



State of Illinois  
Illinois Department of Insurance

# 2013

Cost Containment  
Annual Report  
to the Illinois  
General Assembly

Illinois Department of Insurance



# Illinois Department of Insurance

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**PAT QUINN**  
Governor

**ANDREW BORON**  
Director

To the Honorable Members of the General Assembly:

The Illinois Insurance Cost Containment 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 a recommendation of the most appropriate and comprehensive cost containment system for the state (Article XLII, 215 ILCS 5/1202d).

In accordance with Section 1202 of the Illinois Insurance Code, [215 ILCS 5/1202] I am pleased to submit the Annual Report to the General Assembly on Insurance Cost Containment for 2013. It contains significant information from a national and Illinois perspective regarding the current conditions of the property and casualty insurance industry.

Sincerely,

A handwritten signature in black ink, consisting of the letters "A" and "B" followed by a horizontal line.

Andrew Boron  
Director of Insurance

# Table of Contents

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OVERVIEW .....	2
SECTION 1: OVERALL PROPERTY / CASUALTY INDUSTRY SUMMARY .....	4
SECTION 2: INDIVIDUAL LINE OF COVERAGE ANALYSIS .....	7
HOMEOWNERS' .....	7
PRIVATE PASSENGER AUTOMOBILE LIABILITY .....	11
PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE .....	14
COMMERCIAL AUTOMOBILE LIABILITY .....	17
MEDICAL MALPRACTICE LIABILITY .....	20
OTHER LIABILITY .....	23
WORKERS' COMPENSATION INSURANCE .....	26
SECTION 3: RESIDUAL MARKET MECHANISMS .....	28
PROPERTY .....	28
AUTOMOBILE .....	29
WORKERS' COMPENSATION .....	29
SURPLUS LINES ASSOCIATION .....	31
SECTION 4: OVERALL MARKET PROFITABILITY & FINANCIAL REGULATION .....	32
PROFITABILITY .....	32
UNDERWRITING EXPERIENCE .....	34
INVESTMENT INCOME .....	34
INSURANCE REGULATION PRINCIPLES .....	35
BIBLIOGRAPHY .....	36
Appendix A - F .....	37
APPENDIX A .....	37
APPENDIX B .....	38
APPENDIX C .....	39
APPENDIX D .....	40
APPENDIX E .....	42
APPENDIX F .....	44

# OVERVIEW

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## **Section 1: OVERALL PROPERTY / CASUALTY INDUSTRY SUMMARY**

This section provides and compares details of the Illinois property / casualty marketplace to nationwide 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**

This section 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
- Medical Malpractice
- Other Liability
- Workers' Compensation

One aspect of each line of business monitored by the Department is market concentration. The Herfindahl/Hirschmann Index or (HHI) is a measure of the size of companies and is widely accepted as an accurate indicator of the amount of competition among individual companies in any given marketplace. The HHI is calculated by the summation of the squares of each company's individual market share. Generally, an HHI of 1800 or above is an indication that the given market may be highly concentrated and may be approaching anti-competitive behavior.

Section 2 contains a historical graph of the (HHI) for each of the lines of business indicated above. For all of the lines studied only the medical malpractice line continues to be considered highly concentrated in Illinois. This situation is not new and continues to be monitored by the Department.

## **Section 3: RESIDUAL MARKET MECHANISMS**

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. The Workers' Compensation assigned risk market continues to be the largest residual market; representing 2.7 percent of the overall Workers' Compensation market.

In addition to residual market mechanisms Section 3 details recent activities of the surplus lines market. 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 report reflects nothing of concern with the Surplus lines market mechanisms. However, the Department has little regulatory control regarding coverage placed in the Surplus lines market.

#### **Section 4: OVERALL MARKETPLACE CONDITIONS**

Lastly, the report identifies and examines several financial principles that are generally accepted measurements of market reliability and profitability. The Department recognizes that economic and market conditions during 2008 had dramatic effect on the short term profitability of the Property and Casualty industry in Illinois. Since 2008, the majority of statistics presented continue to confirm a steady, albeit modest recovery of the overall market. The Department will continue to monitor all available data related to the Property & Casualty insurance industry to assure that a healthy, competitive, and reliable insurance market remains available for all Illinois consumers.

# SECTION 1: OVERALL PROPERTY / CASUALTY INDUSTRY SUMMARY

The following table provides a breakdown of total direct written premium and incurred losses for the property / casualty industry by state for the past 5 years.

Direct written premium in Illinois totaled \$19.4 billion in 2011, representing 5.2 percent of the total written premium nationwide. Additionally, Illinois continues to rank 5th of all states based on direct written premium. Illinois continues to maintain this ranking as well as a loss ratio comparable or lower than other states in the top 20 states as reflected below.

## Total US Property/Casualty Industry (\$ In millions)

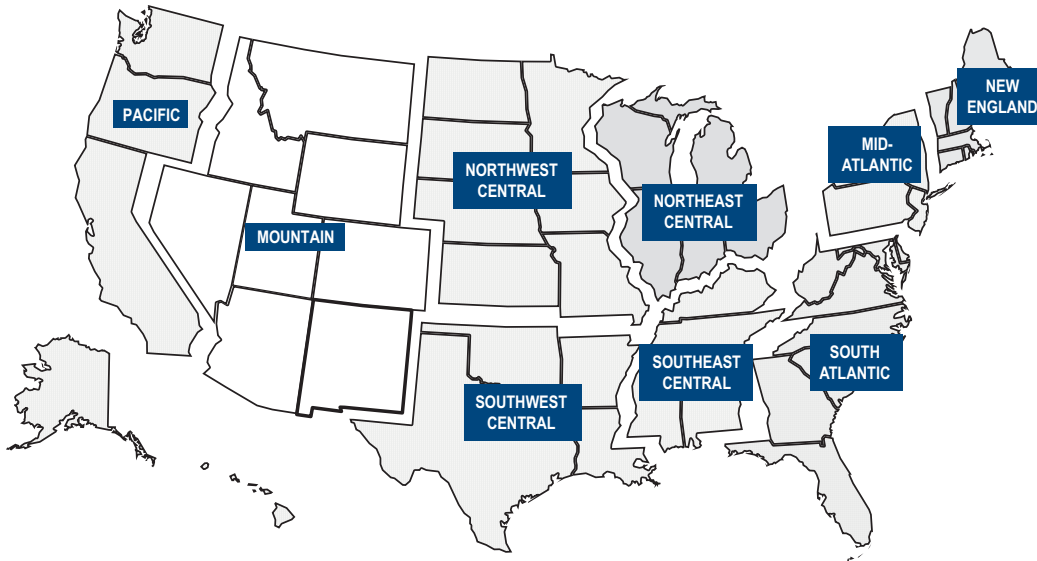
### State Distribution and Loss Experience

Rank	State	2011 DPW	% of Total DPW					*Direct Pure Loss Ratio (%)					5 Yr. Avg.
			2011	2010	2009	2008	2007	2011	2010	2009	2008	2007	
1	California	39,561	10.6	10.7	10.8	10.9	12.1	56.3	55.4	52.4	59.7	52.7	55.3
2	New York	26,578	7.1	7.1	7.1	7.1	7.3	65.5	70.2	75.6	113.3	60.6	77.0
3	Florida	23,102	6.2	6.3	6.4	6.7	8.3	56.2	58.5	58.8	59.8	43.5	55.4
4	Texas	20,836	5.6	5.4	5.3	5.3	7.1	66.0	51.6	60.4	91.9	53.0	64.6
5	Illinois	19,435	5.2	5.3	5.4	5.3	4.1	66.7	65.2	66.1	66.7	58.0	64.5
6	Penn.	16,599	4.4	4.5	4.5	4.4	3.9	63.7	63.7	57.4	62.3	59.8	61.4
7	Ohio	11,361	3.0	3.1	3.1	3.0	2.6	63.0	56.0	58.9	64.2	52.8	59.0
8	Michigan	10,902	2.9	2.8	2.8	2.9	2.9	95.4	81.6	79.5	74.0	61.9	78.5
9	Georgia	10,836	2.9	2.9	2.9	2.9	2.7	66.2	61.4	80.8	71.6	58.9	67.8
10	New Jersey	10,638	2.8	2.9	2.8	2.8	3.4	72.5	59.3	60.9	61.1	55.3	61.8
11	N. Carolina	9,638	2.6	2.6	2.7	2.7	2.4	76.4	55.6	56.6	55.8	52.2	59.3
12	Virginia	9,006	2.4	2.4	2.5	2.5	2.1	68.9	58.0	58.2	58.3	52.9	59.3
13	Minnesota	7,873	2.1	2.0	2.1	2.1	1.7	63.1	62.3	59.4	82.1	68.7	67.1
14	Missouri	7,856	2.1	2.1	2.1	2.1	1.8	97.7	58.3	58.5	65.6	52.6	66.5
15	Maryland	7,775	2.1	2.1	2.1	2.1	1.8	67.8	74.0	63.7	60.0	52.8	63.7
16	Indiana	7,271	1.9	1.9	1.9	1.9	1.7	61.9	51.5	59.7	73.8	n/a	61.7
17	Wisconsin	7,257	1.9	1.9	1.9	1.9	1.6	60.9	61.9	58.7	63.3	n/a	61.2
18	Washington	7,014	1.9	1.9	1.9	1.9	1.8	54.7	58.0	62.1	55.3	53.6	56.7
19	Colorado	6,888	1.8	1.9	1.9	1.9	1.6	61.4	63.4	74.9	58.0	n/a	64.4
20	Tennessee	6,530	1.7	n/a	n/a	n/a	n/a	94.9	n/a	n/a	n/a	n/a	94.9
	All other	106,332	28.5	33.6	28.1	27.9	26.4	68.6	61.7	58.9	65.1	53.2	61.5
	Total	373,291	100.0	100.0	100.0	100.0	100.0	67.0	60.9	61.3	68.8	53.8	62.4

\* Direct Pure Loss Ratio is calculated by dividing losses incurred by direct earned premium.  
Source: NAIC State Data Network; aggregate Schedule T for all property/casualty insurers.

The following map identifies the percentage of total written premium and loss ratio for the property / casualty industry in ten regions of the United States during 2011 as well as the 5-year average.

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



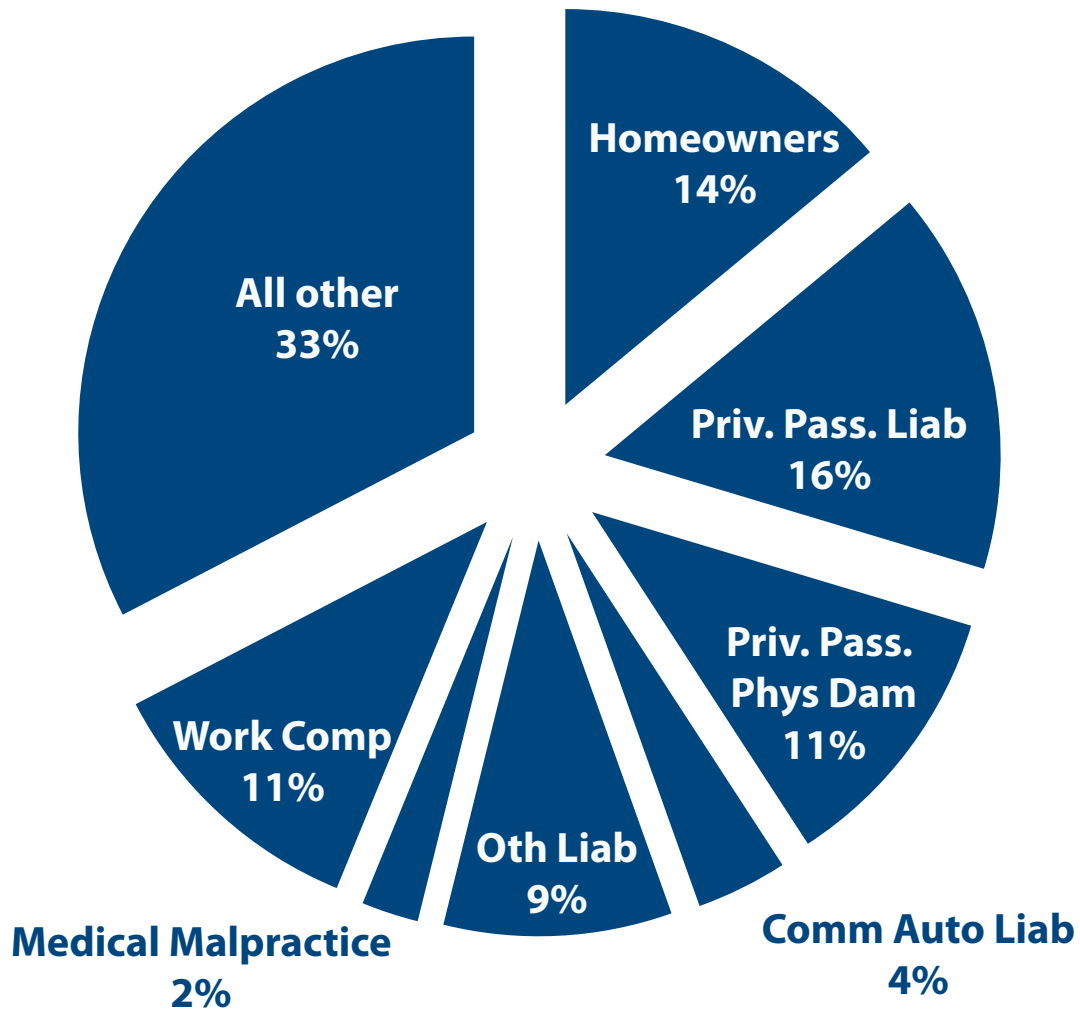
2011	Pacific	Mountain	Northwest Central	Southwest Central	Northeast Central	Southeast Central	Mid-Atlantic	South Atlantic	New England	Other*	Total All Regions
% Total DPW	14.1%	6.5%	8.1%	9.3%	15.1%	5.1%	14.4%	19.1%	4.4%	1.2%	100.0%
Direct Loss Ratio	55.1%	64.6%	74.9%	66.1%	70.1%	86.0%	66.3%	64.0%	63.1%	60.9%	67.0%
Loss Ratio – 5 year average	54.8%	61.6%	62.1%	64.7%	63.9%	60.5%	69.8%	58.7%	53.2%	60.9%	61.3%

\*Other includes Puerto Rico and the U.S. Virgin Islands, Canada, American Samoa, Guam and N. Mariana Islands

Historically, significant weather activity contributed to an above average loss ratio in each of the southern regions. Recent reductions in the severity and frequency of storm activity in the Gulf of Mexico have reduced the 5 year average loss ratio for these regions to levels comparable to the other regions of the US.

