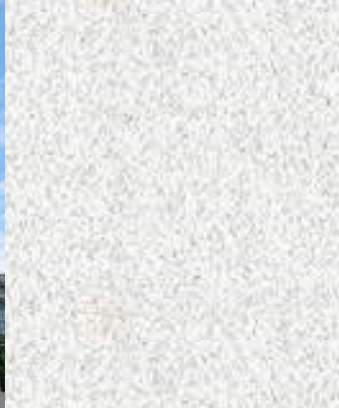
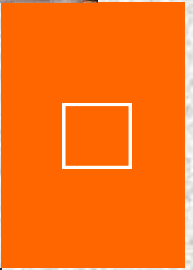
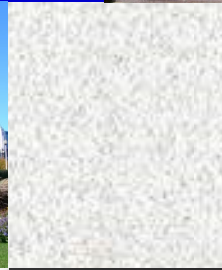
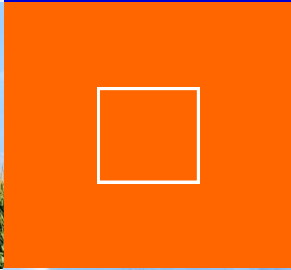




State of Illinois  
Illinois Department of Insurance

2017

Cost Containment Annual Report  
to the General Assembly



Bruce Rauner  
Governor

Jennifer Hammer  
Director



# Illinois Department of Insurance

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**BRUCE RAUNER**  
Governor

**JENNIFER HAMMER**  
Director

June 30, 2017

To the Honorable Members of the General Assembly:

The Illinois Insurance Cost Containment Act require 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 5/1202 (d)).

In accordance with Section 5/1202 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 2017. 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 blue ink, appearing to read "Jennifer Hammer".

Jennifer Hammer  
Director of Insurance



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# Overview

This report analyzes the Illinois insurance market based on companies licensed to conduct business in the State. It is important to note that residual market and non-licensed companies are discussed separately in Section 3.

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

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

## **Section 2: INDIVIDUAL LINE OF COVERAGE ANALYSIS**

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 possibly reflect anti-competitive characteristics.

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. Within each market, the workers' compensation assigned risk market continues to be the largest residual market representing 4.3 percent of the overall workers' compensation 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. In addition to residual market mechanisms, Section 3 details recent activities of 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 as measurements of market reliability and profitability. The Department will continue to monitor all available data related to the property and casualty insurance industry to encourage 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.

Direct written premium in Illinois totaled \$24.3 billion in 2016, representing 4.0 percent of the total written premium countrywide. Illinois continues to rank 5<sup>th</sup> of all states based on direct written premium. Additionally, the loss ratio in Illinois is comparable or lower than that of countrywide average as reflected below. It should also be noted the Illinois loss ratio has been reduced by 0.4 points from 2015 to 2016 although the countrywide loss ratio has increased by 3.3 points during the same time period.

### Total US Property & Casualty Industry State Distribution and Loss Experience (\$ in millions)

Rank	State	2016 Direct Written Premium	% of Total Direct Written Premium		Direct Pure Loss Ratio (%)	
			2016	2015	2016	2015
1	California	\$72,476M	12.0%	11.8%	59.8%	58.7%
2	Texas	\$51,051M	8.4%	8.4%	73.7%	60.2%
3	Florida	\$47,052M	7.8%	7.7%	55.1%	50.0%
4	New York	\$44,900M	7.4%	7.4%	58.4%	58.8%
5	Illinois	\$24,318M	4.0%	4.1%	56.0%	56.4%
6	Pennsylvania	\$23,663M	3.9%	3.9%	57.8%	58.4%
7	New Jersey	\$20,801M	3.4%	3.4%	57.5%	60.1%
8	Michigan	\$18,428M	3.0%	3.1%	66.6%	62.7%
9	Georgia	\$18,267M	3.0%	2.9%	68.3%	62.6%
10	Ohio	\$15,841M	2.6%	2.6%	52.5%	52.3%
11	North Carolina	\$14,964M	2.5%	2.4%	61.0%	53.8%
12	Massachusetts	\$14,364M	2.4%	2.3%	50.7%	65.7%
13	Virginia	\$12,958M	2.1%	2.1%	60.3%	53.6%
14	Colorado	\$11,340M	1.9%	1.8%	72.9%	61.0%
15	Minnesota	\$11,236M	1.9%	1.9%	51.3%	53.1%
16	Washington	\$11,202M	1.8%	1.8%	58.8%	61.4%
17	Maryland	\$11,189M	1.8%	1.8%	60.1%	60.9%
18	Missouri	\$11,032M	1.8%	1.8%	61.7%	60.8%
19	Louisiana	\$10,961M	1.8%	1.8%	86.7%	52.4%
20	Tennessee	\$10,851M	1.8%	1.8%	64.0%	55.7%
	All other	\$149,218M	24.6%	24.8%	58.1%	55.4%
	Total/Average	\$606,113M	100.0%	100.0%	60.5%	57.2%

\* Direct Pure Loss Ratio is calculated by dividing direct 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 2016 as well as the 5-year average.



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

Pacific, Mountain, and southern coastal regions reported a higher loss ratio in 2016 than their 5 year average; while New England, Mid Atlantic and northern regions reported a lower loss ratio in 2016 than their 5 year average.

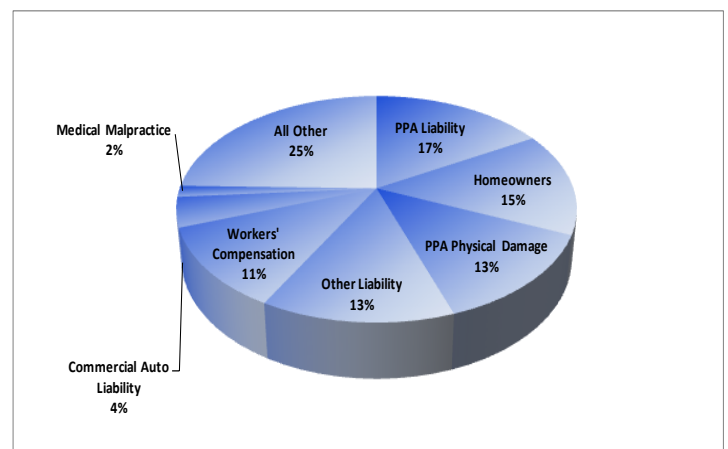
2016	Pacific	Mountain	Northwest Central	Southwest Central	Northeast Central	Southeast Central	Mid-Atlantic	South Atlantic	New England	Other*	Total All Regions
% Total DPW	15.6%	6.6%	7.3%	12.3%	13.1%	5.1%	14.7%	19.9%	5.1%	0.3%	100.0%
Direct Loss Ratio	53.1%	64.6%	56.6%	70.8%	57.3%	59.8%	57.9%	61.5%	50.4%	44.1%	60.5%
5 Year Average Loss Ratio	52.8%	61.0%	62.7%	60.8%	61.3%	58.2%	62.2%	56.0%	53.0%	50.8%	57.9%

