,749,976	\$1,027,425,307	\$37,057,876	\$34,200,963	\$88,481,250	\$470,824,254	\$60,224,531
Homeowners multiple peril	\$99,818,977,725	\$94,402,438,690	\$421,995,960	\$52,647,517,806	\$59,320,838,587	\$64,181,623,146	\$34,165,223,483	\$1,359,495,699	\$1,543,735,059	\$2,045,004,638	\$12,037,176,041	\$2,377,390,741
Commercial multiple peril (non-liability portion)	\$28,816,923,369	\$27,478,292,273	\$10,054,370	\$13,908,262,165	\$15,827,009,839	\$17,019,275,284	\$13,732,580,872	\$420,403,444	\$393,337,815	\$863,413,814	\$4,624,254,517	\$714,274,942
Commercial multiple peril (liability portion)	\$15,863,388,764	\$15,380,856,085	\$5,498,744	\$7,210,471,078	\$6,566,664,677	\$8,188,424,863	\$26,241,481,710	\$1,938,821,379	\$1,935,691,896	\$8,378,523,331	\$2,726,508,468	\$380,072,047
Mortgage guaranty	\$5,599,465,538	\$5,823,483,939	\$0	\$1,075,821,375	\$165,413,320	\$1,300,307,409	\$3,608,339,504	\$1,701,472	-\$4,294,115	\$19,815,626	\$1,197	\$111,187,862
Ocean marine	\$4,773,680,725	\$4,620,013,232	\$770,109	\$1,779,985,778	\$2,405,970,337	\$2,812,088,929	\$3,484,619,150	\$136,286,042	\$175,832,010	\$294,574,388	\$729,660,255	\$80,155,399
Inland marine	\$31,105,615,802	\$29,724,919,471	\$16,456,469	\$9,618,373,745	\$13,531,177,549	\$14,097,784,127	\$7,315,069,507	\$302,214,424	\$328,542,120	\$406,326,180	\$5,542,243,710	\$731,552,756
Financial guaranty	\$393,101,393	\$434,835,887	\$0	\$2,925,185,429	-\$1,705,345,293	-\$301,069,560	\$34,196,939	\$185,862,037	\$108,059,624	\$41,579,108	\$104,814	\$11,215,228
Medical professional liability	\$5,231,132,233	\$5,156,202,930	\$48,669,308	\$2,802,251,379	\$2,565,299,320	\$2,641,521,273	\$11,437,502,987	\$1,058,936,279	\$1,080,478,401	\$4,016,564,583	\$559,593,011	\$94,605,441
Earthquake	\$2,912,656,785	\$2,850,287,901	\$5,357,530	\$1,406,117,362	\$8,907,527	-\$4,606,816	\$81,989,835	\$1,024,397	\$141,072	\$5,257,462	\$346,816,005	\$60,684,519
Group accident and health	\$2,739,263,512	\$2,616,509,752	\$0	\$505,580,241	\$1,637,432,368	\$1,392,403,205	\$1,033,078,569	\$21,563,481	\$22,025,471	\$29,260,138	\$302,641,906	\$61,404,338
Credit A&H (group and individual)	\$189,233,567	\$186,672,296	\$0	\$78,722,034	\$20,418,382	\$16,469,176	\$21,820,710	\$5,964	-\$43,368	\$276,795	\$35,126,933	\$6,274,754
Collectively renewable A&H	\$4,730,290	\$4,740,714	\$0	\$12,992	\$877,051	\$862,700	\$205,459	\$0	\$164	\$164	\$1,054,608	\$170,751

APPENDIX E -- Consolidated Exhibit of Premiums and Losses in All States for Licensed Property/Casualty Insurers during 2022

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	\$27,953,787	\$27,966,616	\$0	\$63,265	\$9,978,939	\$10,770,558	\$4,419,778	\$243,259	\$285,897	\$68,166	\$4,981,312	\$756,885
Guaranteed renewable A&H	\$195,878,120	\$194,954,239	\$0	\$36,602,619	\$101,044,432	\$83,200,275	\$234,659,977	\$297,827	\$414,352	\$1,291,624	\$21,047,897	\$4,324,769
Non-renewable for stated reasons only	\$426,528,761	\$426,486,518	\$0	\$85,601,894	\$330,135,142	\$326,295,540	\$38,491,252	\$10,025	\$9,653	\$51,397	\$42,532,896	\$8,181,940
Other accident only	\$0	\$2,985	\$0	\$0	\$0	-\$53,808,198	\$0	\$0	-\$54,130	\$0	\$0	\$54,090