The following graph reflects the distribution of all Illinois property / casualty insurance premiums written during 2011. Personal lines of insurance include Homeowners', private passenger automobile liability, and private passenger automobile physical damage coverage. Combined, these coverages make up approximately 41 percent of the overall property / casualty insurance written in the state of Illinois. The amount of written premium by line of insurance in 2011 remains very consistent with previous years.

**Percent of All Property/Casualty  
Premiums Written in Illinois by line (2011)**



Source: NAIC State Data Network State Page Exhibit



## SECTION 2: INDIVIDUAL LINE OF COVERAGE ANALYSIS

### HOMEOWNERS'

The following table compares homeowners' insurance written in Illinois to the nationwide market. For the fourth year in a row, the amount of written premium in Illinois continues to increase at a greater rate than premiums written nationally. In 2011, total written premiums for homeowners' coverage written in Illinois rose by 3.45 percent from 2010. Nationally, total written premium for all homeowners' coverage rose by 3.16 percent during the same period.

#### Homeowners' Underwriting Results (2011)

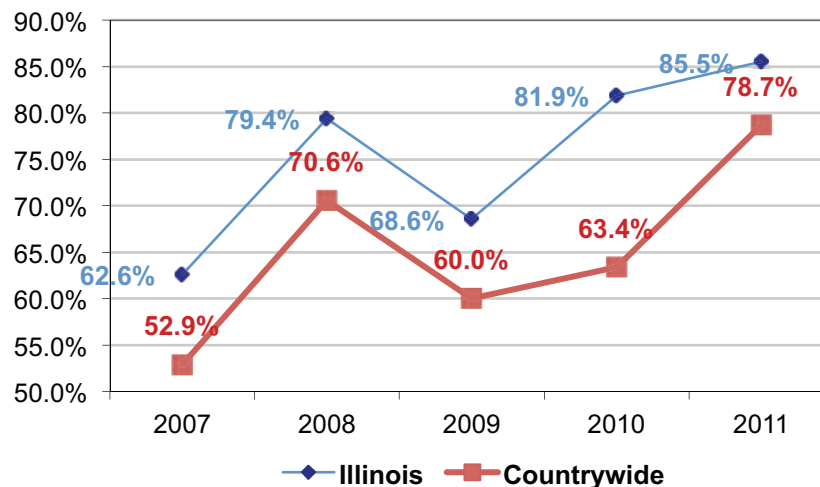
Homeowners' (\$000 omitted)	Illinois*	Nationwide**
Direct written premiums	2,837,048	53,005,968
Direct earned premiums	2,787,843	52,002,421
Expenses (% premium)		
Incurred losses	85.5%	78.7%
Def. & cost cont. exp. Incurred	1.2%	1.6%
Comm./brokerage	12.8%	12.7%
Taxes, licenses & fees	1.3%	2.4%

\* NAIC State Data Network, 2011 Illinois State Page Exhibit

\*\* NAIC State Data Network 2011 Insurance Expense Exhibit Part III

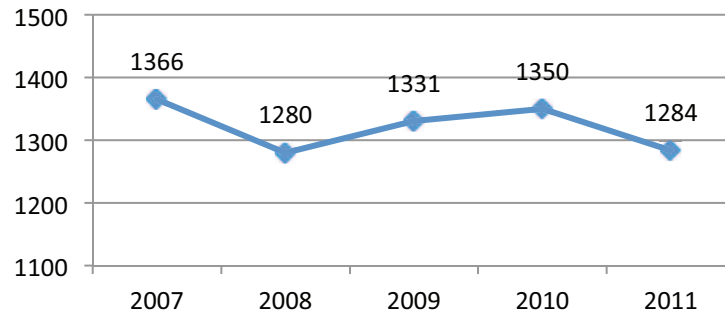
The following chart provides a comparison of incurred losses for homeowners' insurance over the past 5 years. As indicated below, the loss ratio for both the Illinois and nationwide markets continued to increase during 2011. It should be noted however that Illinois experienced an increase in losses of 3.6 percent compared to an increase of over 15 percent countrywide.

#### Homeowners' Losses as a percent of Earned Premiums (2007 - 2011)



The following graph reflects the HHI for Illinois homeowners' insurance from 2007 through 2011. As the following 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 table identifies the top ten writers of homeowners' insurance in Illinois based on written premium in 2011, and for comparison in 2010. In summary, the ten companies identified wrote over 1.9 billion dollars in written premium and combined for a total of 69 percent of the total Illinois market share in 2011.

### Top 10 Homeowners' Insurers in Illinois

<i>Company</i>	<i>2011 Written Premium</i>	<i>2010 Written Premium</i>	<i>2011 Market Share</i>	<i>2010 Market Share</i>	<i>2011 Loss Ratio</i>	<i>2010 Loss Ratio</i>
State Farm Fire & Casualty Co	927,837,154	921,725,556	32.70%	33.61%	86.78%	93.39%
Country Mutual Ins Co	244,141,582	230,636,557	8.61%	8.41%	76.41%	60.19%
Allstate Indemnity Co	201,686,059	214,658,478	7.11%	7.83%	100.78%	93.40%
American Family Mutual Ins Co	140,041,466	135,259,612	4.94%	4.93%	93.64%	77.62%
Allstate Ins Co	126,266,333	131,331,532	4.45%	4.79%	83.68%	96.59%
Farmers Ins Exchange	85,452,278	74,680,173	3.01%	2.72%	68.70%	61.42%
Travelers Home & Marine Ins Co	64,615,917	55,206,417	2.28%	2.01%	88.48%	79.67%
Allstate Prop & Casualty Ins Co	60,969,261	131,331,532	2.15%	4.79%	113.09%	96.59%
Illinois Farmers Ins Co	60,897,108	65,969,915	2.15%	2.41%	38.21%	52.03%
Metropolitan Casualty Ins Co	44,138,018	38,480,131	1.56%	1.40%	80.06%	65.36%

In addition to statewide data, the Department collects homeowners' data based on the geographical location of the insured pursuant to Title 50 Illinois Administrative Code Part 4203 (Part 4203) as authorized by the Illinois Insurance Cost Containment Act, 215 ILCS 5/1200 et seq. This data allows the Department to identify and compare the 2011 market share for each company within the City of Chicago and remainder of the state to the statewide averages.

Company	Statewide	City of Chicago	Remainder of State
State Farm Fire & Casualty Company	31.1%	33.7%	30.6%
Country Mutual Insurance Company	8.7%	1.5%	10.2%
Allstate Indemnity Company	7.0%	12.0%	6.0%
American Family Mutual Insurance Company	4.8%	5.6%	4.7%
Allstate Insurance Company	4.4%	8.6%	3.5%
Farmers Insurance Exchange	3.0%	3.3%	3.0%
Travelers Home and Marine Ins Co The	2.3%	2.3%	2.3%
Illinois Farmers Insurance Company	2.2%	2.0%	2.2%
Allstate Property & Casualty Ins Co	2.1%	2.5%	2.0%
Metropolitan Casualty Insurance Company	1.6%	1.0%	1.7%

### Homeowner Coverage Descriptions

Homeowners' Insurance is generally purchased in one of several standard coverage types. The coverage types acknowledged as industry standards include HO-1, HO-2, HO-3, HO-4, HO-5, HO-6, & 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 policies extensive coverage gaps.
- **Broad Form (HO-2)** – HO-2 policy forms are also considered a basic coverage form 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 your home and personal property for everything that is not specifically excluded in your 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.

The following table summarizes the amount of written premium paid by Illinois homeowners' during 2011 for each of the coverage types identified above.

Type of coverage	2011 Illinois Premium	Market Share
HO-1	1,673,536	0.06%
HO-2	74,281,051	2.80%
HO-3	1,986,040,439	74.84%
HO-4	78,574,958	2.96%
HO-5	359,400,767	13.54%
HO-6	139,415,350	5.25%
HO-8	14,324,049	0.54%
<b>TOTAL</b>	<b>2,653,710,150</b>	<b>100.00%</b>

## PRIVATE PASSENGER AUTOMOBILE LIABILITY

The following table compares underwriting results for private passenger auto liability insurance written in Illinois with that written nationwide during 2011. The amount of premium written in Illinois for private passenger automobile liability insurance increased 1.1 percent in 2011 compared to an increase of 2.18 percent on a countrywide basis.

### Private Passenger Automobile Liability Underwriting Results (2011)

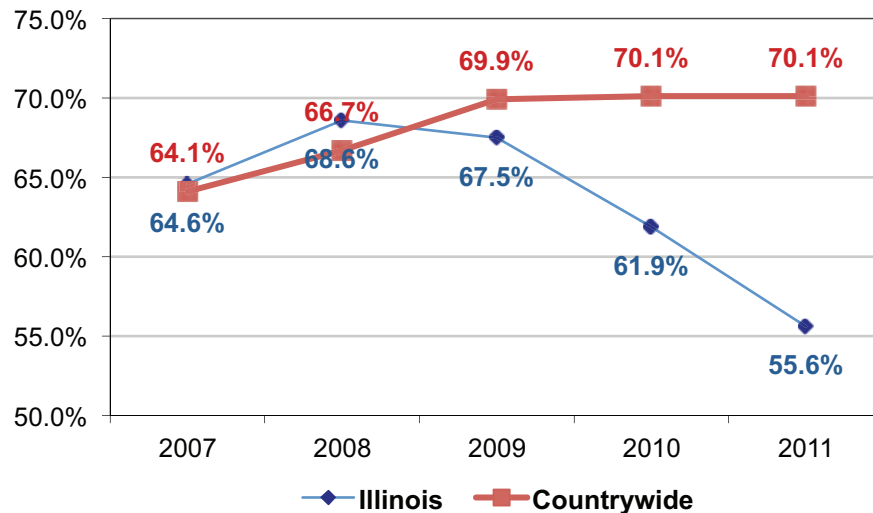
PPAL(\$000 omitted)	Illinois*	Countrywide**
Direct written premiums	3,231,454	77,547,410
Direct earned premiums	3,213,480	76,820,250
Expenses (% premium)		
Incurred losses	55.6%	70.1%
Def. & cost cont. exp. Incurred	3.5%	4.1%
Comm./brokerage	10.3%	8.2%
Taxes, licenses & fees	1.2%	2.3%

\* NAIC State Data Network, 2011 Illinois State Page Exhibit

\*\* NAIC State Data Network 2011 Insurance Expense Exhibit Part III

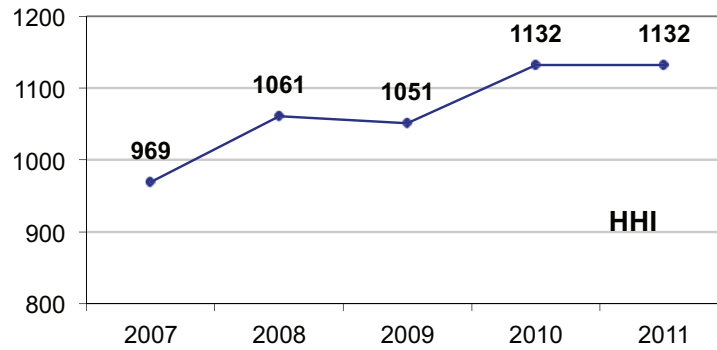
As reflected in the following chart, the loss ratio for private passenger automobile liability insurance in Illinois continued to experience a significant reduction during 2011 while the nationwide ratio remained unchanged from 2010.

### Private Passenger Auto Liability Losses as a percent of Earned Premiums (2007 - 2011)



As previously mentioned, an HHI of 1800 or above can be an indication of a highly concentrated and possibly anti-competitive market. As reflected below, consumers of private passenger automobile liability insurance in Illinois continue to enjoy a stable, highly competitive market.

### Illinois Private Passenger Auto Liability Insurance Market Concentration



The following table identifies the top ten writers of private passenger automobile liability insurance in Illinois based on written premium in 2011. In summary, the ten companies identified wrote approximately 1.975 billion dollars in written premium and combined for a total of 61 percent of the total Illinois market share in 2011.

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

<i>Company</i>	<i>2011 Written Premium</i>	<i>2010 Written Premium</i>	<i>2011 Market Share</i>	<i>2010 Market Share</i>	<i>2011 Loss Ratio</i>	<i>2010 Loss Ratio</i>
State Farm Mutual Auto Ins Co	1,019,765,402	967,175,217	31.6%	30.3%	47.2%	65.5%
Allstate Fire & Casualty Ins Co	149,841,549	129,999,414	4.6%	4.07%	61.2%	57.4%
Illinois Farmers Ins Co	146,478,182	130,902,981	4.5%	4.1%	56.7%	47.1%
American Family Mutual Ins Co	140,321,778	145,992,045	4.3%	4.6%	59.3%	63.0%
Country Preferred Ins Co	139,197,095	132,858,936	4.3%	4.2%	59.2%	64.2%
Country Mutual Ins Co	111,038,344	121,929,177	3.4%	3.8%	64.5%	59.5%
Allstate Ins Co	78,505,660	91,496,395	2.4%	2.9%	71.6%	70.1%
Geico Gen Ins Co	64,616,568	63,580,024	2.0%	2.0%	71.2%	63.3%
State Farm Fire & Casualty Co	63,092,981	58,582,242	2.0%	1.8%	59.8%	64.9%
Allstate Prop & Casualty Ins Co	61,891,537	76,572,538	1.9%	2.4%	52.4%	51.3%

In addition to statewide data, the Department collects private passenger auto liability insurance data based on the geographical location of the insured. This data allows the Department to identify and compare the 2011 market share for each company within the City of Chicago and remainder of the state to the statewide averages.

<b>Company</b>	<b>Statewide</b>	<b>City of Chicago</b>	<b>Remainder of State</b>
State Farm Mutual Automobile Insurance Company	30.7%	33.5%	30.3%
Allstate Fire and Casualty Ins Company	4.6%	6.6%	4.3%
Illinois Farmers Insurance Company	4.5%	4.2%	4.5%
American Family Mutual Insurance Company	4.3%	3.7%	4.4%
Country Preferred Insurance Company	4.3%	0.5%	4.9%
Country Mutual Insurance Company	3.4%	0.2%	3.9%
Allstate Insurance Company	2.4%	3.0%	2.3%
Progressive Northern Insurance Company	2.1%	1.4%	2.2%
GEICO General Insurance Company	2.0%	3.5%	1.7%
State Farm Fire & Casualty Company	1.9%	2.4%	1.8%

## PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE

The following table compares underwriting results for private passenger physical damage insurance written in Illinois to statistics reflecting the same market nationwide. The physical damage market in Illinois experienced a 3.58 percent reduction in written premium during 2011 while the market remained essentially unchanged on a countrywide basis.