NAIC State Data Network, 2016 Illinois State Page Exhibit

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

### Percent of All Property & Casualty Premiums Written in Illinois by Line (2016)

The chart reflects the distribution of all Illinois property/casualty insurance premiums written during 2016. Personal lines of insurance include homeowners, private passenger automobile liability, and private passenger automobile physical damage coverage. Combined, these coverages make up approximately 44.9 percent of the overall property/casualty insurance written in the State of Illinois. The amount of written premium by line of insurance in 2016 remains very consistent with previous years.



NAIC State Data Network, 2016 Illinois State Page Exhibit

## SECTION 2: INDIVIDUAL LINE OF COVERAGE ANALYSIS

### HOMEOWNERS

The following table compares homeowners insurance written in Illinois to the countrywide market. Written premium in both Illinois and countrywide continues to grow. In 2016 Total written premiums for homeowners coverage written in Illinois rose by 1.9 percent from 2015. Countrywide, homeowners premiums rose by 3.3 percent during the same period.

#### Homeowners Underwriting Results (2016)

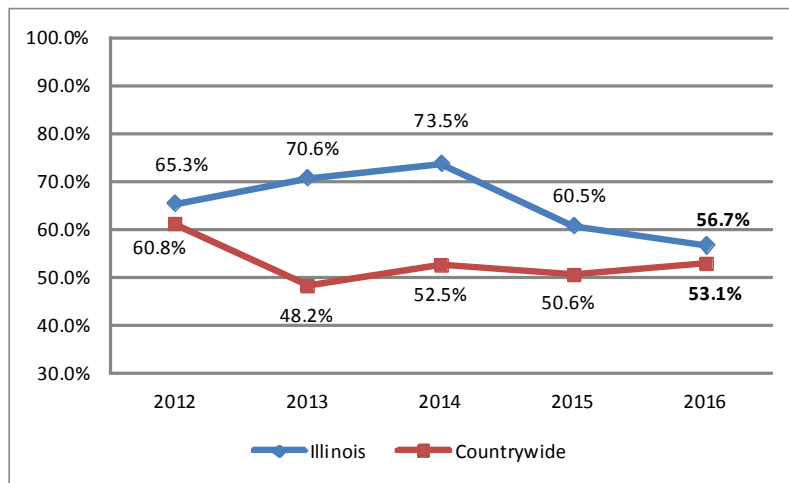
Homeowners (\$000 omitted)	Illinois	Countrywide*
Direct Written Premiums	\$3,484,416	\$66,535,164
Direct Earned Premiums	\$3,454,354	\$65,865,110
Expenses (% premium)		
Incurred Losses	56.7%	53.1%
Defense & Cost Containment Expense Incurred	1.0%	1.3%
Commissions and Brokerage Expenses	12.6%	12.4%
Taxes, Licenses & Fees	1.9%	2.5%

NAIC State Data Network, 2016 Illinois State Page Exhibit

\*Illinois-licensed Insurers

The following chart provides a comparison of incurred losses for homeowners insurance over the past five years. The market in Illinois experienced a decrease in losses of 3.8 percent compared to an increase in losses of 2.5 percent countrywide. It should be noted that the Illinois loss ratio in 2016 was at its lowest point in the past five years.

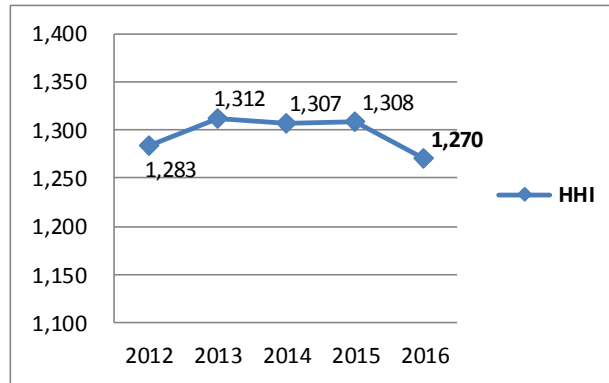
#### Homeowners Losses as a Percent of Earned Premium (2012 – 2016)





The following graph reflects the Herfindahl/Hirschmann Index or (HHI) for Illinois homeowners insurance from 2012 through 2016. The 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. Generally, an HHI of 1800 or above is an indication a given market may be highly concentrated and may be approaching anti-competitive behavior. As the chart shows, the homeowners insurance market available to Illinois consumers continues to exhibit a healthy, stable level of competition for Illinois consumers.

### Illinois Homeowners Insurance Market Concentration



The following table identifies the top ten writers of homeowners insurance in Illinois based on written premium in 2015 and 2016. In summary, the ten companies identified wrote almost 2.3 billion dollars in written premium and combined for a total of 66 percent of the Illinois market share in 2016.