Medicare Title XVIII exempt from state taxes or fees	\$0	\$0	\$0	\$0	\$0	-\$297,727	\$0	\$0	\$0	\$0	\$0	\$0
All other A&H	\$3,914,093,137	\$3,913,070,631	\$7,887	\$695,853,307	\$2,636,153,478	\$3,231,946,465	\$5,043,204,568	\$19,998,833	\$32,215,036	\$35,439,133	\$509,545,049	\$86,897,225
Federal employees health benefits plan premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$54,090
Workers' compensation	\$44,921,079,501	\$44,191,710,421	\$426,520,827	\$15,818,053,845	\$20,232,217,827	\$19,170,942,274	\$117,879,277,415	\$2,703,189,716	\$3,531,277,809	\$14,288,495,637	\$4,162,336,876	\$1,277,707,679
Other liability - occurrence	\$48,890,177,355	\$46,590,276,666	\$28,859,378	\$26,806,742,007	\$25,524,304,399	\$33,336,667,174	\$100,713,271,498	\$2,840,817,410	\$2,882,329,357	\$15,725,912,978	\$5,801,088,946	\$1,023,232,070
Other liability - claims-made	\$28,066,598,788	\$28,225,971,211	\$1,588,898	\$15,769,254,598	\$9,191,433,520	\$13,608,720,119	\$45,414,065,449	\$2,222,389,282	\$3,009,765,767	\$9,700,210,418	\$4,282,006,006	\$568,248,329
Excess workers' compensation	\$1,183,860,254	\$1,164,009,969	\$2,209,863	\$460,151,649	\$446,618,681	\$678,736,864	\$12,258,265,588	\$15,992,000	\$62,650,344	\$545,022,116	\$85,944,595	\$28,412,530
Products liability	\$3,139,280,313	\$3,012,606,767	\$240,100	\$1,385,686,838	\$1,417,534,701	\$1,454,125,175	\$10,129,662,900	\$671,755,915	\$649,485,281	\$4,288,791,569	\$391,701,488	\$59,299,201
Private passenger auto no-fault (personal injury protection)	\$12,826,497,003	\$12,675,189,667	\$23,700,903	\$3,880,461,397	\$8,520,565,893	\$9,392,044,035	\$40,307,601,787	\$820,588,143	\$897,371,227	\$2,856,072,482	\$901,144,846	\$277,067,721
Other private passenger auto liability	\$110,895,469,915	\$108,704,353,061	\$363,645,101	\$34,108,863,868	\$75,567,088,566	\$88,004,716,512	\$93,205,614,494	\$3,385,643,351	\$4,002,880,861	\$11,059,560,560	\$8,257,866,311	\$2,510,783,255
Commercial auto no-fault (personal injury protection)	\$618,932,428	\$604,725,437	\$97,031	\$247,831,420	\$286,633,572	\$281,546,218	\$1,258,299,433	\$43,531,487	\$49,118,298	\$104,342,477	\$63,093,310	\$22,898,043

APPENDIX E -- Consolidated Exhibit of Premiums and Losses in All States for Licensed Property/Casualty Insurers during 2022

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	\$34,378,908,960	\$33,076,385,853	\$8,715,309	\$15,380,757,544	\$18,771,922,397	\$23,517,225,954	\$47,069,323,640	\$1,856,226,210	\$2,209,144,624	\$5,406,594,929	\$4,376,122,865	\$854,748,877
Private passenger auto physical damage	\$91,550,706,550	\$88,908,400,506	\$321,719,629	\$28,947,113,220	\$71,849,107,859	\$74,690,092,645	\$8,839,467,204	\$227,748,313	\$268,534,084	\$273,493,075	\$7,206,926,132	\$1,981,659,716
Commercial auto physical damage	\$10,765,734,989	\$10,397,830,113	\$1,770,471	\$4,586,398,765	\$6,581,572,278	\$6,836,265,282	\$1,714,095,545	\$97,850,648	\$105,300,903	\$154,729,057	\$1,497,927,468	\$250,054,116
Aircraft (all perils)	\$2,726,233,700	\$2,609,211,701	\$0	\$1,218,836,499	\$1,185,646,245	\$1,507,895,176	\$2,772,218,908	\$131,640,723	\$157,203,204	\$374,603,759	\$410,189,090	\$65,786,897
