

GEICO CASUALTY COMPANY

Voluntary Private Passenger Automobile and Recreational Vehicle Insurance

Illinois

Summary of Indicated Changes

Coverage	Current Level Premium In-force (\$000)				Total Experience Only Indications	Total Credibility Weighted Indications*	Monthly Trend Factor Impact +	Remaining Weighted Indications^^
	GC by Risk Group^			Total				
	B	C	D	Total				
Bodily Injury	29,106	15,574	4,445	49,125	38.4%	38.4%	4.6%	32.3%
Property Damage	25,854	15,386	4,530	45,770	30.8%	30.8%	2.3%	27.9%
Uninsured Motorists	4,128	2,669	679	7,477	34.1%	34.1%	5.1%	27.6%
Medical Payments	1,464	563	66	2,094	8.9%	8.9%	1.1%	7.7%
Uninsured Motorists Property Damage	157	116	50	323	48.1%	38.3%	2.3%	35.2%
Underinsured Mototrists	3,211	805	89	4,106	86.0%	53.1%	5.1%	45.6%
Liability	63,920	35,114	9,860	108,894	36.2%	34.9%	3.6%	30.1%
Collision	39,481	23,460	6,072	69,012	21.5%	21.5%	0.0%	21.5%
Comprehensive**	13,913	7,366	1,709	22,989	43.3%	43.3%	0.0%	43.3%
Emergency Road Service	1,917	1,128	287	3,332	57.3%	57.3%	0.0%	57.3%
Rental Reimbursement**	3,507	2,046	537	6,089	7.9%	7.9%	0.0%	7.9%
Motor Home Collision	61	19	1	80	80.9%	22.2%	0.0%	22.2%
Motor Home Comprehensive~	82	25	1	109	62.4%	22.8%	0.0%	22.8%
Motor Home Emergency Road Service@	5	1	0	6	60.2%	20.0%	0.0%	20.0%
Travel Trailer Collision	113	39	6	157	3.8%	1.3%	0.0%	1.3%
Travel Trailer Comprehensive~	214	77	11	301	37.9%	16.1%	0.0%	16.1%
Travel Trailer Emergency Road Service@	12	5	1	18	-63.3%	-13.4%	0.0%	-13.4%
Other Physical Damage#	1,057	407	75	1,539	--	--	--	--
Physical Damage	60,361	34,573	8,699	103,633	25.0%	26.3%	0.0%	26.3%
Total	124,281	69,688	18,559	212,527	30.7%	30.7%	1.9%	28.3%

^ Expense constant premium was evenly loaded into all coverages

* Indications are based on combined GC data; Indications developed using a proposed effective date of 5/15/2021 to be effective for 12 months

+ Selected Annualized MTF's: BI 8%, PD/UMPD 4%, UM/UIM 9%, MP 2%

^^ Adjusted for Monthly Trend Factor Impact

** Actual weather losses have been removed and reloaded based on an expected weather pure premium of \$41.04 for Comprehensive and \$2.68 for Rental Reimbursement

~ Catastrophic losses have been excluded and reloaded at a rate of 0.273 for Motor Home and Travel Trailer Comprehensive

@ Catastrophic losses have been excluded and reloaded at a rate of 0.033 for Motor Home and Travel Trailer Rental Reimbursement

Includes Mechanical Breakdown Insurance

GEICO CASUALTY COMPANY
Voluntary Private Passenger Automobile and Recreational Vehicle Insurance
Illinois
Summary of Proposed Changes

Coverage	Current Level Premium In-force (\$000)				Proposed Base Rate and Expense Changes*			
	Risk Group			GC	Risk Group			GC
	B	C	D	Total	B	C	D	Total
Bodily Injury	25,666	13,014	3,269	41,950	2.0%	5.5%	3.5%	3.2%
Property Damage	22,799	12,858	3,331	38,988	0.0%	0.0%	0.0%	0.0%
Uninsured Motorists	3,640	2,231	499	6,371	10.0%	10.0%	10.0%	10.0%
Medical Payments	1,291	471	49	1,811	0.0%	0.0%	0.0%	0.0%
Uninsured Motorists Property Damage	138	97	37	272	0.0%	7.5%	0.0%	2.7%
Underinsured Mototrists	2,832	673	66	3,570	4.5%	3.5%	2.5%	4.3%
Liability	56,367	29,344	7,251	92,961	1.8%	3.3%	2.3%	2.3%
Collision	34,815	19,604	4,465	58,885	16.0%	12.5%	8.0%	14.2%
Comprehensive	12,269	6,156	1,257	19,682	12.5%	9.5%	8.0%	11.3%
Emergency Road Service	1,690	943	211	2,844	12.0%	13.5%	13.0%	12.6%
Rental Reimbursement	3,092	1,710	395	5,197	8.5%	8.5%	0.0%	7.9%
Motor Home Collision	53	15	1	70	15.0%	15.0%	15.0%	15.0%
Motor Home Comprehensive	73	21	1	94	20.0%	20.0%	20.0%	20.0%
Motor Home Emergency Road Service	4	1	0	5	0.0%	0.0%	0.0%	0.0%
Travel Trailer Collision	99	33	4	136	0.0%	0.0%	0.0%	0.0%
Travel Trailer Comprehensive	189	64	8	261	15.0%	15.0%	15.0%	15.0%
Travel Trailer Emergency Road Service	11	4	1	15	0.0%	0.0%	0.0%	0.0%
Other Physical Damage#	932	340	55	1,298	0.0%	0.0%	0.0%	0.0%
Physical Damage	53,228	28,892	6,397	88,516	14.3%	11.5%	7.6%	12.9%
Variable Subtotal	109,594	58,235	13,647	181,477	7.9%	7.4%	4.8%	7.5%
Policy Expense	10,404	8,860	4,055	23,318	0.0%	0.0%	0.0%	0.0%
Vehicle Expense	4,283	2,593	856	7,732	0.0%	0.0%	0.0%	0.0%
Expense Constants Subtotal	14,686	11,452	4,911	31,050	0.0%	0.0%	0.0%	0.0%
Total	124,281	69,688	18,559	212,527	6.9%	6.2%	3.5%	6.4%