### Top 10 Homeowners Insurers in Illinois

Company	2016 Written Premium	2015 Written Premium	2016 Market Share	2015 Market Share	2016 Loss Ratio	2015 Loss Ratio
State Farm Fire & Casualty Co	1,149,622,219	1,150,086,582	33.0%	33.6%	66.4%	65.2%
Country Mutual Insurance Co	299,401,914	286,254,907	8.6%	8.4%	59.4%	61.9%
American Family Mutual Ins Co	152,544,271	156,580,406	4.4%	4.6%	43.2%	59.9%
Farmers Insurance Exchange	144,477,516	131,596,739	4.1%	3.8%	54.1%	60.6%
Allstate Indemnity Company	140,748,676	149,957,632	4.0%	4.4%	54.2%	53.6%
Allstate Vehicle & Property Ins Co	128,798,953	103,383,902	3.7%	3.0%	53.4%	59.8%
Allstate Insurance Company	91,627,793	99,938,525	2.6%	2.9%	44.3%	44.9%
Travelers Home & Marine Ins Co	74,044,085	65,809,822	2.1%	1.9%	43.3%	41.5%
Liberty Insurance Corporation	61,858,957	50,147,963	1.8%	1.5%	58.5%	64.5%
Safeco Insurance Co of Illinois	60,914,088	62,502,012	1.7%	1.8%	38.0%	50.0%

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 2015 *Statewide Market Share* to *City of Chicago* and *Remainder of State* market share for each company. Please note that due to the statutory requirement associated with finalizing this report, the most recent data year available at the time of publishing was 2015.

<i>Company</i>	<i>2015 Statewide Market Share</i>	<i>2015 City of Chicago Market Share</i>	<i>2015 Remainder of State Market Share</i>
State Farm Fire & Casualty Company	33.6%	37.7%	32.5%
Country Mutual Insurance Company	8.4%	1.9%	9.4%
American Family Mutual Insurance Co	4.6%	4.9%	4.4%
Farmers Insurance Exchange	3.8%	3.3%	3.9%
Allstate Indemnity Company	4.4%	7.7%	3.6%
Allstate Vehicle & Property Insurance Co	3.0%	3.3%	2.9%
Allstate Insurance Company	2.9%	5.6%	2.3%
Travelers Home & Marine Insurance Co	1.9%	2.1%	1.9%
Liberty Insurance Corporation	1.5%	1.7%	1.4%
Safeco Insurance Company of Illinois	1.8%	2.3%	1.7%

The following table summarizes the amount of written premium paid by Illinois homeowners during 2015 for each of the coverage types identified on this page.

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

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

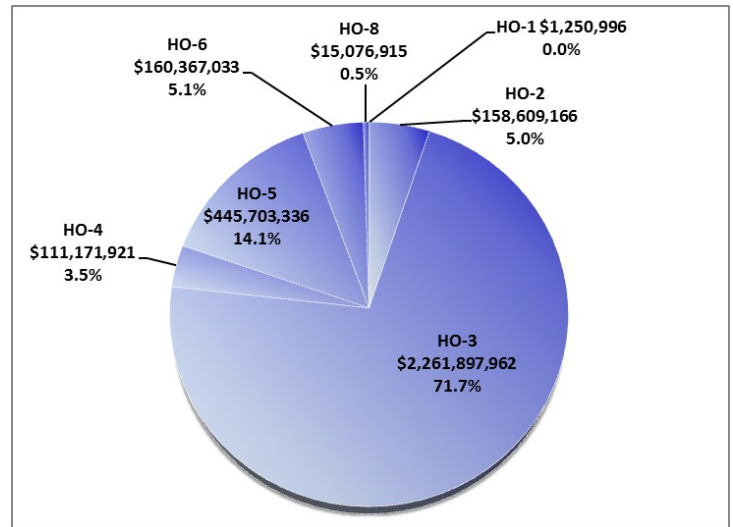
**Tenants Form (HO-4)** - Provides coverage for a renter’s personal property, liability, and additional living expenses.

**Comprehensive Form (HO-5)** - Covers 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.

**2015 Illinois Homeowners Premium by Coverage Types**



## PRIVATE PASSENGER AUTOMOBILE LIABILITY

The following table compares underwriting results for private passenger auto liability insurance written in Illinois with that written countrywide during 2016. The amount of premium written in Illinois and countrywide both reflected an increase. Specifically, Illinois written premium increased by 6.7%, approximately 245 million dollars. Countrywide premium increased by 8.0%, approximately 6.6 billion dollars from 2015.

### Private Passenger Automobile Liability Underwriting Results (2016)

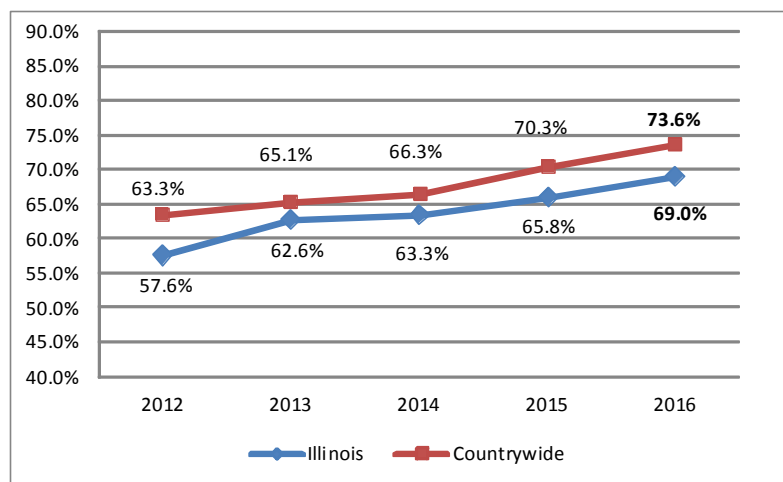
PPA Liability (\$000 omitted)	Illinois	Countrywide*
Direct Written Premiums	\$3,920,531	\$88,471,441
Direct Earned Premiums	\$3,838,548	\$86,456,101
Expenses (% premium)		
Incurring Losses	69.0%	73.6%
Defense & Cost Containment Expense Incurred	3.8%	3.7%
Commissions and Brokerage Expenses	10.4%	7.8%
Taxes, Licenses & Fees	0.7%	2.3%

NAIC State Data Network, 2016 Illinois State Page Exhibit

\*Illinois-licensed insurers

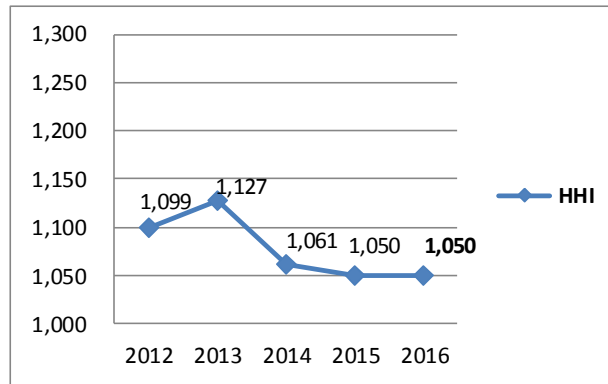
As reflected in the following chart, the loss ratios for private passenger automobile liability insurance in both Illinois and countrywide continue to experience a gradual increase as reported over the past several years. The increase during 2016 was 3.3 percent and 3.2 percent in Illinois and countrywide, respectively.