Fidelity	\$1,438,080,419	\$1,402,450,063	\$464,724	\$826,742,909	\$415,105,587	\$485,545,532	\$1,235,223,862	\$11,319,237	\$17,474,517	\$128,620,027	\$234,926,378	\$34,465,517
Surety	\$8,355,229,225	\$7,621,245,168	\$44,651,372	\$4,886,482,421	\$975,355,187	\$1,047,648,722	\$3,577,650,095	\$129,001,357	\$146,779,863	\$577,043,771	\$2,252,437,037	\$228,359,367
Burglary and theft	\$506,575,641	\$481,380,777	\$918	\$258,282,640	\$125,953,488	\$148,198,450	\$333,954,309	\$3,594,725	\$4,659,593	\$31,772,321	\$114,409,749	\$8,179,390
Boiler and machinery	\$2,381,128,238	\$2,272,567,313	\$6,771	\$1,154,477,744	\$868,502,948	\$817,161,254	\$930,424,127	\$6,409,689	\$7,434,794	\$25,917,405	\$195,263,294	\$58,470,958
Credit	\$2,577,063,650	\$2,513,524,945	\$0	\$1,188,865,416	\$629,972,876	\$748,063,140	\$1,057,157,980	\$12,709,793	\$3,768,704	\$42,281,113	\$546,155,115	\$61,372,417
International	\$28,454,178	\$28,227,539	\$0	\$2,539,998	-\$3,354,123	-\$66,172,447	-\$53,820,216	-\$624,167	-\$529,598	-\$1,497,208	\$10,318,757	-\$125,723
Warranty	\$3,732,020,943	\$3,276,299,818	\$0	\$9,434,892,679	\$1,905,544,138	\$1,930,231,462	\$297,081,525	\$2,787,485	\$2,844,341	\$1,044,096	\$403,938,663	\$78,430,223
Aggregate write-ins for other lines of business	\$1,238,416,262	\$1,196,117,330	\$0	\$960,120,671	\$370,543,153	\$259,865,358	\$1,575,413,594	\$5,372,645	\$15,260,923	\$59,650,490	\$200,999,756	\$30,656,008
Grand Total for Lines of Business	\$665,922,880,791	\$643,760,910,207	\$1,785,074,401	\$280,314,712,711	\$384,555,382,493	\$430,868,940,091	\$623,762,011,157	\$21,023,083,204	\$24,053,404,605	\$82,419,784,729	\$74,345,826,867	\$14,878,928,346

Appendix F - Consolidated Schedule T for all Illinois-Licensed Property/Casualty Insurers for 2022
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	\$9,537,474,132	\$9,280,108,698	\$29,403,679	\$5,190,792,136	\$5,488,136,380	\$6,935,900,181	\$67,787,359	\$23,757,713
Alaska	\$1,600,187,884	\$1,559,662,225	\$7,418,495	\$807,164,492	\$803,373,283	\$1,485,230,258	\$5,041,586	\$6,410,679
Arizona	\$12,919,071,112	\$12,373,610,227	\$31,428,675	\$7,413,365,921	\$8,516,057,975	\$9,531,738,398	\$64,765,548	\$21,469,810
Arkansas	\$5,567,988,126	\$5,410,584,457	\$11,127,766	\$4,114,578,097	\$4,672,937,257	\$4,171,182,668	\$20,795,717	\$8,185,867
California	\$73,489,001,774	\$71,987,749,589	\$115,372,282	\$40,879,801,118	\$44,929,696,958	\$77,339,404,812	\$343,412,568	\$277,037,371
Colorado	\$15,820,178,921	\$15,075,449,711	\$62,616,686	\$9,352,276,260	\$9,004,767,466	\$10,636,039,627	\$65,343,590	\$24,674,502
Connecticut	\$8,995,008,149	\$8,792,052,067	\$35,943,933	\$4,806,735,786	\$5,384,864,715	\$10,162,881,707	\$41,855,177	\$64,278,720
Delaware	\$2,914,346,891	\$2,866,894,990	\$6,013,260	\$1,789,908,371	\$2,052,865,421	\$3,341,166,149	\$11,467,071	\$33,841,847
District of Columbia	\$2,104,322,356	\$1,995,793,015	\$4,125,813	\$891,911,658	\$954,905,548	\$1,886,084,587	\$5,773,595	\$11,685,847
Florida	\$49,740,222,712	\$47,348,094,908	\$161,859,251	\$32,268,946,976	\$41,200,937,116	\$42,075,516,356	\$274,730,980	\$95,508,374