Includes Mechanical Breakdown Insurance.

* Rate level change on the expected NBUS effective date

GEICO CASUALTY COMPANY
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Illinois
Determination of Indicated Statewide Rate Level Change

Coverage	Accident Year Ended	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
		Expense Reloaded Current Level EP (\$000)	Developed Non-Cat Loss and LAE (\$000)	Current Level Non-Cat Loss Ratio	Annual Trend Historical (%)	Projected (%)	Trend Factor	Trended Loss Ratio	Accident Year Weight (%)	Weighted Loss Ratio	Developed Claim Counts	Credibility Standard	Credibility	Trended UPLR	Credibility Weighted Loss Ratio	PLR	Indicated Change (%)
BI	6/30/2019	119,884	81,873	0.683	11.0	11.0	1.524	1.040	33.00								
BI	6/30/2020	127,784	94,250	0.738	11.0	11.0	1.373	1.012	33.00								
BI	6/30/2021	115,098	103,119	0.896	11.0	11.0	1.237	1.108	34.00	1.054	2,634	1,084	1.000	0.791	1.054	0.762	38.4
PD	6/30/2019	110,971	82,103	0.740	8.9	8.9	1.412	1.045	33.00								
PD	6/30/2020	119,304	92,920	0.779	8.9	8.9	1.296	1.010	33.00								
PD	6/30/2021	107,749	84,839	0.787	8.9	8.9	1.190	0.937	34.00	0.997	12,881	1,084	1.000	0.785	0.997	0.762	30.8
UM	6/30/2019	16,721	11,915	0.713	10.4	10.4	1.492	1.063	33.00								
UM	6/30/2020	18,249	13,984	0.766	10.4	10.4	1.351	1.036	33.00								
UM	6/30/2021	17,123	13,531	0.790	10.4	10.4	1.224	0.967	34.00	1.022	650	1,084	1.000	0.789	1.022	0.762	34.1
MED	6/30/2019	4,938	3,601	0.729	5.0	5.0	1.217	0.887	33.00								
MED	6/30/2020	4,949	3,225	0.652	5.0	5.0	1.159	0.755	33.00								
MED	6/30/2021	4,591	3,519	0.767	5.0	5.0	1.104	0.847	34.00	0.830	601	1,084	1.000	0.775	0.830	0.762	8.9
UMPD	6/30/2019	932	672	0.721	8.9	8.9	1.412	1.018	33.00								
UMPD	6/30/2020	991	918	0.927	8.9	8.9	1.296	1.201	33.00								
UMPD	6/30/2021	864	846	0.979	8.9	8.9	1.190	1.165	34.00	1.129	208	1,084	0.782	0.785	1.054	0.762	38.3
UIM	6/30/2019	9,432	9,237	0.979	10.4	10.4	1.492	1.462	33.00								
UIM	6/30/2020	9,866	8,831	0.895	10.4	10.4	1.351	1.210	33.00								
UIM	6/30/2021	9,217	11,857	1.286	10.4	10.4	1.224	1.575	34.00	1.417	147	1,084	0.600	0.789	1.166	0.762	53.1
COLL	6/30/2019	134,106	109,475	0.816	3.4	3.4	1.145	0.934	33.00								
COLL	6/30/2020	151,157	126,418	0.836	3.4	3.4	1.107	0.926	33.00								
COLL	6/30/2021	149,525	127,980	0.856	3.4	3.4	1.071	0.916	34.00	0.925	22,188	1,084	1.000	0.771	0.925	0.762	21.5
COMP	6/30/2019	42,863	22,750	0.531	7.1	7.1	1.320	1.050	33.00								
COMP	6/30/2020	48,883	28,135	0.576	7.1	7.1	1.232	1.054	33.00								
COMP	6/30/2021	49,358	35,272	0.715	7.1	7.1	1.151	1.168	34.00	1.092	13,533	1,084	1.000	0.781	1.092	0.762	43.3