### Private Passenger Automobile Physical Damage Underwriting Results (2011)

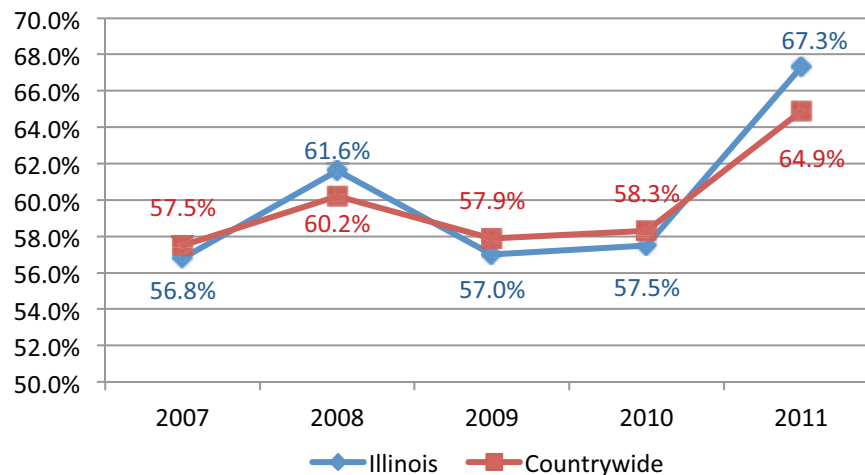
PPAPD(\$000 omitted)	Illinois*	Countrywide**
Direct written premiums	2,337,708	48,970,489
Direct earned premiums	2,353,067	48,838,405
Expenses (% premium)		
Incurred losses	67.3%	64.9%
Def. & cost cont. exp. Incurred	0.3%	0.3%
Comm./brokerage	10.0%	8.3%
Taxes, licenses & fees	1.1%	2.2%

\* NAIC State Data Network, 2011 Illinois State Page Exhibit

\*\* NAIC State Data Network 2011 Insurance Expense Exhibit Part III

The loss ratio for private passenger physical damage coverage experienced an increase both in Illinois and countrywide during 2011. The Illinois market reflected a 9.8% increase while nationally the increase was 6.6%.

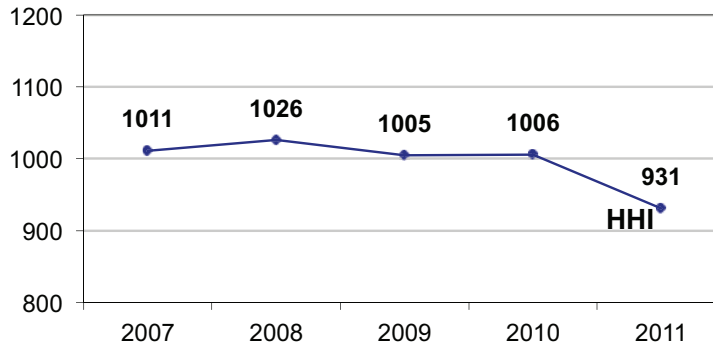
### Private Passenger Auto Physical Damage Losses as a percent of Earned Premiums (2007 - 2011)





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

### Illinois Private Passenger Physical Damage Insurance Market Concentration



The following table identifies the top ten writers of private passenger physical damage insurance in Illinois based on written premium in 2011. In summary, the ten companies identified wrote a total of 1.46 billion dollars in premium and combined for a total of 62 percent of the total Illinois market in 2011.

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

<i>Company</i>	<i>2011 Written Premium</i>	<i>2010 Written Premium</i>	<i>2011 Market Share</i>	<i>2010 Market Share</i>	<i>2011 Loss Ratio</i>	<i>2010 Loss Ratio</i>
State Farm Mutual Auto Ins Co	642,576,188	702,700,839	27.5%	29.0%	85.9%	67.0%
Allstate Ins Co	130,778,058	148,114,506	5.6%	6.1%	27.2%	25.3%
Allstate Fire & Casualty Ins Co	130,665,158	108,982,593	5.6%	4.5%	61.3%	48.8%
American Family Mutual Ins Co	109,093,763	117,334,572	4.7%	4.8%	60.7%	57.4%
Country Preferred Ins Co	99,285,795	91,521,670	4.2%	3.8%	58.6%	60.4%
Illinois Farmers Ins Co	98,159,013	89,141,890	4.2%	3.7%	71.8%	57.9%
Country Mutual Ins Co	91,769,576	96,079,077	3.9%	4.0%	57.8%	60.6%
Allstate Prop & Casualty Ins Co	59,321,012	69,700,420	2.5%	2.9%	45.0%	41.5%
Geico Gen Ins Co	57,217,178	58,472,883	2.4%	2.4%	74.0%	57.2%
Travelers Home & Marine Ins Co	40,698,807	28,322,000	1.7%	1.2%	61.1%	62.7%

In addition to statewide data, the Department also collects private passenger auto physical damage insurance data pursuant to Title 50 Illinois Administrative Code Part 4203 as authorized by the Illinois Insurance Cost Containment Act, 215 ILCS 5/1200 et seq. This data allows the Department to identify and compare the 2011 market share for each company within the City of Chicago and remainder of the state to the statewide averages.

<b>Company</b>	<b>Statewide</b>	<b>City of Chicago</b>	<b>Remainder of State</b>
State Farm Mutual Automobile Insurance Company	26.8%	29.4%	26.3%
Allstate Insurance Company	5.5%	6.0%	5.4%
Allstate Fire and Casualty Ins Company	5.3%	7.1%	5.0%
American Family Mutual Insurance Company	4.4%	4.0%	4.4%
Country Preferred Insurance Company	4.3%	0.5%	5.0%
Illinois Farmers Insurance Company	4.1%	4.2%	4.1%
Country Mutual Insurance Company	4.0%	0.5%	4.6%
GEICO General Insurance Company	2.5%	4.8%	2.1%
Allstate Property & Casualty Ins Co	2.3%	2.6%	2.3%
The Travelers Home and Marine Ins Co	1.8%	1.1%	1.9%

## COMMERCIAL AUTOMOBILE LIABILITY

The following table compares underwriting results for commercial automobile liability insurance written in Illinois with that written countrywide during 2011. The commercial automobile markets experienced mild increases in both the Illinois market and nationally. Written premiums for commercial automobile liability coverage in Illinois increased by 10.6 million dollars or 1.6 percent compared to an increase of 173.3 million or 1.2 percent countrywide.

### Commercial Auto Liability Underwriting Results (2011)

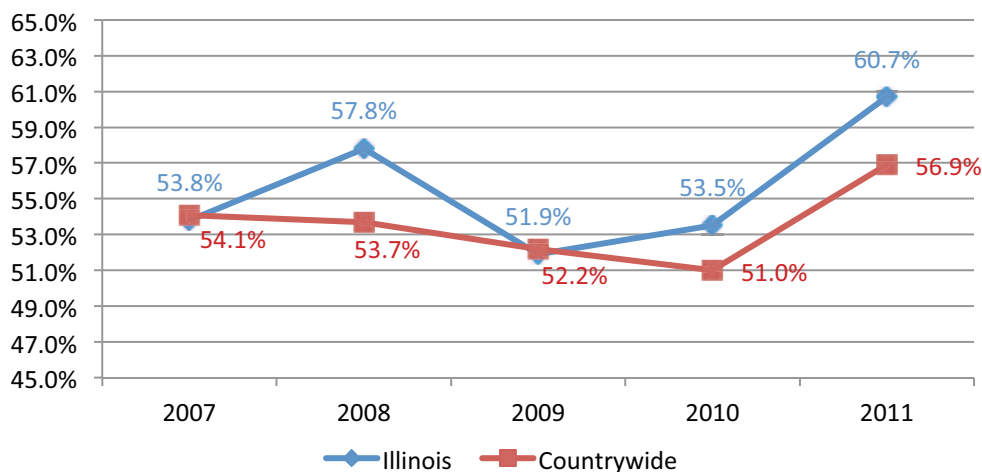
Commercial Auto Liability (\$000 omitted)	Illinois*	Countrywide**
Direct written premiums	678,010	14,486,263
Direct earned premiums	672,545	14,372,455
Expenses (% premium)		
Incurred losses	60.7%	56.9%
Def. & cost cont. exp. Incurred	7.3%	5.7%
Comm./brokerage	14.9%	14.6%
Taxes, licenses & fees	1.6%	2.7%

\* NAIC State Data Network, 2011 Illinois State Page Exhibit

\*\* NAIC State Data Network 2011 Insurance Expense Exhibit Part III

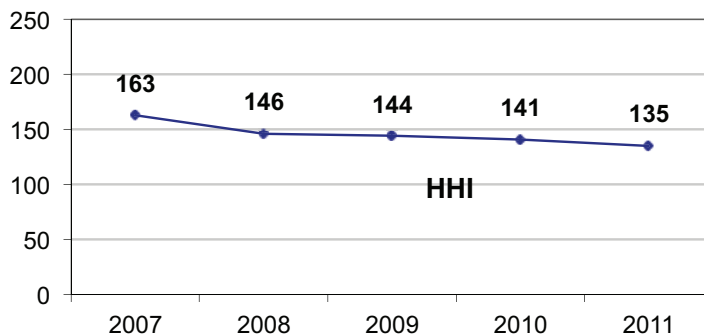
As reported with auto physical damage coverage and homeowner coverages, the commercial auto liability markets experienced a general increase in 2011. The Illinois market experienced an increase of 7.2 percent compared to a 5.9 percent increase countrywide during 2011. The overall increase in loss ratios is generally contributed to a significant increase in catastrophic losses, specifically violent spring storms in the Midwest and Southeast during 2011.

### Commercial Auto Liability Losses as a percent of Earned Premiums (2007 - 2011)



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. Based on these results the system for cost containment appears to be appropriate for Illinois consumers in this market.

### Illinois Commercial Auto Liability Insurance Market Concentration



The following table identifies the top ten writers of commercial automobile liability insurance in Illinois based on written premium in 2011. In summary, the ten companies identified wrote a total of approximately 187.5 million dollars in premium and combined for a total of 27.6 percent of the total Illinois market share in 2011.

### Top 10 Commercial Automobile Liability Insurers in Illinois

<i>Company</i>	<i>2011 Written Premium</i>	<i>2010 Written Premium</i>	<i>2011 Market Share</i>	<i>2010 Market Share</i>	<i>2011 Loss Ratio</i>	<i>2010 Loss Ratio</i>
Great West Casualty Co	27,992,529	27,214,809	4.1%	4.1%	68.0%	68.4%
Transguard Ins Co of America Inc	21,079,806	20,704,612	3.1%	3.1%	40.4%	1.4%
National Union Fire Ins Co Of Pitts	20,667,901	12,578,315	3.0%	1.9%	76.1%	11.7%
Cincinnati Ins Co	19,757,964	20,832,513	2.9%	3.1%	51.9%	51.3%
Zurich American Ins Co	19,040,779	24,548,021	2.8%	3.7%	52.4%	37.9%
Pekin Ins Co	17,887,491	17,571,876	2.6%	2.6%	54.6%	41.6%
Northland Ins Co	17,488,611	17,931,081	2.6%	2.7%	67.8%	61.9%
Acuity A Mutual Ins Co	16,692,166	15,900,024	2.5%	2.4%	60.9%	30.4%
National Specialty Ins Co	14,618,112	4,920,412	2.2%	0.74%	130.5%	50.5%
Country Mutual Ins Co	12,307,665	12,111,012	1.8%	1.2%	70.3%	74.3%

Pursuant to Part 4203, the Department collects data for classes of commercial automobile liability insurance in several specific areas: Trucks, Tractors, Trailers and Taxicabs & Public Livery. The market share data below represents the percent of overall premium for each group during 2011.

<b>Truck Tractor Trailer</b>	<b>Market Share</b>
Transguard Ins Co of America Inc	5.9%
The Cincinnati Insurance Company	5.3%
American Service Insurance Company Inc	4.4%
National Specialty Insurance Company	4.4%
Northland Insurance Company	4.0%
Artisan and Truckers Casualty Company	3.5%
Great West Casualty Company	3.1%
Acuity A Mutual Insurance Company	3.1%
Canal Insurance Company	2.6%
First Chicago Insurance Company	2.5%

<b>Taxi / Limousine</b>	<b>Market Share</b>
Ullico Casualty Company	33.9%
Starnet Insurance Company	21.3%
American Service Insurance Company Inc	12.7%
Lancer Insurance Company	6.8%
Rockford Mutual Insurance Company	4.2%
Allied Property & Casualty Ins Co	4.0%
Sentry Select Insurance Company	2.9%
Selective Insurance Company of SC	2.6%
AMCO Insurance Company	1.9%
Sentinel Insurance Company Ltd	1.5%

## MEDICAL MALPRACTICE LIABILITY

The following table compares underwriting results for medical malpractice liability coverage written in Illinois with that written countrywide during 2011. The reduction in written premium within the medical malpractice market experienced over the last several years continued in 2011. The Illinois market experienced a reduction in written premium of 21.2 million dollars or 4.5 percent. Nationally, the reduction was 35.9 million or less than 1 percent difference from 2010.