Georgia	\$23,869,018,917	\$23,041,813,820	\$75,736,256	\$14,453,497,622	\$17,341,342,241	\$19,255,444,739	\$92,792,172	\$56,821,460
Hawaii	\$2,069,072,736	\$2,013,065,223	\$9,466,636	\$862,989,428	\$949,463,947	\$1,642,038,272	\$8,879,608	\$12,436,177
Idaho	\$3,154,325,238	\$3,001,466,668	\$6,205,600	\$1,581,364,242	\$1,760,397,785	\$1,881,410,748	\$15,187,732	\$5,602,223
Illinois	\$30,993,847,046	\$29,798,951,953	\$29,211,515	\$16,982,604,363	\$18,379,189,184	\$27,948,633,524	\$84,034,248	\$105,798,316
Indiana	\$12,042,138,340	\$11,660,301,277	\$11,352,507	\$6,296,202,958	\$6,970,898,984	\$8,612,518,451	\$47,635,627	\$33,859,178
Iowa	\$8,125,831,264	\$7,838,640,341	\$19,648,132	\$4,513,828,404	\$4,446,097,943	\$5,393,523,067	\$22,782,596	\$12,415,627
Kansas	\$7,557,980,570	\$7,206,589,318	\$19,755,069	\$4,967,466,470	\$5,420,444,479	\$4,613,490,021	\$22,119,592	\$9,329,274
Kentucky	\$7,313,307,378	\$7,097,759,649	\$13,067,838	\$4,637,151,175	\$4,664,481,448	\$6,632,785,199	\$28,725,023	\$19,326,726
Louisiana	\$9,615,344,363	\$9,318,093,180	\$19,067,952	\$8,024,540,916	\$5,414,359,248	\$9,613,449,960	\$32,033,162	\$17,065,213
Maine	\$2,313,646,543	\$2,236,833,944	\$22,691,511	\$1,019,969,361	\$1,140,006,702	\$1,812,569,893	\$10,529,428	\$4,899,473
Maryland	\$12,537,146,168	\$12,194,146,005	\$45,257,688	\$7,243,065,315	\$8,138,304,988	\$9,780,511,041	\$53,419,989	\$25,010,059
Massachusetts	\$12,390,712,833	\$12,046,911,755	\$28,764,967	\$5,544,862,153	\$6,487,740,171	\$12,376,014,337	\$61,039,044	\$31,364,343
Michigan	\$16,422,043,556	\$16,081,216,407	\$26,961,887	\$9,287,511,056	\$11,011,983,212	\$43,671,572,828	\$36,572,316	\$44,951,467
Minnesota	\$13,609,411,986	\$13,174,147,862	\$16,815,327	\$10,087,187,816	\$11,426,078,038	\$10,628,051,396	\$30,187,964	\$21,242,944
Mississippi	\$4,964,998,250	\$4,846,613,220	\$10,154,994	\$2,722,753,845	\$2,923,231,560	\$3,477,493,473	\$18,106,840	\$14,742,652
Missouri	\$13,753,764,414	\$13,330,110,665	\$18,085,996	\$7,398,567,803	\$8,431,071,720	\$10,276,144,203	\$48,923,848	\$22,087,096
Montana	\$2,761,298,375	\$2,651,401,576	\$5,197,555	\$1,833,072,964	\$2,099,859,227	\$1,623,267,645	\$9,923,666	\$4,210,424
Nebraska	\$6,233,598,528	\$6,014,545,663	\$13,380,753	\$4,950,137,694	\$5,866,019,696	\$4,354,932,717	\$14,219,934	\$12,456,196
Nevada	\$6,697,885,291	\$6,501,944,174	\$12,759,898	\$3,918,579,559	\$4,555,587,973	\$6,870,806,906	\$31,418,080	\$16,974,299
New Hampshire	\$2,416,367,532	\$2,345,502,097	\$12,313,282	\$1,076,600,543	\$1,221,280,561	\$1,969,076,307	\$13,040,310	\$5,452,839
New Jersey	\$16,294,414,282	\$15,894,794,151	\$39,922,618	\$9,202,288,324	\$9,646,961,180	\$25,635,537,421	\$67,827,672	\$47,800,121
New Mexico	\$3,771,909,902	\$3,655,773,025	\$11,025,284	\$2,257,768,491	\$2,535,375,599	\$2,899,164,530	\$19,908,430	\$6,698,318
New York	\$45,261,688,205	\$43,983,793,983	\$82,193,627	\$23,830,999,020	\$29,007,226,072	\$62,385,804,054	\$182,471,390	\$149,105,878
North Carolina	\$17,439,355,330	\$16,810,993,384	\$49,446,452	\$9,429,226,181	\$10,018,833,876	\$11,589,103,704	\$114,131,832	\$27,472,877