ERS	6/30/2019	6,543	5,225	0.799	12.7	12.7	1.622	1.295	33.00								
ERS	6/30/2020	7,279	5,519	0.758	12.7	12.7	1.439	1.091	33.00								
ERS	6/30/2021	7,266	6,889	0.948	12.7	12.7	1.277	1.210	34.00	1.199	50,746	1,084	1.000	0.795	1.199	0.762	57.3
RR	6/30/2019	11,939	8,117	0.680	3.7	3.7	1.157	0.849	33.00								
RR	6/30/2020	13,049	9,022	0.691	3.7	3.7	1.116	0.834	33.00								
RR	6/30/2021	12,878	8,631	0.670	3.7	3.7	1.077	0.784	34.00	0.822	15,860	1,084	1.000	0.772	0.822	0.762	7.9
MH COLL	6/30/2017	70	70	0.992	11.6	11.6	1.937	1.921	20.00								
MH COLL	6/30/2018	92	38	0.411	11.6	11.6	1.736	0.714	20.00								
MH COLL	6/30/2019	109	121	1.109	11.6	11.6	1.556	1.726	20.00								
MH COLL	6/30/2020	133	116	0.869	11.6	11.6	1.395	1.211	20.00								
MH COLL	6/30/2021	154	163	1.057	11.6	11.6	1.250	1.322	20.00	1.379	15	1,084	0.237	0.792	0.931	0.762	22.2
MH COMP	6/30/2017	97	98	1.008	6.9	6.9	1.496	1.796	20.00								
MH COMP	6/30/2018	127	13	0.099	6.9	6.9	1.399	0.410	20.00								
MH COMP	6/30/2019	151	95	0.628	6.9	6.9	1.309	1.076	20.00								
MH COMP	6/30/2020	185	91	0.494	6.9	6.9	1.225	0.844	20.00								
MH COMP	6/30/2021	212	337	1.589	6.9	6.9	1.146	2.061	20.00	1.237	49	1,084	0.340	0.780	0.935	0.762	22.8
MH ERS	6/30/2017	5	5	0.979	12.7	12.7	2.060	2.016	20.00								
MH ERS	6/30/2018	6	5	0.718	12.7	12.7	1.828	1.311	20.00								
MH ERS	6/30/2019	7	3	0.408	12.7	12.7	1.622	0.662	20.00								
MH ERS	6/30/2020	9	7	0.745	12.7	12.7	1.439	1.072	20.00								
MH ERS	6/30/2021	12	10	0.815	12.7	12.7	1.277	1.040	20.00	1.220	27	1,084	0.280	0.795	0.914	0.762	20.0
TT COLL	6/30/2017	102	116	1.139	-0.1	-0.1	0.992	1.130	20.00								
TT COLL	6/30/2018	140	105	0.751	-0.1	-0.1	0.993	0.746	20.00								
TT COLL	6/30/2019	179	94	0.524	-0.1	-0.1	0.995	0.521	20.00								
TT COLL	6/30/2020	212	172	0.808	-0.1	-0.1	0.996	0.805	20.00								
TT COLL	6/30/2021	260	196	0.755	-0.1	-0.1	0.997	0.753	20.00	0.791	35	1,084	0.338	0.762	0.772	0.762	1.3
TT COMP	6/30/2017	210	193	0.919	2.8	2.8	1.182	1.314	20.00								
TT COMP	6/30/2018	283	127	0.448	2.8	2.8	1.149	0.737	20.00								
TT COMP	6/30/2019	354	248	0.701	2.8	2.8	1.118	1.000	20.00								
TT COMP	6/30/2020	418	293	0.701	2.8	2.8	1.088	0.973	20.00								
TT COMP	6/30/2021	498	479	0.961	2.8	2.8	1.058	1.230	20.00	1.051	52	1,084	0.409	0.769	0.884	0.762	16.1
TT ERS	6/30/2017	14	2	0.134	12.7	12.7	2.060	0.277	20.00								
TT ERS	6/30/2018	19	3	0.144	12.7	12.7	1.828	0.263	20.00								
TT ERS	6/30/2019	22	3	0.146	12.7	12.7	1.622	0.237	20.00								
TT ERS	6/30/2020	26	5	0.180	12.7	12.7	1.439	0.259	20.00								
TT ERS	6/30/2021	30	9	0.284	12.7	12.7	1.277	0.363	20.00	0.280	26	1,084	0.263	0.795	0.660	0.762	-13.4