### Medical Malpractice Liability Underwriting Results (2011)

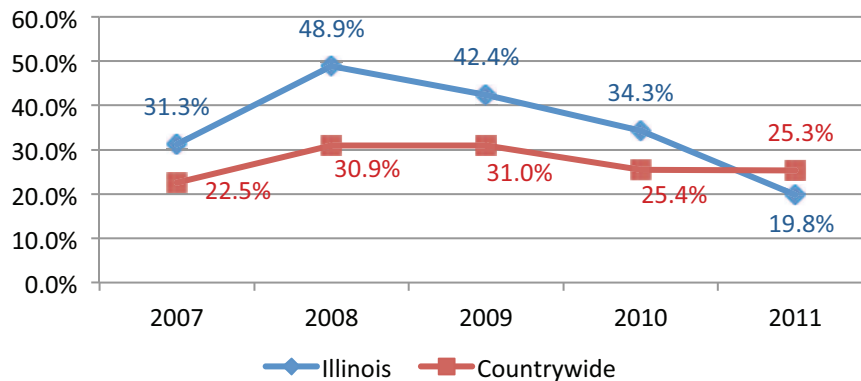
Medical Malpractice Liability (\$000 omitted)	Illinois*	Countrywide**
Direct written premiums	449,880	4,261,504
Direct earned premiums	450,708	4,238,927
Expenses (% premium)		
Incurred losses	19.8%	25.3%
Def. & cost cont. exp. Incurred	24.6%	17.2%
Comm./brokerage	8.2%	9.7%
Taxes, licenses & fees	14.6%	1.9%

\* NAIC State Data Network, 2011 Illinois State Page Exhibit

\*\* NAIC State Data Network 2011 Insurance Expense Exhibit Part III

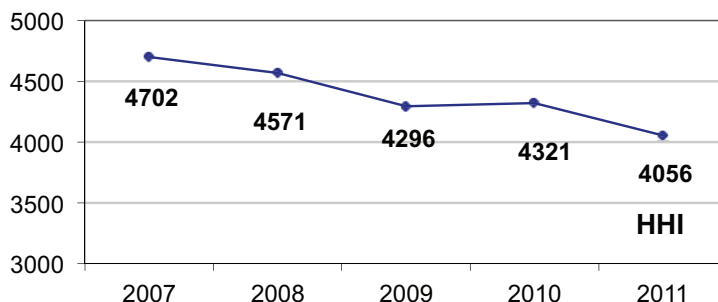
As indicated below, the loss ratio for the medical malpractice market continues to improve both nationally and within Illinois. It should be noted that the loss ratio for the Illinois market decreased by 14.5 percent compared to a national reduction of only .10 percent during 2011.

### Medical Malpractice Liability Losses as a Percent of Earned Premiums (2007 - 2011)



The following graph highlights the market concentration for medical malpractice carriers in Illinois between 2007 and 2011. Consistent with most states, the largest writer of medical malpractice insurance in Illinois remains a physician-affiliated company. In Illinois that provider is ISMIE Mutual Insurance Company, which wrote 62.9 percent of the medical malpractice coverage in 2011. The second largest medical malpractice insurer, by direct written premium, was Medical Protective Company, which wrote 6.0 percent of the Illinois market. As reflected below, the Illinois medical malpractice market remains a highly concentrated market.

### Illinois Medical Malpractice Liability Insurance Market Concentration



The following table identifies the top ten writers of medical malpractice insurance in Illinois based on written premium during 2011. In summary, the ten companies identified wrote a total of approximately 399 million dollars in premium and combined for a total of 88.6 percent of the total Illinois market share in 2011.

### Top 10 Medical Malpractice Insurers in Illinois

<i>Company</i>	<i>2011 Written Premium</i>	<i>2010 Written Premium</i>	<i>2011 Market Share</i>	<i>2010 Market Share</i>	<i>2011 Loss Ratio</i>	<i>2010 Loss Ratio</i>
ISMIE Mutual Ins Co	287,171,502	305,498,239	62.9%	64.9%	17.2%	41.6%
Medical Protective Co	24,612,683	28,011,567	6.0%	6.0%	40.6%	50.0%
Doctors Co An Inter-Insurance Exchange	7,641,477	2,246,836	3.9%	0.5%	(21.7%)	40.4%
ProAssurance Casualty Co	16,026,109	16,503,749	3.5%	3.5%	(17.7%)	(4.5%)
American Physicians Assurance Corp.	24,708,608	32,279,586	3.3%	6.9%	32.3%	8.0%
Medical Alliance Ins Co	11,187,779	11,010,845	2.5%	2.3%	35.0%	53.1%
Preferred Professional Ins Co	7,882,709	4,203,482	1.9%	0.9%	62.7%	20.6%
Columbia Casualty Co	7,865,345	7,949,122	1.7%	1.7%	50.1%	41.7%
American Casualty Co Of Reading PA	6,602,925	6,606,398	1.5%	1.4%	20.7%	30.2%
Podiatry Ins Co Of America	5,611,193	5,984,812	1.4%	1.3%	46.7%	114.2%

Pursuant to Part 4203, the Department collects data for a number of various medical malpractice coverages. The following data reflects the top ten companies by market share based on the specific coverage type indicated.

<b>Medical / Surgery</b>	<b>Market Share</b>
ISMIE Mutual Insurance Company	72.3%
The Doctors' Company	7.0%
The Medical Protective Company	6.4%
Proassurance Casualty Company	3.9%
Preferred Professional Insurance Company	2.5%
Medical Alliance Insurance Company	1.9%
OMS National Insurance Company, RRG	1.2%
Professional Solutions Insurance Company	1.1%
First Professionals Ins Co Inc	1.0%
Fortress Insurance Company	0.7%

<b>Medical/Non-surgery</b>	<b>Market Share</b>
ISMIE Mutual Insurance Company	68.3%
Medical Alliance Insurance Company	20.0%
The Doctors' Company	4.3%
The Medical Protective Company	3.9%
Proassurance Casualty Company	2.6%
Professional Solutions Insurance Company	0.3%
First Professionals Ins Co Inc	0.2%
Valiant Insurance Company	0.2%
Interstate Fire & Casualty Company	0.1%

<b>Other / Not classified</b>	<b>Market Share</b>
ISMIE Mutual Insurance Company	77.8%
The Medical Protective Company	7.6%
Proassurance Casualty Company	3.7%
Medical Alliance Insurance Company	2.7%
Preferred Professional Insurance Company	2.3%
Professional Solutions Insurance Company	2.2%
Darwin National Assurance Company	1.5%
National Union Fire Insurance Co of Pittsburg	1.0%
The Dentists Insurance Company	0.4%
Medical Liability Alliance	0.3%



## OTHER LIABILITY

The following table compares underwriting results for other liability written in Illinois with that written countrywide during 2011. Written premiums for other liability coverage in Illinois experienced an increase of over 150 million dollars or 8.7 percent during 2011. Nationally, written premiums for the market increased by 1.2 billion, a 3.6 percent increase from 2010.

### Other Liability Underwriting Results (2011)

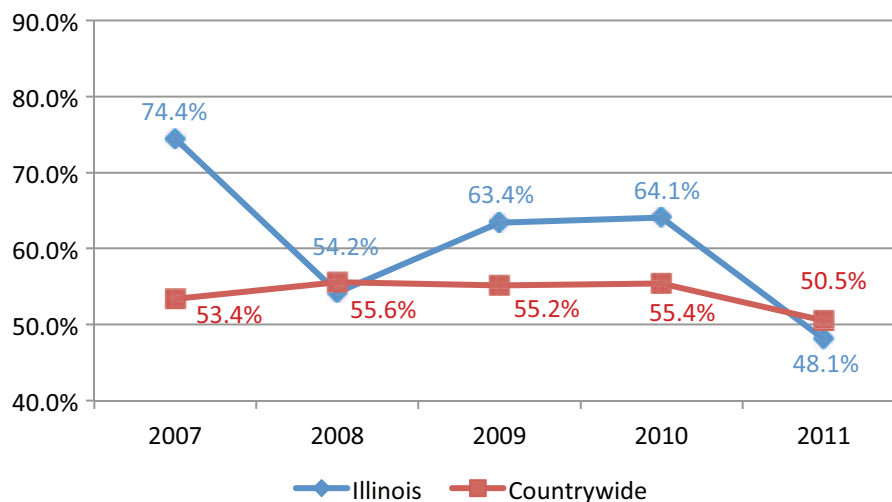
Other Liability (\$000 omitted)	Illinois*	Countrywide**
Direct written premiums	1,927,054	35,720,780
Direct earned premiums	1,968,336	35,603,555
Expenses (% premium)		
Incurring losses	48.1%	50.5%
Def. & cost cont. exp. Incurred	10.7%	12.2%
Comm./brokerage	11.7%	12.7%
Taxes, licenses & fees	1.6%	2.2%

\* NAIC State Data Network, 2011 Illinois State Page Exhibit

\*\* NAIC State Data Network 2011 Insurance Expense Exhibit Part III

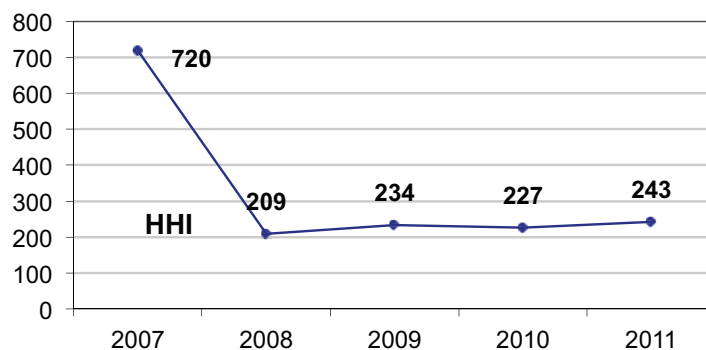
As illustrated in the following chart the loss ratio for other liability insurance experienced a decrease in both the Illinois market and countrywide. The loss ratio for the market decreased by 16 percent in Illinois compared to a 4.9 percent nationally.

### Other Liability Losses as a percent of Earned Premiums (2007 - 2011)



As with all other lines addressed in this report, the Department has determined the HHI for the other liability market available to Illinois consumers. The following graph confirms that the market continues to be very competitive and that the current market regulation systems related to this line of insurance appear to remain appropriate for Illinois consumers.

### Illinois Other Liability Insurance Market Concentration



The following table identifies the top ten writers of other liability insurance in Illinois based on written premium in 2011. In summary, the ten companies participating in the other liability market wrote a total of approximately 768 million dollars in premium and combined for a total of 40 percent of the total Illinois market share in 2011.

### Top 10 Other Liability Insurers in Illinois

<i>Company</i>	<i>2011 Written Premium</i>	<i>2010 Written Premium</i>	<i>2011 Market Share</i>	<i>2010 Market Share</i>	<i>2011 Loss Ratio</i>	<i>2010 Loss Ratio</i>
Continental Casualty Co	171,203,578	82,857,159	8.9%	4.7%	14.3%	30.8%
Federal Ins Co	117,957,614	125,729,625	6.1%	7.1%	19.6%	25.8%
Illinois National Ins Co	103,502,241	128,794,833	5.4%	7.3%	66.6%	105.5%
National Union Fire Ins Co Of Pitts	81,215,140	50,010,774	4.2%	2.8%	(28.3%)	243.6%
Zurich American Ins Co	65,150,272	82,200,818	3.4%	4.6%	106.1%	62.3%
State Farm Fire & Casualty Co	58,271,901	59,566,123	3.0%	3.4%	22.9%	39.6%
Ace American Ins Co	51,774,589	47,292,081	2.7%	2.7%	52.7%	95.7%
Underwriters At Lloyds London	50,345,421	46,846,100	2.6%	2.6%	46.1%	38.1%
Cincinnati Ins Co	34,701,081	35,977,867	1.8%	2.0%	24.9%	24.1%
Travelers Casualty & Surety Co Of America	33,846,294	26,090,344	1.8%	1.5%	48.1%	1.3%

Pursuant to Part 4203, the Department collects data for a number of various coverage classes within the other liability line of insurance. The following data reflects the top ten companies by market share based on the specific coverage type indicated.

<b>Liquor Liability</b>	<b>Market Share</b>
Illinois Casualty Co A Mutual Co	25.0%
Underwriters At Lloyds London	15.4%
Society Ins	14.5%
Badger Mutual Ins Co	10.1%
US Ins Co of America	9.7%
Founders Ins Co	6.3%
Capitol Indemnity Corp	2.3%
North Pointe Ins Co	1.6%
Specialty Risk of America	1.5%
RSUI Indemnity Co	1.2%

<b>Lawyers Professional Liability</b>	<b>Market Share</b>
Continental Casualty Co	22.9%
Illinois State Bar Assn Mutual Ins Co	20.4%
Axis Ins Co	20.2%
Chicago Ins Co	8.2%
Underwriters At Lloyds London	6.6%
Liberty Ins Underwriters Inc	5.9%
American Zurich Ins Co	2.6%
Great Divide Ins Co	2.3%
AXIS Surplus Ins Co	2.2%
Interstate Fire & Casualty Co	1.7%

<b>Commercial Day Care Liability</b>	<b>Market Share</b>
West Bend Mutual Ins Co	45.2%
Riverport Ins Co	11.5%
Capitol Indemnity Corp	10.5%
Philadelphia Indemnity Ins Co	9.1%
Church Mutual Ins Co	4.9%
Markel Ins Co	4.1%
Cincinnati Ins Co	2.7%
Guideone Mutual Ins Co	2.0%
Brotherhood Mutual Ins Co	1.8%
Stonington Ins Co	1.7%

## WORKERS' COMPENSATION INSURANCE

The following table compares underwriting results for workers' compensation coverage written in Illinois with that written countrywide during 2011. The workers' compensation line also experienced an increase in written premium during 2011. The Illinois market reported an increase of over 119 million or approximately 5.5 percent increase during 2011. Nationally, the increase was approximately 2.6 billion or 9.3 percent.

### Workers' Compensation Insurance Underwriting Results (2011)

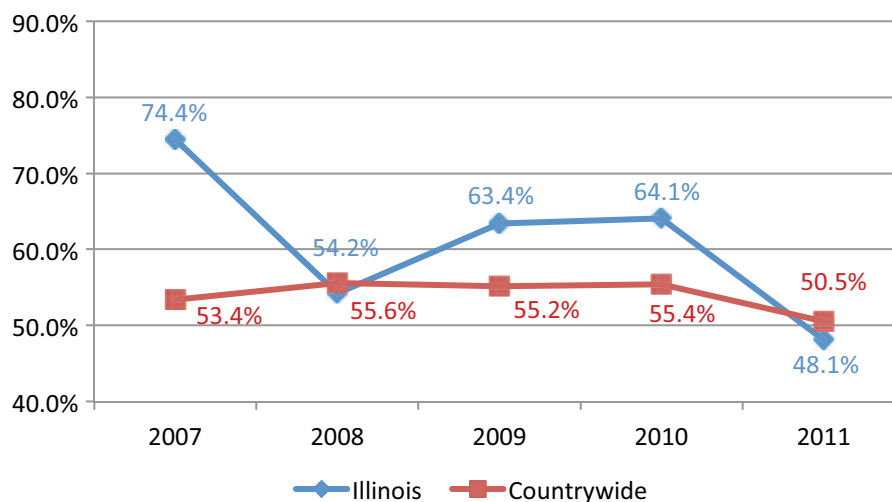
Other Liability (\$000 omitted)	Illinois*	Countrywide**
Direct written premiums	1,927,054	35,720,780
Direct earned premiums	1,968,336	35,603,555
Expenses (% premium)		
Incurred losses	48.1%	50.5%
Def. & cost cont. exp. Incurred	10.7%	12.2%
Comm./brokerage	11.7%	12.7%
Taxes, licenses & fees	1.6%	2.2%

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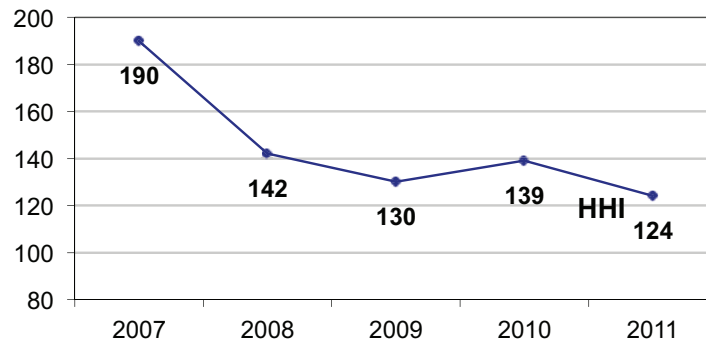
As illustrated below, the loss ratio related to workers' compensation activity in Illinois continues to remain higher than the national average. It should however be noted that the difference continued to narrow during 2011 to a difference of only 5.2 percent between the Illinois and national loss ratio in 2011.