### Private Passenger Automobile Liability Losses as a Percent of Earned Premium (2012 – 2016)



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, the private passenger automobile liability insurance market in Illinois continues to remain stable and highly competitive.

### Illinois Private Passenger Auto Liability Insurance Market Concentration



The following table identifies the top ten writers of private passenger automobile liability insurance in Illinois based on written premium in 2016. In summary, the ten companies identified wrote nearly 2.5 billion dollars in premium and combined for a total of 63 percent of the Illinois market share in 2016.

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

Company	2016 Written Premium	2015 Written Premium	2016 Market Share	2015 Market Share	2016 Loss Ratio	2015 Loss Ratio
State Farm Mutual Auto Ins Co	1,167,683,196	1,101,919,005	29.8%	30.0%	68.2%	62.2%
Allstate Fire & Casualty Ins Co	275,362,224	225,557,068	7.0%	6.1%	76.9%	85.9%
Country Preferred Insurance Co	167,105,312	153,534,807	4.3%	4.2%	71.1%	67.6%
Illinois Farmers Insurance Co	165,303,743	153,141,064	4.2%	4.2%	64.4%	67.8%
Geico Casualty Company	164,194,637	138,385,309	4.2%	3.8%	74.6%	79.2%
American Family Mutual Ins Co	130,483,358	145,980,732	3.3%	4.0%	57.3%	52.7%
Progressive Universal Insurance Co	104,208,845	84,571,489	2.7%	2.3%	56.8%	51.9%
Progressive Northern Insurance Co	103,640,380	96,329,379	2.6%	2.6%	58.9%	60.2%
State Farm Fire & Casualty Co	96,988,700	89,427,107	2.5%	2.4%	84.8%	76.1%
Country Mutual Insurance Co	79,204,621	79,663,662	2.0%	2.2%	70.0%	66.1%

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 2015 *Statewide Market Share* to *City of Chicago* and *Remainder of State* market share for each company. Please note that due to the statutory requirement associated with finalizing this report, the most recent data year available at the time of publishing was 2015.

<i>Company</i>	<i>2015 Market Share Statewide</i>	<i>2015 City of Chicago Market Share</i>	<i>2015 Remainder of State Market Share</i>
State Farm Mutual Automobile Ins Co	30.0%	31.6%	29.7%
Allstate Fire & Casualty Insurance Co	6.1%	8.0%	5.8%
Country Preferred Insurance Company	4.2%	0.6%	4.8%
Illinois Farmers Insurance Company	4.2%	2.7%	4.4%
American Family Mutual Insurance Co	4.0%	3.6%	4.0%
Geico Casualty Company	3.8%	5.1%	3.5%
Progressive Northern Insurance Co	2.6%	1.5%	2.8%
State Farm Fire & Casualty Company	2.4%	3.0%	2.3%
Progressive Universal Insurance Co	2.3%	2.1%	2.3%
Country Mutual Insurance Company	2.2%	0.2%	2.5%

## 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 countrywide. The physical damage market in Illinois experienced an increase of 5.0 percent in written premium during 2016, while the market experienced a 7.5 percent increase on a countrywide basis.

### Private Passenger Automobile Physical Damage Underwriting Results (2016)

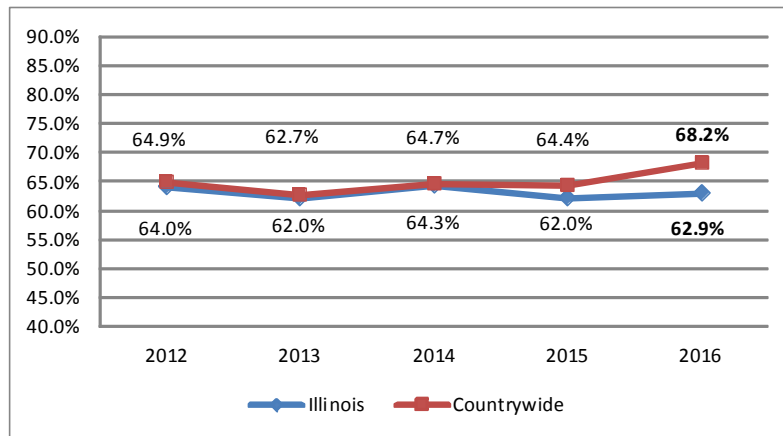
PPA Physical Damage (\$000 omitted)	Illinois	Countrywide*
Direct Written Premiums	\$3,108,241	\$67,790,526
Direct Earned Premiums	\$3,063,095	\$66,386,444
Expenses (% premium)		
Incurred Losses	62.9%	68.2%
Defense & Cost Containment Expense Incurred	0.2%	0.3%
Commissions and Brokerage Expenses	10.1%	8.0%
Taxes, Licenses & Fees	0.8%	2.2%

NAIC State Data Network, 2016 Illinois State Page Exhibit

\*Illinois-licensed insurers

As reflected in the graph below, the private passenger physical damage loss ratio countrywide experienced an increase of 3.8 percent while the loss ratio in Illinois reported very little change.

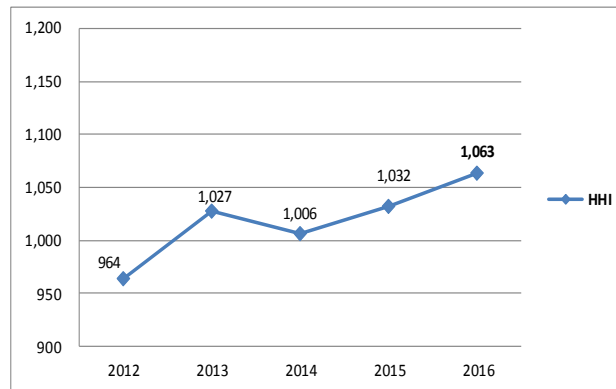
### Private Passenger Automobile Physical Damage Losses as a Percent of Earned Premium (2012 – 2016)





As private passenger liability insurance and private passenger physical damage insurance are closely associated and generally marketed jointly, the market concentration of the two lines of coverage 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 Auto 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 2016. In summary, the ten companies identified wrote a total of nearly 2.0 billion dollars in premium and combined for a total of 63 percent of the Illinois market in 2016.