North Dakota	\$3,055,336,012	\$2,999,667,576	\$1,935,950	\$2,309,465,910	\$2,268,236,945	\$998,580,403	\$4,986,789	\$2,000,433
Ohio	\$18,807,931,860	\$18,279,573,677	\$21,087,316	\$10,542,588,454	\$12,004,672,583	\$12,723,865,699	\$114,448,496	\$53,866,825

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Oklahoma	\$7,981,363,659	\$7,645,372,439	\$21,663,297	\$4,355,073,576	\$5,128,304,947	\$5,605,769,553	\$36,719,401	\$11,316,657
Oregon	\$7,518,681,656	\$7,155,405,411	\$12,817,866	\$4,181,654,144	\$4,532,405,163	\$5,649,157,226	\$34,947,899	\$16,550,485
Pennsylvania	\$25,989,568,491	\$25,300,109,017	\$45,065,948	\$14,590,933,703	\$15,999,976,219	\$25,061,901,581	\$130,351,088	\$72,461,568
Rhode Island	\$2,498,547,264	\$2,430,305,038	\$22,960,454	\$1,326,986,690	\$1,326,914,666	\$2,027,636,996	\$28,807,510	\$5,816,300
South Carolina	\$11,521,594,937	\$11,135,675,435	\$37,065,899	\$6,595,252,355	\$7,421,983,646	\$8,005,422,718	\$65,356,696	\$16,711,569
South Dakota	\$3,341,958,678	\$3,203,209,757	\$4,037,572	\$2,868,103,687	\$3,144,061,451	\$1,822,091,830	\$6,891,765	\$3,335,158
Tennessee	\$11,845,241,566	\$11,576,244,430	\$31,713,725	\$6,395,424,020	\$7,077,189,256	\$9,718,799,849	\$44,720,954	\$37,714,766
Texas	\$46,034,241,145	\$43,478,997,966	\$192,288,066	\$28,090,663,309	\$31,114,034,234	\$38,145,595,661	\$128,034,176	\$147,700,380
Utah	\$5,685,690,229	\$5,422,586,741	\$9,150,234	\$2,834,886,651	\$3,308,309,473	\$4,144,279,986	\$22,492,189	\$11,630,227
Vermont	\$1,084,619,594	\$1,059,816,402	\$3,226,971	\$509,555,852	\$542,853,645	\$972,546,708	\$7,086,778	\$2,479,734
Virginia	\$15,366,917,201	\$14,905,972,219	\$90,788,384	\$8,092,498,502	\$8,925,036,280	\$11,241,693,357	\$93,497,398	\$44,913,074
Washington	\$13,763,133,534	\$13,341,929,077	\$36,235,853	\$8,243,021,469	\$9,284,323,295	\$10,022,099,440	\$67,314,206	\$26,154,816
West Virginia	\$2,953,000,026	\$2,901,375,359	\$4,067,416	\$1,676,984,265	\$1,698,791,466	\$2,509,534,006	\$10,705,391	\$3,205,429
Wisconsin	\$12,193,627,400	\$11,843,186,892	\$182,661,999	\$7,498,218,318	\$7,939,654,484	\$10,469,636,815	\$40,287,548	\$18,516,413
Wyoming	\$1,361,213,759	\$1,309,490,268	\$2,353,678	\$572,387,338	\$594,465,615	\$614,454,409	\$5,495,250	\$1,564,306
American Samoa	\$1,601	\$17,217	\$0	\$0	\$4,470	\$14,765	\$0	\$0
Guam	\$66,498,398	\$66,403,743	\$722,950	\$14,334,582	\$9,787,989	\$35,721,053	\$116,490	\$6,697
Puerto Rico	\$356,998,547	\$406,152,005	\$184,312	\$148,147,115	\$115,364,024	\$326,492,304	\$20,940	\$343,873
US Virgin Islands	\$40,094,961	\$33,703,874	\$314,819	\$10,525,529	\$8,346,482	\$25,190,043	\$259,006	\$6,499
Northern Mariana Islands	\$2,066,645	\$2,013,801	\$0	\$50,608	-\$4,792,539	\$3,458,331	\$0	\$0
Canada	\$4,603,616,516	\$4,491,322,743	\$32,372	\$1,189,454,817	\$1,972,885,993	\$4,889,275,895	\$820,585	\$0
Aggregate Other Alien	\$5,554,028,067	\$5,336,969,868	\$906,181	\$2,871,455,119	\$3,591,321,803	\$6,240,416,733	\$364,420	\$0
Totals	\$665,922,880,776	\$643,760,910,123	\$1,785,074,402	\$384,555,382,502	\$430,868,909,357	\$623,762,124,503	\$2,810,608,474	\$1,750,269,118

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