### Workers' Compensation Losses as a percent of Earned Premiums (2007 - 2011)



As with all other lines addressed in this report, the Department has determined the HHI for the workers' compensation market available to Illinois consumers. Based on available data, it appears the Illinois workers' compensation market continues to contain sufficient insurers to maintain a competitive market for Illinois employers.

### Illinois Workers Compensation Insurance Market Concentration



The following table identifies the top ten writers of workers' compensation insurance in Illinois based on written premium in 2011. In summary, the ten companies identified wrote a total of approximately 563 million dollars in premium and combined for a total of 24.6 percent of the total Illinois workers' compensation market in 2011.

### Top 10 Workers' Compensation Insurers in Illinois

Company	2011 Written Premium	2010 Written Premium	2011 Market Share	2010 Market Share	2011 Loss Ratio	2010 Loss Ratio
Zurich American Ins Co	103,056,468	95,912,769	4.5%	4.4%	62.2%	111.9%
Travelers Prop Casualty Co Of America	82,259,877	46,724,313	3.6%	2.2%	104.4%	94.9%
Illinois National Ins Co	71,693,087	95,912,769	3.1%	5.0%	78.6%	103.9%
Country Mutual Ins Co	48,551,584	43,337,523	2.1%	2.0%	93.0%	73.1%
Acuity A Mutual Ins Co	44,750,648	38,629,945	2.0%	1.8%	83.9%	92.7%
Twin City Fire Ins Co	44,716,844	45,854,021	2.0%	2.1%	52.0%	6.5%
Pekin Ins Co	43,195,879	38,319,206	1.9%	1.8%	59.4%	101.3%
Technology Ins Co Inc	42,235,736	40,942,666	1.8%	1.9%	94.2%	64.3%
Commerce & Industry Ins Co	42,003,078	28,634,924	1.8%	1.3%	(103.1%)	158.8%
American Zurich Ins Co	40,887,235	47,390,829	1.8%	2.2%	77.5%	99.5%

## SECTION 3: RESIDUAL MARKET MECHANISMS

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

### PROPERTY

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

Fire and homeowners' insurance may be placed directly through the Illinois FAIR Plan. Both personal and commercial insurance is available to consumers. 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 and only a very small percentage of consumers obtain coverage through the FAIR Plan. In addition, Illinois consumers are not at a coverage disadvantage when they buy insurance from the FAIR Plan, as is the case in many other states. In other states, residual market programs typically only offer dwelling fire or basic homeowners' policies. Illinois has one of the most progressive plans in the nation. Through the FAIR Plan, Illinois consumers can buy virtually the same coverages that are available in the voluntary marketplace, including guaranteed replacement cost, sewer back-up, earthquake, and building ordinance and law endorsements.

The following table summarizes the amount of dwelling and homeowner premium written by the FAIR Plan in Illinois from 2007 through 2011. As reflected in the data, the consistently low market share reflects a very healthy and competitive primary insurance market.

#### Written Premiums for Illinois FAIR Plan (2007-2011)

	Amount of Written Premiums	As % of Total Written Premiums
2007	\$6,047,739	0.23%
2008	\$5,258,275	0.19%
2009	\$5,193,870	0.20%
2010	\$5,542,885	0.20%
2011	\$6,194,487	0.22%

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. Commercial automobile risks are placed through servicing companies. 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 market share from 2007 through 2010 (latest data year available) for the Illinois Automobile Insurance Plan compared to nationwide data. The percent of written car-years is derived by dividing the number of written car-years insured through the residual market by the total number of written car-years insured through the voluntary market.

As indicated by the data, a comparison of the Illinois market share to the nationwide ratio reinforces the fact that the voluntary auto insurance market in Illinois is extremely effective.

#### Percent of Automobiles in the Illinois Assigned Risk Plan and the United States Composite Automobile Residual Market (2007-2010)

	2007	2008	2009	2010
Illinois	.02%	.01%	.01%	.01%
Nationwide	1.00%	.89%	.87%	.94%

Source: AIPSO Facts 2012/2013 (based on liability car-years)

## 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 Illinois workers' compensation premiums written through the Pool between 2007 and 2011. As reflected below, based on premiums written through the Pool, the Illinois workers' compensation market continues to remain competitive.

#### Percent of Illinois Workers' Compensation Written Through the Pool (2007-2011)

	2007	2008	2009	2010	2011
Percent of Total	4.0%	3.7%	2.8%	2.6%	2.7%

Source: National Council on Compensation Insurance (NCCI)

All insurers who write workers' compensation insurance are assessed a fee to fund the assigned risk plan. The Take-Out Program allows each insurer who removes an employer insured through the Plan to be eligible for a credit against their assessed fee. The following table compares total credits during 2010 and 2011.

One factor contributing to the recent reduction of credits is the decrease in amount of coverage placed through the pool. As more coverage is placed in the voluntary market, the Assigned Risk Plan has less coverage available for the Take-Out Program. As indicated by these findings, the workers' compensation market continues to remain competitive at this time.

### Illinois Take-Out Credit Results in 2010 and 2011

Year	Total Number of Policies Approved	Approved Credit
2010	4,797	\$21,047,254
2011	3,777	\$16,982,861

Source: National Council on Compensation Insurance (NCCI)

The following table ranks the top ten employment classes by the amount of premium written through the Assigned Risk Plan. The four employment class codes bolded in the following chart are new to this list in 2011

### Illinois Residual Market Top Ten Classification Codes by Premium Volume for 2011

Rank	Code	Description	Total State Premium	% of Premium
1	7228	Trucking-Local Hauling Only-& Drivers	\$3,413,472	5.60%
2	5645	Carpentry-Detached One or two Family Dwellings	\$3,114,371	5.10%
3	5551	Roofing-All Kinds & Drivers	\$2,006,865	3.30%
4	<b>5037</b>	<b>Painting: Metal Structures-over Two Stories in Height &amp; Drivers</b>	\$1,915,172	3.10%
5	7711	Firefighters & Drivers – Volunteer	\$1,790,549	2.90%
6	8835	Nursing-Home Health Public And Traveling-All Employees	\$1,564,492	2.60%
7	<b>7705</b>	<b>Ambulance Service Company And EMS Providers</b>	\$1,413,351	2.30%
8	5474	Painting or Paperhanging NOC & Shop Operations	\$1,307,734	2.20%
9	<b>9014</b>	<b>Janitorial Services By Contactors-No Window Cleaning Above Ground Level &amp; Drivers</b>	\$1,209,150	2.00%
10	<b>7229</b>	<b>Truck-Long Distance Hauling &amp; Drivers</b>	\$1,180,959	1.90%

Source: National Council on Compensation Insurance (NCCI)



## 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 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. Thus, it is the producer and not the Department who must determine the company's financial stability and standards of management prior to submitting the risk.

The following table outlines the number of policies written in Illinois from 2007 through 2011 by surplus lines producers for homeowners', private passenger auto liability and physical damage, commercial auto liability, medical malpractice, and other liability coverage. The dramatic increase in policies written in the surplus lines market reported in 2009 can be linked directly to a new automobile liability product providing indemnity coverages not normally provided by an automobile liability policy. In 2009, the number of policies written in the surplus lines market increased by 37.9 percent but the overall amount of written premium actually decreased by 7 percent during the same period. Since 2009, the market has stabilized in regards to policy count as well as premium.

As indicated above, the Department has little regulatory authority over this market. The ability to determine the competitiveness and health of the surplus lines market continues to be difficult to determine by the Department at this time.

### Surplus Lines - Number of primary and excess policies written in Illinois (2007 - 2011)

Line of Business	2007 Illinois Policy Count	2008 Illinois Policy Count	2009 Illinois Policy Count	2010 Illinois Policy Count	2011 Illinois Policy Count
Homeowners'	357	385	644	1,049	2,077
PPA Liability	157	129	22,572	19,353	17,991
PPA Physical Damage	7,049	4,348	5,865	4,491	3,007
Commercial Auto Liability	121	149	166	277	278
Medical Malpractice	1,160	1,084	979	1,134	1,429
Other Liability	29,001	26,414	26,157	26,255	26,620
Grand Total -all policies-	67,738	62,622	86,378	85,143	84,320

Source: Surplus Lines Association of Illinois

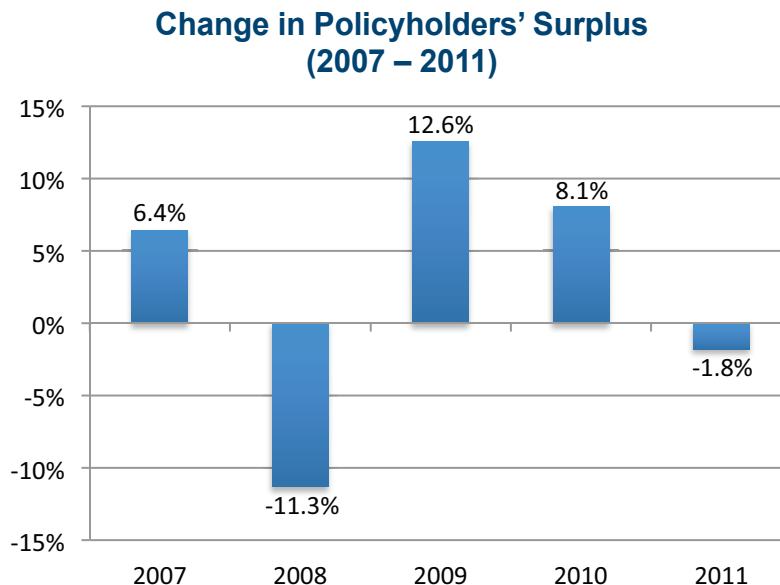
## SECTION 4: OVERALL MARKET PROFITABILITY & FINANCIAL REGULATION

Businesses that provide a financial service must be financially sound. An insurance contract has little value to the insured if there is no guarantee that the insurance company will have the money to pay claims when needed. In determining whether the overall marketplace is viable, the Department has considered a number of 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 given month, if expenses exceed income they must be paid from reserve funds. If the trend continues, reserve funds run out causing the business to collapse. Therefore, it is imperative that insurance companies manage income and expenses to assure profitability and survival. When the majority of insurers in the market are competitive and profitable, the market is considered to be financially strong. Overall, the following measurements indicate a stable market. However, it should be noted that elevated losses during the period resulted in downward pressure on several individual statistics.

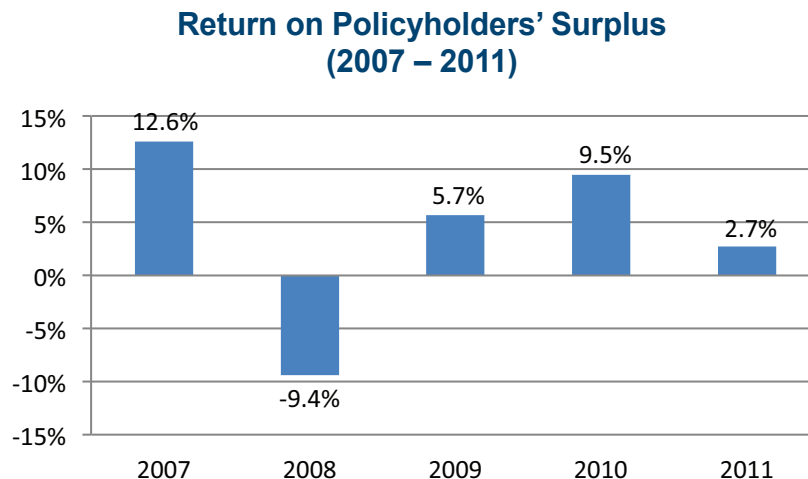
One measure of overall profitability is change in policyholders' surplus. This ratio measures a company's ability to increase policyholders' security. Policyholders' surplus is made up of: 1) underwriting gains or losses; 2) investment gains or losses; and 3) net contributed capital and other surplus changes. The following chart summarizes the change in policyholders' surplus for the Illinois-licensed property/casualty industry as a whole over the past five years.



Source: NAIC State Data Network

Another measure of overall profitability is return on policyholders' surplus. This 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 policyholder surplus is determined as the sum of the net income after dividends, taxes, and unrealized capital gains divided by the average of the current year and prior year's policyholders' surplus.

The following chart summarizes the aggregate return on policyholders' surplus from 2007 through 2011 for the overall Illinois-licensed property / casualty industry. As reflected below, the dramatic decreases experienced during 2008 have all but been reversed over the past three years.



Source: NAIC State Data Network

The following table provides a summary of income from investments, net income, unrealized capital gains/losses and policyholders' surplus from 2007 to 2011 for all property / casualty insurers licensed in Illinois. As referenced above, the increase in losses during 2011 should be noted. However, it appears the overall market remains stable.

**Net Investment Income Earned, Net Income,  
Unrealized Capital Gains/Losses and Policyholders' Surplus (in millions)**

	2007	2008	2009	2010	2011
Net Investment gain	\$59,558	\$32,268	\$36,798	\$54,172	\$51,062
Net Income	56,685	6,578	28,520	38,722	\$19,6461
Unrealized Capital Gains/Losses	8,131	(53,876)	28,925	13,800	(\$3,919)
Policyholders' Surplus	531,200	470,670	529,402	572,767	\$562,469

Source: NAIC State Data Network

## UNDERWRITING EXPERIENCE

The following table identifies the aggregate underwriting gain/loss for Illinois-licensed insurers from 2007 - 2011. As reflected below, the increase in losses and related expenses were the main force responsible for the posting of higher net underwriting losses.