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

Company	2016 Written Premium	2015 Written Premium	2016 Market Share	2015 Market Share	2016 Loss Ratio	2015 Loss Ratio
State Farm Mutual Auto Ins Co	923,057,387	860,753,411	29.7%	29.1%	70.7%	69.9%
Allstate Fire & Casualty Ins Co	267,102,529	264,514,057	8.6%	8.9%	52.6%	47.9%
Country Preferred Insurance Co	142,966,910	130,778,809	4.6%	4.4%	63.7%	63.4%
Illinois Farmers Insurance Company	112,904,527	104,670,953	3.6%	3.5%	62.3%	66.5%
Geico Casualty Company	112,152,390	97,579,603	3.6%	3.3%	82.2%	85.0%
American Family Mutual Ins Co	100,325,322	107,149,509	3.2%	3.6%	58.1%	57.0%
Country Mutual Insurance Co	81,494,347	81,297,469	2.6%	2.7%	56.6%	55.9%
Allstate Insurance Company	79,588,797	85,921,525	2.6%	2.9%	22.5%	20.9%
Progressive Northern Insurance Co	71,835,357	67,003,322	2.3%	2.3%	59.7%	62.9%
State Farm Fire & Casualty Co	68,813,628	63,436,433	2.2%	2.1%	88.5%	87.6%

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 2015 *Statewide Market Share* to *City of Chicago* and *Remainder of State* market share for each company. As mentioned previously, due to the statutory requirement associated with finalizing this report, the most recent data year available at the time of publishing was 2015.

<i>Company</i>	<i>2015 Market Share Statewide</i>	<i>2015 City of Chicago Market Share</i>	<i>2015 Remainder of State Market Share</i>
State Farm Mutual Auto Ins Co	29.1%	31.6%	28.6%
Allstate Fire & Casualty Ins Co	8.9%	10.9%	8.6%
Country Preferred Insurance Co	4.4%	0.7%	5.1%
American Family Mutual Ins Co	3.6%	3.3%	3.7%
Illinois Farmers Insurance Co	3.5%	2.5%	3.7%
Geico Casualty Company	3.3%	5.0%	3.0%
Allstate Insurance Company	2.9%	2.5%	3.0%
Country Mutual Insurance Co	2.7%	0.3%	3.2%
Progressive Northern Ins Co	2.3%	1.6%	2.4%
State Farm Fire & Casualty Co	2.1%	3.2%	2.0%

## COMMERCIAL AUTOMOBILE LIABILITY

The following table compares underwriting results for commercial automobile insurance written in Illinois with that written countrywide during 2016. The commercial automobile market experienced an increase in both Illinois and countrywide by 3.3 percent and by 5.7 percent, respectively.

### Commercial Auto Liability Underwriting Results (2016)

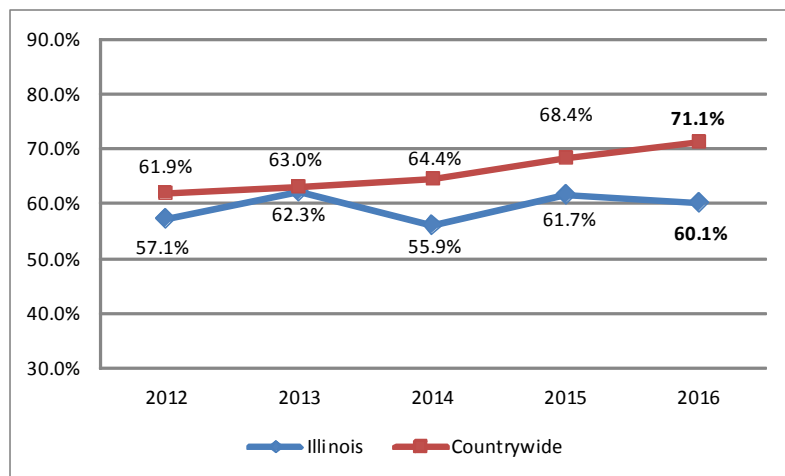
<i>Commercial Auto Liability (\$000 omitted)</i>	<i>Illinois</i>	<i>Countrywide*</i>
<i>Direct Written Premiums</i>	\$1,001,528	\$19,655,927
<i>Direct Earned Premiums</i>	\$1,000,398	\$19,318,453
<i>Expenses (% premium)</i>		
<i>Incurred Losses</i>	60.1%	71.1%
<i>Defense &amp; Cost Containment Expense Incurred</i>	8.5%	8.2%
<i>Commissions and Brokerage Expenses</i>	13.4%	14.5%
<i>Taxes, Licenses &amp; Fees</i>	1.5%	2.7%

NAIC State Data Network, 2016 Illinois State Page Exhibit

\*Illinois-licensed insurers

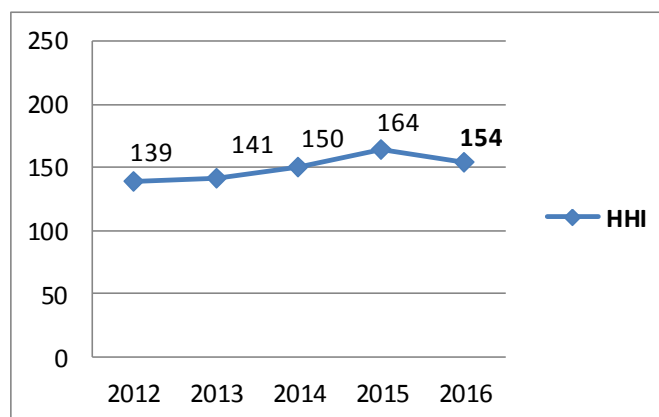
During 2016, the loss ratio in Illinois decreased by 1.6 percent in commercial automobile liability coverage. In contrast, the loss ratio countrywide increased by 2.7 percent in the same time frame.

### Commercial Auto Liability Losses as a Percent of Earned Premium (2012 - 2016)



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 2016. In summary, the ten companies identified wrote a total of over 298 million dollars in premium and combined for a total of 29.7 percent of the total Illinois market share in 2016.

