



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

VIA ELECTRONIC MAIL

March 16, 2022

RE: Market Conduct- Market Analysis

The Illinois Department of Insurance is currently conducting a review of premium and loss results for private passenger automobile lines of business. This interrogatory is for the period of January 1, 2019 through December 31, 2021.

As part of this limited-scope market conduct-market analysis information interrogatory, the examiners request each Company provide statewide (Illinois only) 2019, 2020, and 2021 data by accident quarter separately for Auto Liability and Auto Physical Damage evaluated as of March 31, 2022, net of reinsurance and salvage and subrogation for these categories:

- (1) Earned Vehicle Exposures
- (2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below
- (3) Net Earned Premium Before Application of any COVID-19 related Premium Credit/Refund/Dividend
- (4) The Amount of any COVID-19 related Premium Credit/Refund/Dividend accounted for as premium
- (5) The Amount of any COVID-19 related Credit/Refund/Dividend accounted for as expense
- (6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses
- (7) Net Ultimate Adjusting & Other
- (8) Ultimate Reported Claim Counts (Excluding Claims Closed without Payment)
- (9) Open Claim Counts

This interrogatory is an information gathering request to provide consumer transparency related to the quarterly performance results of the immediate timeframe surrounding the outbreak of the COVID-19 pandemic. Except for "Earned Vehicle Exposures," all other data collected will be considered non-proprietary and made public. Additionally, "Earned Vehicle Exposures" will be made public in the form of a weighted average frequency across all companies but will not be released publicly on an individual company basis.

Please submit the requested information electronically to the Department at DOI.MarketConduct@illinois.gov by May 15, 2022. In the response, please include a response for each Company within the group including the NAIC CoCode and Group Code. This information is being collected in accordance with 215 ILCS 5/132, 132.5(f), 404(1)(a) and 404(1)(c). The data will be made available for public review on the Department of Insurance website no later than June 30, 2022.

Should you have any questions, please do not hesitate to contact me directly. Thank you for your prompt attention to this inquiry.

Sincerely,

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