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

	2007	2008	2009	2010	2011
Premiums earned	\$362,387	\$361,832	\$348,552	\$345,602	\$354,835
Losses incurred	205,225	241,197	211,845	212,975	239,896
Loss expenses incurred	42,990	41,872	43,006	43,075	43,163
Other underwriting expenses Incurred	98,687	98,441	96,373	97,794	99,623
Dividends to policyholders	<u>1,359</u>	<u>1,146</u>	<u>1,375</u>	<u>1,432</u>	<u>1,196</u>
Net underwriting gain/loss	<u><b>14,126</b></u>	<u><b>(\$20,824)</b></u>	<u><b>(\$4,047)</b></u>	<u><b>(\$9,674)</b></u>	<u><b>(\$29,043)</b></u>

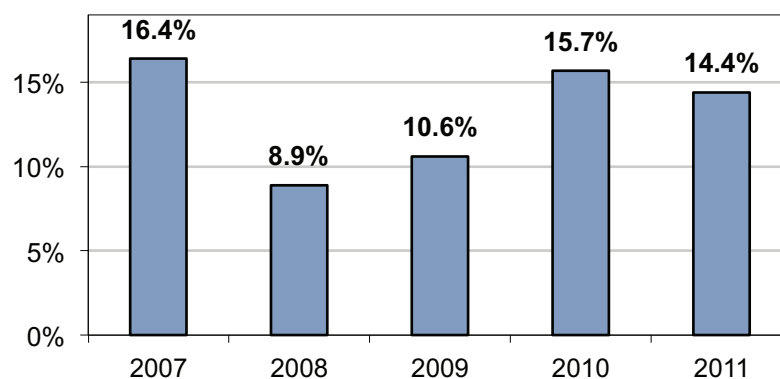
Source: NAIC State Data Network

## INVESTMENT INCOME

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

The following chart shows the net investment income ratio for Illinois-licensed property/casualty insurers during the last five-year period. This ratio indicates the investment income component of overall profitability.

### Net Investment Income Ratio (2007 – 2011)



Source: NAIC State Data Network

## **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 trained 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 with identified 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.

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Appendix A - F

## APPENDIX A

### Consolidated Assets of Illinois-licensed Property/Casualty Insurers for the year ending December 31, 2011

	<b>ASSETS</b>	<b>Assets Current Year</b>	<b>Non-Admitted Assets Current Year</b>	<b>Net Admitted Assets Current Year</b>	<b>Not Admitted Assets prior Year</b>
1	Bonds	684,773,460,821	108,447,861	684,665,012,960	685,755,937,449
2.1	Preferred stocks	10,535,432,395	63,513,939	10,471,918,456	16,126,873,284
2.2	Common stocks	329,942,448,133	3,102,828,345	326,839,619,789	304,738,578,786
3.1	First liens - mortgage loans on real estate	4,089,723,157	383,853	4,089,339,304	3,385,132,559
3.2	Other than first liens - mortgage loans on real estate	129,199,333	-	129,199,333	211,604,903
4.1	Properties occupied by the company	6,863,877,672	11,307,000	6,852,570,673	7,011,726,877
4.2	Properties held for the production of income	1,060,977,199	10,679,780	1,050,297,419	939,689,508
4.3	Properties held for sale	214,377,847	279,975	214,097,872	138,725,445
5	Cash, cash equivalents and short-term investments	49,858,574,815	22,138,646	49,836,436,169	64,003,939,906
6	Contract loans including premium notes	1,623,655	1,623,655	-	-
7	Derivatives	472,314,174	-	472,314,174	521,858,541
8	Other invested assets	99,940,765,061	1,774,296,337	98,166,468,727	98,289,402,086
9	Receivables for securities	1,399,040,263	115,691,325	1,283,348,938	4,325,599,824
10	Securities lending reinvested collateral assets	2,078,859,824	12,359,041	2,066,500,783	4,089,943,554
11	Aggregate write-ins for invested assets	6,358,751,946	3,027,220,493	3,331,531,453	3,096,900,483
12	Subtotals, cash and invested assets	1,197,719,426,301	8,250,770,250	1,189,468,656,052	1,192,635,913,187
13	Title plants less charged off	-	-	-	-
14	Investment income due and accrued	8,108,517,387	2,945,602	8,105,571,784	8,687,018,929
15.1	Uncollected premiums and agents' balances in the course of collection	36,864,009,442	1,862,087,341	35,001,922,095	31,179,114,001
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	63,646,180,579	168,872,475	63,477,308,097	59,079,525,640
15.3	Accrued retrospective premiums	6,348,556,778	292,608,448	6,055,948,324	6,730,627,047
16.1	Amounts recoverable from reinsurers	24,551,132,180	8,340,795	24,542,791,385	21,154,794,942
16.2	Funds held by or deposited with reinsured companies	5,589,361,838	71,312,440	5,518,049,399	5,503,884,031
16.3	Other amounts receivable under reinsurance contracts	1,544,807,541	449,207	1,544,358,334	1,454,326,426
17	Amounts receivable relating to uninsured plans	219,764,008	762,363	219,001,645	131,822,605
18.1	Current federal and foreign income tax recoverable and interest thereon	3,863,666,469	206,714,793	3,656,951,676	2,989,867,852
18.2	Net deferred tax asset	39,800,501,154	15,168,262,630	24,632,238,525	23,044,137,103
19	Guaranty funds receivable or on deposit	251,154,476	6,809,349	244,345,127	380,669,814
20	Electronic data processing equipment and software	3,933,790,408	2,688,842,275	1,244,948,136	1,036,494,665
21	Furniture and equipment, including health care delivery assets	2,081,360,070	2,080,085,008	1,275,062	1,270,535
22	Net adjustment in assets and liabilities due to foreign exchange rates	56,549,317	182,029	56,367,288	28,251,176
23	Receivables from parent, subsidiaries and affiliates	9,124,829,981	544,296,357	8,580,533,624	12,778,172,965
24	Health care (\$1)) and other amounts receivable	12,036,262	9,636,286	2,399,976	1,688,931
25	Aggregate write-ins for other than invested assets	30,038,740,991	15,346,421,949	14,692,319,050	14,828,667,008
26	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts	1,433,754,385,140	46,709,399,590	1,387,044,985,539	1,381,646,246,854
27	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	1,708,069,658	-	1,708,069,658	1,934,716,408
28	<b>Totals</b>	<b>435,462,454,798</b>	<b>46,709,399,590</b>	<b>1,388,753,055,197</b>	<b>1,383,580,963,262</b>

## APPENDIX B

### Consolidated Liabilities, Surplus and Other Funds of Illinois-licensed Property/Casualty Insurers for the year ending December 31, 2011

<b>LIABILITIES, SURPLUS and OTHER FUNDS</b>		<b>Current Year</b>	<b>Prior Year</b>
1	Losses	392,977,996,879	386,306,663,674
2	Reinsurance payable on paid losses and loss adjustment expenses	14,365,192,110	12,705,009,300
3	Loss adjustment expenses	82,196,017,480	82,035,358,305
4	Commissions payable, contingent commissions and other similar charges	4,188,059,370	4,173,088,328
5	Other expenses (excluding taxes, licenses and fees)	21,525,872,127	20,982,044,133
6	Taxes, licenses and fees (excluding federal and foreign income taxes)	4,012,584,475	4,062,084,303
7.1	Current federal and foreign income taxes (including \$(1) on realized capital gains (losses))	2,076,407,734	2,458,404,611
7.2	Net deferred tax liability	10,108,540,137	11,698,956,667
8	Borrowed money \$(1) and interest thereon \$(2)	5,235,533,075	3,723,671,987
9	Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$(1) and including warranty reserves of \$(2))	164,148,485,412	161,482,479,267
10	Advance premium	2,363,840,316	2,328,458,796
11.1	Stockholders (dividends declared and unpaid)	161,835,728	948,434,260
11.2	Policyholders (dividends declared and unpaid)	388,358,931	385,490,223
12	Ceded reinsurance premiums payable (net of ceding commissions)	30,208,291,863	25,968,772,316
13	Funds held by company under reinsurance treaties	23,228,421,338	21,817,417,745
14	Amounts withheld or retained by company for account of others	8,923,865,814	8,241,125,417
15	Remittances and items not allocated	1,063,081,976	1,268,883,658
16	Provision for reinsurance	2,667,972,864	2,869,956,782
17	Net adjustments in assets and liabilities due to foreign exchange rates	86,861,953	63,464,029
18	Drafts outstanding	3,499,972,962	3,288,805,503
19	Payable to parent, subsidiaries and affiliates	8,172,631,516	9,062,210,707
20	Derivatives	456,195,078	476,427,828
21	Payable for securities	2,121,873,806	1,673,479,386
22	Payable for securities lending	2,291,108,695	4,116,300,399
23	Liability for amounts held under uninsured plans	1,075,315	1,086,178
24	Capital notes \$(1) and interest thereon \$(2)	0	0
25	Aggregate write-ins for liabilities	39,813,909,826	38,889,719,385
26	Total liabilities excluding protected cell liabilities	826,283,986,756	811,027,793,212
27	Protected cell liabilities	0	0
28	Total liabilities	826,283,986,756	811,027,793,212
29	Aggregate write-ins for special surplus funds	55,335,522,630	54,429,903,009
30	Common capital stock	4,660,774,871	4,656,510,343
31	Preferred capital stock	1,199,698,579	1,223,011,499
32	Aggregate write-ins for other than special surplus funds	337,466,087	117,862,721
33	Surplus notes	14,625,784,225	15,723,574,336
34	Gross paid in and contributed surplus	210,135,602,458	205,697,733,391
35	Unassigned funds (surplus)	277,516,363,898	292,041,423,038
36.1	(1) Shares common (value included in common capital stock \$(2)) (less treasury stock at cost)	1,327,480,465	1,326,883,874
36.2	(2) Shares preferred (value included in preferred capital stock \$(2)) (less treasury stock at cost)	14,664,154	11,493,457
37	Surplus as regards policyholders	562,469,068,138	572,551,641,012
38	<b>Totals</b>	<b>1,388,753,054,879</b>	<b>1,383,579,434,207</b>



## APPENDIX C

### Consolidated Statement of Income for Illinois-licensed Property/Casualty Insurers for the year ending December 31, 2011

<b>UNDERWRITING INCOME</b>		<b>Current Year</b>	<b>Prior Year</b>
1	Premiums earned	354,835,337,737	345,704,113,107
2	Losses incurred	239,896,241,157	213,027,154,142
3	Loss adjustment expenses incurred	43,162,779,688	43,107,533,481
4	Other underwriting expenses incurred	99,623,260,203	97,797,274,872
5	Aggregate write-ins for underwriting deductions	1,439,657,418	(837,611,254)
6	Total underwriting deductions	384,121,938,462	353,094,351,241
7	Net income of protected cells	-	-
8	<b>Net underwriting gain (loss)</b>	<b>(29,286,600,715)</b>	<b>(7,390,238,145)</b>
<b>INVESTMENT INCOME</b>			
9	Net investment income earned	46,003,130,272	48,101,488,615
10	Net realized capital gains (losses) less capital gains tax	5,058,753,285	6,077,458,474
11	<b>Net investment gain (loss)</b>	<b>51,061,883,558</b>	<b>54,178,947,085</b>
<b>OTHER INCOME</b>			
12	Net gain (loss) from agents' or premium balances charged off	(909,383,072)	(1,033,299,862)
13	Finance and service charges not included in premiums	2,259,059,020	2,236,771,790
14	Aggregate write-ins for miscellaneous income	(87,040,109)	(767,191,006)
15	Total other income	1,262,635,833	436,280,913
16	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	23,037,918,691	47,224,989,854
17	Dividends to policyholders	1,196,230,828	1,433,287,073
18	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	21,841,687,862	45,791,702,788
19	Federal and foreign income taxes incurred	2,200,288,312	7,080,496,515
20	<b>Net income</b>	<b>19,641,399,554</b>	<b>38,711,206,284</b>
<b>CAPITAL and SURPLUS ACCOUNT</b>			
21	Surplus as regards policyholders, December 31 prior year	572,551,641,038	529,784,503,435
22	Net income	19,641,399,554	38,711,206,279
23	Net transfers (to) from protected cell accounts	-	-
24	Change in net unrealized capital gains or (losses) less capital gains tax of \$(1)	(3,918,517,584)	13,801,992,908
25	Change in net unrealized foreign exchange capital gain (loss)	(332,626,723)	213,226,464
26	Change in net deferred income tax	1,007,529,901	(3,629,065,666)
27	Change in nonadmitted assets	(1,425,353,997)	2,781,323,869
28	Change in provision for reinsurance	210,912,555	446,423,385
29	Change in surplus notes	(1,098,297,695)	1,209,309,218
30	Surplus (contributed to) withdrawn from protected cells	1,800,000	-
31	Cumulative effect of changes in accounting principles	(20,444,063)	(3,611,711)
32.1	Capital changes paid in	6,501,504	13,838,738
32.2	Capital changes transferred from surplus (stock dividend)	756,867	45,633,543
32.3	Capital changes transferred to surplus	(2,500,000)	2,608,930
33.1	Surplus adjustments paid in	4,544,249,401	25,116,127,219
33.2	Surplus adjustments transferred to capital (stock dividend)	(35,383,847)	(47,027,689)
33.3	Surplus adjustments transferred from capital	(2,042,088)	(6,634,627)
34	Net remittances from or (to) home office	(45,819,951)	(56,364,035)
35	Dividends to stockholders	(29,117,521,023)	(37,252,528,971)
36	Change in treasury stock	(3,767,288)	(5,868,592)
37	Aggregate write-ins for gains and losses in surplus	506,551,257	1,426,548,341
38	Change in surplus as regards policyholders for the year	(10,082,573,247)	42,767,137,607
39	<b>Surplus as regards policyholders, December 31 current year</b>	<b>562,469,067,797</b>	<b>572,551,641,036</b>

## APPENDIX D

### Consolidated Exhibit of Premiums and Losses in the State of Illinois for All Illinois-licensed Proper/Casualty Insurers during 2011 EXHIBIT OF PREMIUMS AND LOSSES • BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2011