### Top 10 Commercial Automobile Liability Insurers in Illinois

<i>Company</i>	<i>2016 Written Premium</i>	<i>2015 Written Premium</i>	<i>2016 Market Share</i>	<i>2015 Market Share</i>	<i>2016 Loss Ratio</i>	<i>2015 Loss Ratio</i>
Artisan & Truckers Casualty Co	60,281,094	51,415,166	6.0%	5.3%	49.7%	53.5%
Northland Insurance Company	37,867,255	36,466,745	3.8%	3.8%	74.6%	51.6%
Great West Casualty Company	36,996,640	38,752,020	3.7%	4.0%	81.5%	67.9%
Transguard Ins Co of America Inc	28,209,347	25,762,868	2.8%	2.7%	19.4%	5.7%
Zurich America Insurance Co	25,823,474	30,893,404	2.6%	3.2%	54.0%	126.0%
Acuity A Mutual Insurance Co	24,931,634	22,886,093	2.5%	2.4%	55.1%	62.1%
Pekin Insurance Company	22,986,055	22,377,625	2.3%	2.3%	102.5%	72.2%
Country Mutual Insurance Co	20,476,563	18,794,454	2.0%	1.9%	34.4%	57.5%
Westfield Insurance Company	20,338,824	19,193,125	2.0%	2.0%	62.9%	74.2%
National Liability & Fire Ins Co	19,888,930	43,258,927	2.0%	3.6%	44.8%	71.5%

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 2015.

<i>Trucks, Tractors, &amp; Trailers Insurers</i>	<i>2015 Market Share</i>
Artisan and Truckers Casualty Company	8.5%
National Liability & Fire Insurance Co	7.8%
Northland Insurance Company	5.2%
Acuity, A Mutual Insurance Company	3.6%
Country Mutual Insurance Company	3.5%
First Chicago Insurance Company	2.9%
Great West Casualty Company	2.4%
Cincinnati Insurance Company, The	2.4%
Arch Insurance Company	2.2%
American Inter-Fidelity Exchange	2.2%

<i>Taxicab &amp; Limousine Insurers</i>	<i>2015 Market Share</i>
Echelon Property & Casualty Insurance Company	22.0%
American Country Insurance Company	20.2%
American Service Insurance Company Inc	11.4%
Lancer Insurance Company	10.6%
New York Marine & General Insurance Company	8.5%
Canal Insurance Company	7.9%
Sentry Select Insurance Company	3.9%
Selective Insurance Company of SC	3.5%
Falls Lake National Insurance Company	2.8%
Auto Owners Insurance Company	1.4%

## MEDICAL MALPRACTICE LIABILITY

The following table compares underwriting results for medical malpractice liability coverage written in Illinois with that written countrywide during 2016. In 2016, the total written premium within the medical malpractice market experienced an increase for the first time in the past several years in Illinois. The market in Illinois experienced an increase of approximately 10 million dollars or 2.7 percent compared to 2015. Similarly, the countrywide market experienced a slight increase in written premium of 17.5 million dollars or 4.5 percent compared to 2015.

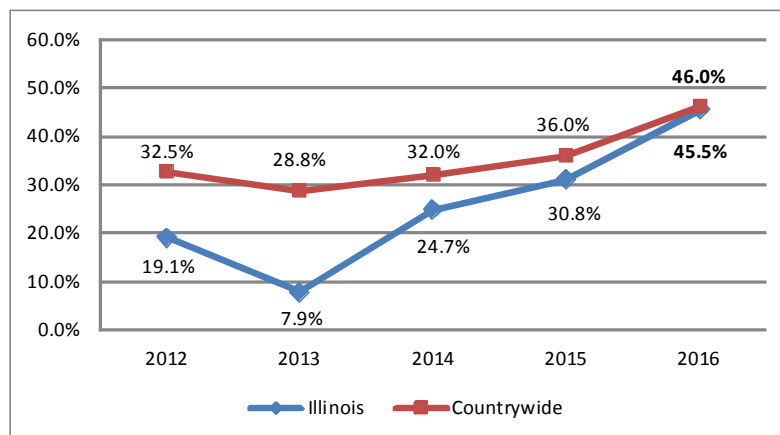
### Medical Malpractice Liability Underwriting Results (2016)

Medical Malpractice (\$000 omitted)	Illinois	Countrywide*
Direct Written Premiums	\$376,180	\$4,073,497
Direct Earned Premiums	\$392,739	\$4,154,664
Expenses (% premium)		
Incurred Losses	45.5%	46.0%
Defense & Cost Containment Expense Incurred	25.8%	24.6%
Commissions and Brokerage Expenses	10.0%	10.8%
Taxes, Licenses & Fees	2.2%	3.4%

NAIC State Data Network, 2016 Illinois State Page Exhibit  
\*Illinois-licensed insurers

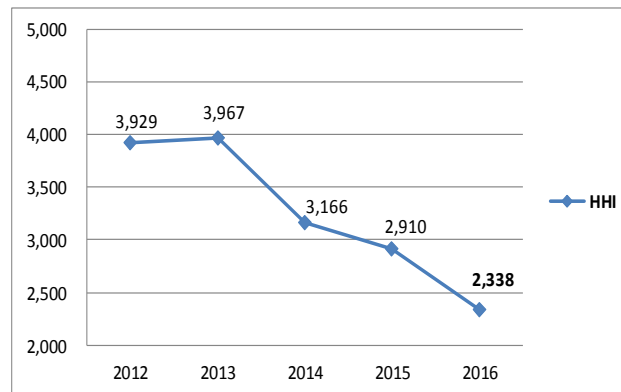
As indicated below, the loss ratio for the medical malpractice market continues to increase in Illinois and countrywide. The loss ratio grew 15.3 points in Illinois while the loss ratio grew 10.0 points countrywide. The increasing ratio in Illinois could be attributed to the Illinois Supreme court decision in 2010, which held Public Act 94 - 677 unconstitutional. Although the ratios have been increasing since 2013, they are still drastically lower than ratios before the regulatory reforms in 2005. The Department will continue to monitor the market results in Illinois in future years.

### Medical Malpractice Liability Losses as a Percent of Earned Premium (2012 – 2016)



The following graph highlights the market concentration for medical malpractice carriers in Illinois between 2012 and 2016. Consistent with most states, the largest writer of medical malpractice insurance in Illinois remains a physician-affiliated company. ISMIE Mutual Insurance Company (ISMIE) wrote nearly 46 percent of the medical malpractice coverage in 2016. The second and third largest medical malpractice insurers were Medical Protective Company and the Doctors Company, which wrote 6.9 percent and 6.7 percent of the Illinois market, respectively. The HHI's decreasing trend can be attributed to the increase in the number of medical malpractice insurers in Illinois. The number increased from 94 insurers in 2007 to 132 insurers in 2016 based on NAIC's Medical Malpractice Insurance Report. Additionally, the decrease in the ISMIE's market share in recent years contributed to the improving HHI. Although the medical malpractice market in Illinois remains highly concentrated, the HHI continues to exhibit an encouraging trend.

### 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 2016. In summary, the ten companies identified wrote a total of nearly 318 million dollars in premium, and combined for 84.5 percent of market share in Illinois in 2016.

### Top 10 Medical Malpractice Insurers in Illinois

Company	2016 Written Premium	2015 Written Premium	2016 Market Share	2015 Market Share	2016 Loss Ratio	2015 Loss Ratio
ISMIE Mutual Insurance Company	173,955,287	191,325,850	46.2%	52.2%	27.9%	37.1%
Medical Protective Company	25,801,051	23,453,608	6.9%	6.4%	97.6%	23.3%
Doctors Company, The	25,281,567	25,825,924	6.7%	7.1%	72.9%	36.6%
Norcal Mutual Insurance Company	19,718,476	20,520,721	5.2%	5.6%	47.1%	53.6%
ProAssurance Casualty Company	14,847,158	15,489,753	3.9%	4.2%	-12.4%	42.7%
Illinois Union Insurance Company*	13,735,287	9,280,935	3.7%	2.3%	75.0%	53.5%
Medical Alliance Insurance Co	13,505,312	12,631,788	3.6%	3.4%	62.2%	42.1%
Lexington Insurance Company**	12,558,767	21,005,325	3.3%	5.3%	157.4%	175.6%
Professional Solutions Ins Company	10,623,526	11,010,771	2.8%	3.0%	13.5%	29.9%
Preferred Professional Ins Co	7,849,631	6,709,221	2.1%	1.8%	97.4%	139.5%

\*Surplus lines insurer

\*\*Accredited reinsurer writing direct business



Pursuant to Part 4203, the Department collects data for a number of various medical malpractice coverages. The following data reflects the top five companies by market share based on the specific coverage type indicated. Surplus lines insurers and accredited reinsurers are excluded from this summary.

<i>Medical Malpractice / Surgery</i>	<i>2015 Market Share</i>
ISMIE Mutual Insurance Company	47.3%
Doctors' Company, The	12.1%
Medical Protective Company, The	8.3%
Norcal Mutual Insurance Company	6.7%
Proassurance Casualty Company	4.9%

<i>Medical Malpractice / Non-Surgery</i>	<i>2015 Market Share</i>
ISMIE Mutual Insurance Company	60.7%
Medical Alliance Insurance Company	26.4%
Norcal Mutual Insurance Company	3.3%
Doctors' Company, The	3.0%
Medical Protective Company, The	1.8%

<i>Medical Malpractice / Other</i>	<i>2015 Market Share</i>
ISMIE Mutual Insurance Company	52.4%
Norcal Mutual Insurance Company	16.4%
Medical Protective Company, The	5.7%
Proassurance Casualty Company	4.9%
Professional Solutions Insurance Company	3.5%

## OTHER LIABILITY

The following table compares underwriting results for other liability written in Illinois with that written countrywide during 2016. Written premium for other liability coverage in Illinois experienced a slight decrease during 2016. Specifically, written premium in Illinois decreased by 2.5 percent, or 79 million dollars, while countrywide written premium increased by 7.9 percent, or 3.5 billion dollars, from 2015.

### Other Liability Insurance Underwriting Results (2016)

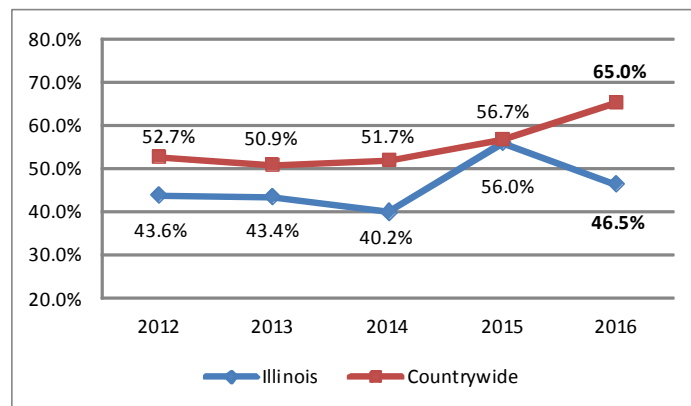
<i>Other Liability (\$000 omitted)</i>	<i>Illinois</i>	<i>Countrywide*</i>
<i>Direct Written Premiums</i>	\$3,079,186	\$47,135,951
<i>Direct Earned Premiums</i>	\$2,990,578	\$46,301,429
<i>Expenses (% premium)</i>		
<i>Incurred Losses</i>	46.5%	65.0%
<i>Defense &amp; Cost Containment Expense Incurred</i>	3.9%	8.3%
<i>Commissions and Brokerage Expenses</i>	10.0%	12.9%
<i>Taxes, Licenses &amp; Fees</i>	1.5%	2.2%