Line of Business	1 Direct Premiums Written	2 Direct Premiums Earned	3 Div. Paid or Credited to Policyholders On Dir. Bus.	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Dir. Def. And Cost Containment Expense Paid	9 Dir. Def. And Cost Containment Expense Incurred	10 Dir. Def. And Cost Containment Expense Unpaid	11 Commission & Brokerage Expenses	12 Taxes, Licenses And Fees
1 Fire	329,842,421	317,977,531	275,538	156,011,059	115,314,594	74,802,259	83,106,648	2,641,965	811,092	3,926,795	35,015,190	7,676,486
2.1 Allied lines	298,487,206	290,134,971	3,131,647	107,582,002	191,589,502	216,999,827	108,332,635	2,646,559	3,468,634	4,729,063	34,630,651	5,166,597
2.2 Multiple peril crop	877,017,561	885,371,134	-	17,038,310	309,305,042	444,981,540	259,665,871	527,666	2,614,016	4,025,194	58,568,930	1,283,751
2.3 Federal flood	26,926,519	28,412,370	-	14,564,295	13,023,092	11,426,202	2,123,793	589,651	578,705	36,149	3,703,877	233,369
3 Farmowners multiple peril	129,926,432	126,474,615	-	51,571,914	120,316,741	121,511,607	40,051,642	1,533,755	1,675,013	4,518,605	19,593,404	1,539,215
4 Homeowners' multiple peril	2,837,046,061	2,787,865,029	3,710,968	1,479,699,363	2,315,289,970	2,382,579,642	831,556,986	37,023,379	34,736,593	62,522,778	363,250,875	35,057,963
5.1 Commercial multiple peril (non-liability portion)	885,108,772	883,597,386	69,165	437,276,198	637,338,294	637,371,033	326,804,264	17,322,139	13,201,924	42,136,624	136,218,051	14,065,744
5.2 Commercial multiple peril (liability portion)	495,868,573	495,843,476	262,601	241,102,278	240,688,405	225,658,473	967,783,970	110,516,731	109,425,887	375,420,237	80,600,223	6,325,763
6 Mortgage guaranty	227,570,779	222,158,032	-	28,246,832	400,597,896	424,964,621	1,201,504,270	3,881,062	(3,720,654)	5,639,190	64,936	3,249,507
8 Ocean marine	71,199,610	66,263,668	14,885	23,385,895	58,738,998	66,334,797	61,707,266	5,259,712	5,121,887	4,961,718	9,784,984	1,676,859
9 Inland marine	491,683,679	493,970,417	524,052	147,911,588	259,376,281	264,549,401	108,282,491	2,746,589	2,570,219	8,044,689	71,915,333	10,597,513
10 Financial guaranty	16,767,483	34,127,819	-	333,803,552	(24,208,850)	356,874,697	385,698,751	1,107,476	1,382,861	1,922,074	-	64,143
11 Medical professional liability	449,876,370	450,766,172	19,851,135	246,028,651	194,042,710	66,380,450	1,352,061,095	100,634,614	113,421,512	502,672,829	38,123,419	6,589,086
12 Earthquake	51,995,129	49,778,949	90,821	25,104,968	228,141	1,166,874	1,884,930	28,865	29,006	46,663	6,314,542	686,461
13 Group accident and health	165,474,184	154,983,918	-	167,858,041	135,156,479	140,884,435	98,559,493	1,678,992	1,968,036	1,352,419	17,613,029	3,790,486
14 Credit A&H (group and individual)	2,599,871	2,634,564	-	1,037,730	528,936	364,167	645,331	72	(1,173)	4,451	365,161	14,545
15.1 Collectively renewable A&H	2,377	1,338	-	12,282	23,070	83,492	107,442	-	-	80	94	1,949
15.2 Non-cancelable A&H	75,604	105,112	-	356,125	-	(33)	32	-	(1)	1	400	751
15.3 Guaranteed renewable A&H	70,274,433	43,164,824	-	419,152,683	57,284,641	75,277,793	122,120,348	12,195	2,413	301,517	4,357,115	300,638
15.4 Non-renewable for stated reasons only	4,544,850	4,795,744	1,870	1,592,134	3,445,212	2,238,686	3,653,246	28,490	9,188	58,450	367,517	(162,908)

**APPENDIX D (continued)**

15.5 Other accident only	547,325	559,201	-	222,856	230,154	204,308	114,556	-	(2,151)	1,914	220,015	10,458
15.6 Medicare Title XVIII exempt from state taxes or fees	-	-	-	-	-	-	-	-	-	-	-	-
15.7 All other A&H	17,024,768	17,186,797	-	1,730,083	13,218,636	14,502,904	4,710,307	3,105	315,705	709,788	3,577,641	365,721
15.8 Federal employees health benefits program premium	-	-	-	-	-	-	-	-	-	-	-	207
16 Workers' compensation	2,287,351,991	2,321,558,471	9,373,413	858,755,140	1,715,976,891	1,732,171,609	6,184,171,153	154,080,259	149,574,418	592,047,976	171,901,488	41,181,277
17.1 Other liability - occurrence	1,107,532,256	1,074,201,133	373,748	248,809,170	616,470,794	395,122,464	4,574,629,747	144,685,573	76,445,377	886,117,500	125,764,610	18,484,329
17.2 Other liability - claims-made	771,630,209	849,015,714	1,646,520	377,717,628	383,260,011	459,516,938	1,782,504,038	106,846,949	113,692,428	408,205,676	93,944,008	12,790,657
17.3 Excess workers' compensation	47,891,597	45,118,714	-	23,127,433	74,219,523	91,227,107	346,032,940	19,235,514	20,131,362	13,367,583	3,414,681	791,673
18 Products liability	83,027,921	82,511,329	(19,787)	34,770,898	89,254,855	37,298,038	728,043,488	55,430,557	61,360,921	295,367,310	10,520,540	1,365,523
19.1 Private passenger auto no-fault (personal injury protection)	56,441	(4,295)	-	14,146	3,029,327	1,940,226	5,804,606	273,080	274,770	252,442	46,606	2,203
19.2 Other private passenger auto liability	3,229,679,779	3,213,409,333	3,593,869	958,743,879	1,905,994,484	1,782,927,458	2,628,382,833	120,205,827	113,200,010	364,100,753	333,632,693	37,264,019
19.3 Commercial auto no-fault (personal injury protection)	7,592	25,525	-	(2,074)	18,518	72,086	429,176	15,415	49,563	98,751	(165)	8,473
19.4 Other commercial auto liability	677,080,991	671,760,815	122,758	269,478,484	418,551,225	402,693,601	1,022,862,385	52,909,947	48,218,748	129,408,611	101,202,842	10,544,837
21.1 Private passenger auto physical damage	2,337,050,138	2,353,341,877	2,838,869	690,814,471	1,586,398,376	1,582,767,138	102,663,472	8,538,724	7,879,209	7,139,105	234,946,220	26,925,173
21.2 Commercial auto physical damage	195,240,709	195,249,857	32,635	84,028,306	129,724,130	127,341,052	20,985,510	2,934,038	2,574,706	3,838,130	28,308,975	3,102,530
22 Aircraft (all perils)	57,839,129	56,909,868	-	23,087,056	24,290,081	29,325,929	540,271,007	8,634,466	11,379,089	73,574,031	7,295,542	1,473,130
23 Fidelity	58,291,811	57,995,509	9	34,326,136	66,418,627	22,806,617	54,279,793	1,611,541	862,962	8,376,185	7,703,680	937,750
24 Surety	174,835,732	183,502,128	-	89,195,555	44,818,200	12,427,637	92,222,003	4,767,585	7,053,948	24,079,426	44,851,295	3,829,024
26 Burglary and theft	10,642,782	9,207,158	6,842	6,008,943	1,128,554	(222,316)	3,294,261	83,627	62,798	880,269	1,632,689	220,153
27 Boiler and machinery	48,988,464	47,417,823	122	25,059,715	28,013,834	22,462,933	11,986,937	553,521	290,483	444,647	5,206,215	1,902,992
28 Credit	76,267,278	74,938,261	-	29,994,065	13,707,882	14,943,171	29,560,914	723,453	850,604	706,827	20,845,731	1,835,970
30 Warranty	752,973,158	890,348,720	-	1,570,007,323	730,104,209	757,204,604	185,090,701	994,938	996,292	30,310	7,101,916	12,748,480
34 Aggregate write-ins for other lines of business	65,394,957	53,746,500	-	26,864,719	25,009,075	28,043,871	51,283,428	87,711	278,223	314,956	10,251,892	1,793,843
<b>35 Totals</b>	<b>19,431,642,937</b>	<b>19,536,427,503</b>	<b>45,901,681</b>	<b>9,251,989,810</b>	<b>12,897,916,514</b>	<b>13,029,227,320</b>	<b>24,324,973,737</b>	<b>970,765,735</b>	<b>902,784,613</b>	<b>3,831,381,726</b>	<b>2,094,856,847</b>	<b>275,736,347</b>

# APPENDIX E

## Consolidated Insurance Expense Exhibit Part III for all Illinois-licensed Property/Casualty Insurers for 2011

### PART III – ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN (\$000's omitted)

	PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS FOR DIRECT BUSINESS WRITTEN	Premiums Written	Premiums Earned	Dividends To Policy holders	Incurred Loss	Defense And Cost Containment Expenses Incurred	Adjustment and Other Expenses Incurred	Unpaid Losses	Defense And Cost Containment Expenses Unpaid	Adjustment and Other Expenses Unpaid	Unearned Premium Reserves	Agents' Balances
1	Fire	8,265,696	8,160,698	16,037	3,946,375	96,791	250,628	3,028,612	149,488	141,750	3,949,697	1,436,927
2.1	Allied lines	6,687,066	6,643,505	13,992	5,253,069	219,588	319,836	3,763,329	160,374	124,262	2,718,632	1,130,831
2.2	Multiple peril crop	11,701,109	11,576,131	-	10,182,864	14,039	109,365	3,328,186	19,478	37,295	956,429	2,188,477
2.3	Federal flood	1,874,306	2,006,101	-	1,375,777	37,332	14,971	503,752	7,744	15,307	1,027,892	105,704
3	Farmowners multiple peril	1,539,861	1,498,414	-	1,199,595	31,938	96,263	487,327	58,551	31,247	759,361	296,382
4	Homeowners' multiple peril	53,005,968	52,002,421	221,867	40,915,408	833,046	4,654,398	14,274,305	1,434,624	2,050,723	28,753,742	9,260,882
5.1	Commercial multiple peril (non-liability portion)	17,173,106	17,044,831	5,337	13,063,411	340,737	987,777	7,494,500	1,116,920	664,524	8,308,071	4,250,809
5.2	Commercial multiple peril (liability portion)	9,450,313	9,442,128	3,607	4,062,200	1,722,026	583,459	16,665,941	6,692,882	1,174,014	4,511,918	2,453,230
6	Mortgage guaranty	4,462,187	4,387,187	-	8,635,843	(48,696)	218,278	17,733,026	79,474	299,931	767,079	225,989
8	Ocean marine	3,764,867	3,782,731	1,827	1,630,240	123,682	135,322	3,329,382	258,942	137,058	1,119,244	794,245
9	Inland marine	12,428,478	12,282,034	9,841	6,352,047	82,867	516,263	3,001,646	144,516	204,132	3,631,442	2,585,442
10	Financial guaranty	904,204	1,843,577	(6)	2,952,271	279,947	11,971	6,524,232	266,350	8,247	8,706,624	45,341
11	Medical professional liability	4,261,504	4,238,927	74,371	1,073,699	728,935	213,789	9,566,226	3,753,555	484,777	2,210,027	829,331
12	Earthquake	1,389,587	1,354,524	3,753	66,234	6,432	9,888	99,821	6,948	7,845	674,218	266,108
13	Group A & H	4,501,433	4,328,382	-	2,700,815	57,462	110,202	1,981,778	33,137	134,760	2,005,026	956,421
14	Credit A & H	204,349	207,287	-	20,125	40	1,596	27,921	512	3,452	47,432	14,388
15	Other A & H	3,543,268	2,940,799	22	2,218,111	64,426	125,019	2,678,278	29,060	156,227	7,924,818	1,933,384
16	Workers' compensation	30,679,943	30,358,401	345,760	20,898,950	2,270,844	1,898,211	98,350,269	9,538,013	4,121,894	10,547,431	7,053,661
17.1	Other liability - occurrence	21,300,863	20,927,096	19,931	10,351,637	2,619,697	998,959	62,742,619	13,008,897	2,895,019	10,613,187	5,044,798
17.2	Other liability - claims-made	13,456,925	13,724,417	2,079	6,534,876	1,659,590	596,523	28,263,163	6,181,360	1,187,543	7,332,023	2,365,021
17.3	Excess workers' compensation	962,992	952,042	-	1,110,584	57,688	65,193	8,619,654	362,444	136,072	391,971	180,256
18	Products liability	2,130,357	2,082,734	96	1,342,071	1,076,649	212,554	11,686,056	4,586,219	731,156	936,963	538,383
19.1	Private passenger auto liability	77,547,410	76,820,250	233,264	53,877,378	3,135,147	7,375,835	78,210,905	8,541,218	6,288,454	23,408,258	13,092,312
19.3	Commercial auto liability	14,486,263	14,372,455	4,596	8,173,871	818,475	854,144	19,229,045	2,364,551	946,207	6,586,923	3,842,832
21.1	Private passenger auto physical damage	48,970,489	48,838,405	179,390	31,694,137	149,731	4,593,614	2,261,336	133,679	1,472,921	14,713,652	8,216,972
21.2	Commercial auto physical damage	4,238,116	4,242,655	693	2,937,366	56,858	323,740	522,368	99,181	70,557	1,896,889	1,097,596
22	Aircraft (all perils)	1,689,107	1,622,660	-	829,206	148,169	67,477	3,348,616	412,575	92,925	836,167	406,233
23	Fidelity	1,129,860	1,111,895	1,509	520,580	18,260	50,683	1,069,651	168,542	50,926	632,774	244,946
24	Surety	4,732,718	4,743,265	39,731	568,069	217,117	140,447	2,561,004	742,056	206,937	2,743,634	853,366
26	Burglary and theft	186,486	167,062	15	39,592	2,454	4,100	70,146	17,645	4,397	102,561	44,130
27	Boiler and machinery	1,203,813	1,179,499	44	437,196	9,383	32,401	479,032	20,861	26,912	538,963	259,719
28	Credit	1,932,018	1,875,518	-	602,397	23,566	48,527	686,376	23,869	22,050	1,219,663	192,336
29	International	36,045	34,349	-	(17,088)	145	9,258	18,379	52	1,042	11,563	12,327
30	Warranty	2,754,048	2,809,005	-	1,925,575	8,055	33,980	320,036	5,719	4,300	5,914,926	210,196
34	Aggregate write-ins for other lines of business	663,478	730,635	-	407,738	7,238	15,348	1,645,804	24,232	36,412	469,408	49,129
35	<b>Total</b>	<b>373,258,230</b>	<b>370,332,065</b>	<b>1,177,761</b>	<b>247,882,241</b>	<b>16,869,696</b>	<b>25,680,010</b>	<b>414,572,732</b>	<b>60,443,659</b>	<b>23,971,284</b>	<b>166,968,657</b>	<b>72,478,096</b>

**APPENDIX E (continued)**

	PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS FOR DIRECT BUSINESS WRITTEN	Commission And Brokerage Expenses Incurred	Taxes, Licenses and Fees Incurred	Other Acquisitions, Field Supervision And Collection Expenses Incurred	General Expenses Incurred	Other Income Less Other Expenses	Pre-tax Profit or Loss Excluding all Investment Gain
1	Fire	902,870	198,793	464,651	707,593	19,512	1,596,458
2.1	Allied lines	647,815	135,304	362,034	521,677	14,381	(815,450)
2.2	Multiple peril crop	605,539	11,610	(47,145)	157,419	(17,463)	524,969
2.3	Federal flood	297,698	37,582	11,743	(4,707)	2,699	238,409
3	Farmowners multiple peril	252,150	32,189	115,513	94,514	7,800	(315,936)
4	Homeowners' multiple peril	6,754,221	1,245,195	4,356,259	2,409,656	123,730	(9,263,907)
5.1	Commercial multiple peril (non-liability portion)	2,752,731	442,413	1,295,241	1,221,530	(66,822)	(3,131,187)
5.2	Commercial multiple peril (liability portion)	1,570,572	212,230	653,686	629,149	(22,872)	(17,645)
6	Mortgage guaranty	1,981	106,376	231,350	585,115	(1,555,028)	(6,898,087)
8	Ocean marine	505,079	50,946	218,905	240,626	(131,464)	744,645
9	Inland marine	1,590,543	311,054	581,609	924,554	(66,493)	1,846,743
10	Financial guaranty	68	20,272	14,204	351,456	(448,063)	(2,234,673)
11	Medical professional liability	413,057	82,506	142,707	440,494	3,500	1,072,869
12	Earthquake	158,168	30,342	95,290	73,595	(18,845)	891,982
13	Group A & H	667,589	97,938	246,956	197,479	(194,963)	54,978
14	Credit A & H	38,989	5,928	9,856	15,888	(3,708)	111,154
15	Other A & H	534,614	28,223	169,207	343,614	(140,685)	(683,120)
16	Workers' compensation	2,503,267	1,460,298	1,806,258	1,995,496	(590,545)	(3,411,219)
17.1	Other liability - occurrence	2,602,347	471,521	1,341,853	1,489,776	(380,897)	650,479
17.2	Other liability - claims-made	1,838,017	302,177	803,187	786,359	(275,680)	925,909
17.3	Excess workers' compensation	81,263	21,197	28,936	83,405	(12,766)	(508,988)
18	Products liability	261,297	43,770	137,948	160,157	109,165	(1,042,642)
19.1	Private passenger auto liability	6,388,764	1,766,611	6,782,669	4,167,858	346,779	(6,560,497)
19.3	Commercial auto liability	2,113,776	382,779	908,347	1,027,463	(93,886)	(4,881)
21.1	Private passenger auto physical damage	4,042,010	1,088,848	4,265,328	2,480,926	135,671	480,083
21.2	Commercial auto physical damage	611,123	113,840	272,240	322,662	(1,487)	(397,340)
22	Aircraft (all perils)	254,315	44,356	72,262	63,396	(52,166)	91,306
23	Fidelity	150,076	27,043	97,864	115,088	(17,395)	113,388
24	Surety	1,124,491	132,049	465,166	417,386	(11,874)	1,626,955
26	Burglary and theft	30,124	4,553	16,014	10,839	(3,139)	56,228
27	Boiler and machinery	93,717	29,126	124,970	140,151	(22,359)	290,152
28	Credit	511,850	47,426	59,741	170,538	8,068	419,539
29	International	949	413	2,247	6,464	(45)	31,916
30	Warranty	95,303	57,203	75,646	149,426	(75,816)	387,992
34	Aggregate write-ins for other lines of business	81,121	22,768	17,421	62,535	59,772	176,244
<b>35</b>	<b>Total</b>	<b>40,477,492</b>	<b>9,064,918</b>	<b>26,200,181</b>	<b>22,559,582</b>	<b>(3,373,395)</b>	<b>(22,953,176)</b>

## APPENDIX F

Consolidated Schedule T for all Illinois-licensed Property/Casualty Insurers for 2011

### SCHEDULE T – EXHIBIT OF PREMIUMS WRITTEN • Allocated by States and Territories

		GROSS PREMIUMS WRITTEN	GROSS PREMIUM EARNED	DIVIDENDS PAID TO POLICY HOLDERS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID	FINANCE CHARGES NOT INCLUDED	DIRECT PREMIUMS WRITTEN FEDERAL
1	Alabama AL	5,155,005,740	5,078,873,665	12,330,884	4,936,107,225	5,583,296,796	5,767,118,732	35,541,844	12,676,663
2	Alaska AK	1,417,522,428	1,409,314,080	3,951,934	576,217,131	615,718,365	1,223,319,681	5,582,058	3,105,194
3	Arizona AZ	6,040,991,022	6,040,348,844	18,848,067	5,422,561,983	4,701,082,132	5,540,979,481	45,556,364	20,159,275
4	Arkansas AR	3,100,632,940	3,077,037,751	4,941,807	2,207,314,936	2,412,146,378	2,686,973,451	18,858,565	7,541,725
5	California CA	39,561,252,515	39,308,386,640	86,317,106	21,589,644,196	22,125,157,795	47,751,954,595	277,463,611	127,717,825
6	Colorado CO	6,888,119,850	6,818,973,668	22,191,060	4,268,326,616	4,186,391,260	5,426,607,843	44,357,643	18,594,206
7	Connecticut CT	5,730,592,215	5,702,227,390	30,187,525	4,276,993,071	4,142,407,604	7,106,555,564	40,292,231	26,087,894
8	Delaware DE	2,031,466,830	2,014,259,102	2,930,857	650,175,357	983,472,683	2,157,284,363	8,679,109	7,615,248
9	Dist. Columbia DC	1,314,624,457	1,309,699,856	3,201,566	922,174,320	888,484,457	1,609,316,303	4,422,400	11,552,057
10	Florida FL	23,101,903,316	23,115,872,291	94,250,334	13,742,237,865	12,980,783,456	23,883,506,642	133,884,939	81,221,677
11	Georgia GA	10,836,301,793	10,725,531,484	32,326,264	7,187,327,134	7,101,680,057	9,518,510,185	71,673,392	26,755,997
12	Hawaii HI	1,276,628,182	1,274,967,297	6,836,953	522,189,819	495,757,542	1,146,408,529	6,128,363	6,937,770
13	Idaho ID	1,325,609,203	1,321,262,013	3,377,506	714,677,622	629,738,615	969,232,376	10,516,980	3,345,032
14	Illinois IL	19,435,116,979	19,538,522,808	45,901,681	12,900,823,765	13,030,014,261	24,331,497,616	92,930,180	69,485,992
15	Indiana IN	7,271,280,324	7,204,993,421	6,258,577	4,313,088,142	4,461,032,540	6,029,474,663	46,151,664	29,070,277
16	Iowa IA	4,778,479,368	4,752,466,681	26,764,740	2,933,461,767	3,120,327,770	3,490,846,096	19,631,027	13,404,859
17	Kansas KS	4,458,827,183	4,294,982,338	10,391,134	3,606,231,737	3,762,685,297	3,037,114,407	19,489,609	9,647,009
18	Kentucky KY	4,340,573,127	4,317,339,098	5,851,297	2,649,183,321	2,641,789,399	4,878,855,301	24,166,690	21,555,362
19	Louisiana LA	6,320,757,242	6,288,233,973	10,998,767	3,400,468,997	3,330,705,020	5,973,239,930	32,865,480	18,892,382
20	Maine ME	1,149,233,847	1,135,258,500	3,956,972	562,433,736	529,673,558	1,038,895,501	9,034,169	5,130,414
21	Maryland MD	7,774,781,010	7,679,390,377	24,803,457	5,183,599,656	5,203,220,280	8,181,487,664	46,817,045	31,332,701
22	Massachusetts MA	6,128,509,424	6,044,548,171	21,937,746	3,643,042,203	3,628,362,013	8,081,743,362	26,892,570	41,714,559
23	Michigan MI	10,902,225,194	10,813,340,185	17,994,180	6,851,759,206	10,313,084,087	26,504,057,190	52,781,007	37,022,641
24	Minnesota MN	7,873,254,469	7,777,777,032	14,252,876	5,079,560,242	4,904,889,545	7,357,585,044	31,504,383	15,706,304
25	Mississippi MS	2,966,698,307	2,946,664,012	5,284,339	1,791,649,347	1,827,144,400	2,526,771,161	19,101,022	11,511,351
26	Missouri MO	7,855,964,464	7,798,979,957	11,055,465	6,766,525,806	7,617,852,596	7,417,490,208	47,232,152	16,408,902
27	Montana MT	1,513,509,726	1,480,893,471	2,770,707	907,325,962	814,013,352	1,014,154,798	7,237,794	3,364,682
28	Nebraska NE	3,414,415,682	3,381,209,990	10,901,268	2,086,499,689	2,262,348,566	2,405,644,360	11,102,273	8,756,510
29	Nevada NV	3,066,233,085	3,123,302,351	7,511,772	2,228,007,031	1,957,142,678	3,523,786,509	21,071,312	15,950,898

**APPENDIX F (continued)**

30	New Hampshire NH	1,366,488,313	1,354,502,812	9,704,034	780,172,564	698,116,524	1,436,768,317	8,724,864	5,471,672
31	New Jersey NJ	10,638,403,893	10,568,967,034	28,317,162	7,138,211,631	7,660,687,677	18,977,436,329	55,298,508	50,705,478
32	New Mexico NM	2,055,656,637	2,039,959,163	6,519,984	1,219,054,875	1,300,178,324	1,836,059,493	13,860,426	5,826,268
33	New York NY	26,577,969,208	26,414,503,445	59,754,488	17,985,268,838	17,309,800,779	43,876,147,488	164,173,377	176,643,922
34	North Carolina NC	9,637,937,702	9,575,522,723	22,632,142	6,912,406,885	7,314,433,138	8,211,687,111	79,544,368	27,872,400
35	North Dakota ND	1,841,272,474	1,827,521,340	1,020,317	1,821,558,459	2,010,896,730	669,077,239	3,464,918	4,672,250
36	Ohio OH	11,361,144,638	11,276,260,438	14,030,003	7,313,548,664	7,103,058,758	9,070,365,681	103,524,101	44,315,859
37	Oklahoma OK	4,615,277,962	4,459,740,541	9,698,075	3,399,772,022	3,424,495,990	3,939,171,754	20,911,017	10,661,127
38	Oregon OR	3,490,989,788	3,469,666,521	10,550,983	1,904,758,873	1,838,537,546	3,205,225,127	23,129,961	12,889,218
39	Pennsylvania PA	16,598,964,483	16,428,990,230	35,049,297	10,595,434,166	10,467,639,500	21,037,156,999	118,860,350	51,860,935
40	Rhode Island RI	1,425,749,343	1,407,206,110	17,564,453	882,158,955	868,903,684	1,473,123,026	9,386,176	7,931,934
41	South Carolina SC	5,588,243,556	5,556,824,445	15,970,683	3,628,402,922	3,768,394,367	4,400,118,684	46,979,345	13,769,405
42	South Dakota SD	1,775,841,507	1,762,705,307	3,565,274	1,130,088,189	1,192,238,367	1,063,885,081	4,546,261	3,286,321
43	Tennessee TN	6,530,290,073	6,395,865,361	11,504,404	5,772,991,194	6,069,658,823	6,563,979,529	37,391,893	21,336,133
44	Texas TX	20,836,478,480	20,514,961,807	117,740,755	13,375,163,591	13,536,660,677	20,232,188,676	94,900,402	171,171,514
45	Utah UT	2,571,614,128	2,562,981,097	4,110,484	1,499,803,625	1,482,730,150	2,147,668,361	17,512,090	6,202,735
46	Vermont VT	654,978,234	652,011,696	2,390,440	382,601,079	415,140,211	734,973,674	4,905,202	4,106,519
47	Virginia VA	9,006,250,289	8,937,923,552	52,172,646	5,896,969,317	6,155,043,564	7,756,645,072	74,831,513	58,378,122
48	Washington WA	7,014,106,733	6,931,744,772	22,347,008	4,020,084,614	3,791,132,318	5,675,882,108	47,885,300	23,042,631
49	West Virginia WV	1,996,145,919	1,979,412,152	2,359,867	1,102,593,501	993,754,363	1,392,992,025	11,372,872	4,397,209
50	Wisconsin WI	7,257,479,757	7,235,954,216	171,703,855	4,469,610,599	4,409,251,677	7,636,723,032	33,295,239	14,646,520
51	Wyoming WY	760,508,629	753,236,546	1,667,424	505,166,019	531,365,232	450,542,716	4,155,375	2,127,030
52	American Samoa AS	35,319	138,325	-	19,307	(90,370)	519,465	80	-
53	Guam GU	30,378,002	31,240,698	243,246	5,237,126	5,783,325	6,094,741	15,811	1,513
54	Puerto Rico PR	191,847,095	218,710,453	367,732	69,112,878	43,838,146	216,774,784	18,101	124,342
55	U.S. Virgin Islands VI	18,646,607	19,650,306	111,529	11,532,157	12,539,665	14,700,899	53,740	11,618
62	N. Mariana Islands MP	241,880	494,381	2,335	19,557	(75,790)	117,363	60	-
56	Canada CN	4,407,589,434	4,354,762,706	161,260	2,166,636,150	2,753,056,752	6,374,075,391	6,051,213	51,760
57	Agg. other alien OT	8,009,807,358	7,859,476,840	2,773,436	4,068,320,148	6,605,315,524	6,773,921,314	22,219	-
<b>58</b>	<b>Totals</b>	<b>373,290,847,295</b>	<b>370,365,591,449</b>	<b>1,172,360,140</b>	<b>239,976,305,761</b>	<b>248,012,888,073</b>	<b>415,754,432,979</b>	<b>2,195,780,578</b>	<b>1,423,769,822</b>