NAIC State Data Network, 2016 Illinois State Page Exhibit

\*Illinois-licensed insurers

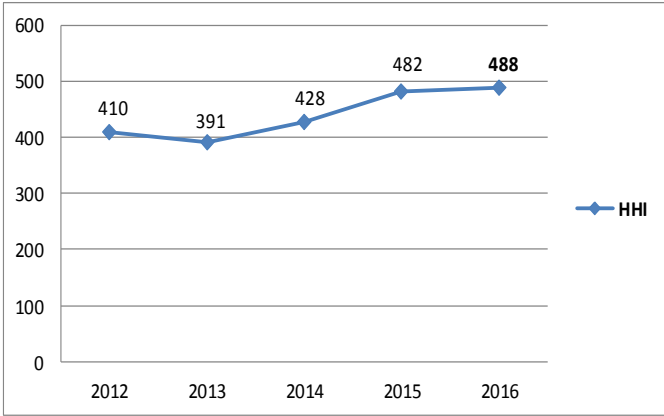
During 2016, the loss ratio for other liability insurance in Illinois experienced a significant decrease, while the loss ratio countrywide continues to increase. Specifically, the loss ratio countrywide increased by 8.3 points, while the loss ratio in Illinois decreased significantly by 9.5 points down to 46.5%

### Other Liability Losses as a Percent of Earned Premium (2012-2016)



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

**Illinois Other Liability Insurance  
Market Concentration**



The following table identifies the top ten writers of other liability insurance in Illinois based on written premium in 2016. In summary, the ten companies listed below wrote a total of approximately 1.4 billion dollars in other liability premium and combined for a total of nearly 47 percent of the market share in Illinois for 2016.

**Top 10 Other Liability Insurers in Illinois**

Company	2016 Written Premium	2015 Written Premium	2016 Market Share	2015 Market Share	2016 Loss Ratio	2015 Loss Ratio
Virginia Surety Company Inc	511,166,108	480,597,361	16.6%	15.2%	61.6%	68.2%
Continental Casualty Company	355,372,626	354,807,532	11.5%	11.2%	34.0%	38.1%
Federal Insurance Company	114,222,437	125,700,211	3.7%	4.0%	15.2%	26.7%
Lexington Insurance Company*	103,832,257	119,316,804	3.4%	3.6%	192.8%	66.2%
National Fire Insurance Co of Hartford	80,202,181	69,359,509	2.6%	2.2%	103.9%	95.5%
Zurich American Insurance Company	64,226,531	64,033,412	2.1%	2.0%	26.5%	47.9%
State Farm Fire & Casualty Company	56,316,109	56,538,459	1.8%	1.8%	65.1%	59.8%
Ace American Insurance Company	54,306,640	48,723,210	1.8%	1.5%	25.7%	57.0%
Travelers Prop Cas Co Of America	53,214,786	51,366,541	1.7%	1.6%	34.8%	43.6%
Underwriters at Lloyds London	51,539,222	51,567,445	1.7%	1.6%	45.6%	14.2%

\*Accredited reinsurer writing direct business

Pursuant to Part 4203, the Department collects data for a variety of coverage classes within the other liability line of insurance. The market share data below represents the percent of overall premium for each group during 2015.

<i>Liquor Liability</i>	<i>2015 Market Share</i>
Underwriters at Lloyds London	33.8%
Illinois Casualty Company	22.3%
Specialty Risk of America	11.3%
U S Insurance Company of America	7.7%
QBE Insurance Corporation	3.6%
Capitol Indemnity Corporation	3.2%
Conifer Insurance Company	2.2%
Zurich American Insurance Company	1.8%
RSUI Indemnity Company	1.2%
Founders Insurance Company	1.2%

<i>Lawyers Professional Liability</i>	<i>2015 Market Share</i>
Illinois State Bar Association Mutual Insurance Company	26.1%
Continental Casualty Company	22.0%
Underwriters at Lloyds London	13.5%
AXIS Insurance Company	10.6%
Great Divide Insurance Company	7.6%
AXIS Surplus Insurance Company	3.4%
Minnesota Lawyers Mutual Insurance Company	2.8%
American Zurich Insurance Company	2.3%
Argonaut Insurance Company	2.0%
Aspen American Insurance Company	1.6%

<i>Commercial Daycare Liability</i>	<i>2015 Market Share</i>
Capitol Indemnity Corporation	34.4%
Philadelphia Indemnity Insurance Company	27.7%
GuideOne Mutual Insurance Company	8.6%
Riverport Insurance Company	6.3%
Cincinnati Insurance Company, The	4.1%
Erie Insurance Exchange	3.2%
Catlin Indemnity Company	3.2%
Citizens Insurance Company of America	2.5%
GuideOne Elite Insurance Company	2.3%
GuideOne Specialty Mutual Insurance Company	1.2%

## WORKERS' COMPENSATION INSURANCE

The following table compares underwriting results for workers' compensation coverage written in Illinois with that written countrywide during 2016. Written premium in Illinois decreased by 60 million dollars, or a 2.2 percent from 2015. At the same time, written premium countrywide increased by 1.5 billion or 3.5 percent from 2015.

### Workers' Compensation Insurance Underwriting Results (2016)

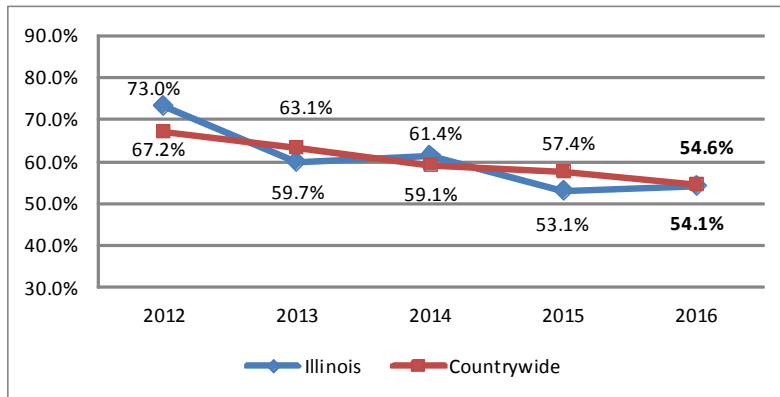
<i>Workers Compensation (\$000 omitted)</i>	<i>Illinois</i>	<i>Countrywide*</i>
<i>Direct Written Premiums</i>	\$2,720,458	\$44,280,302
<i>Direct Earned Premiums</i>	\$2,744,702	\$43,936,136
<i>Expenses (% premium)</i>		
<i>Incurred Losses</i>	54.1%	54.6%
<i>Defense &amp; Cost Containment Expense Incurred</i>	7.3%	8.0%
<i>Commissions and Brokerage Expenses</i>	8.2%	8.8%
<i>Taxes, Licenses &amp; Fees</i>	1.9%	3.3%

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\*Illinois-licensed insurers

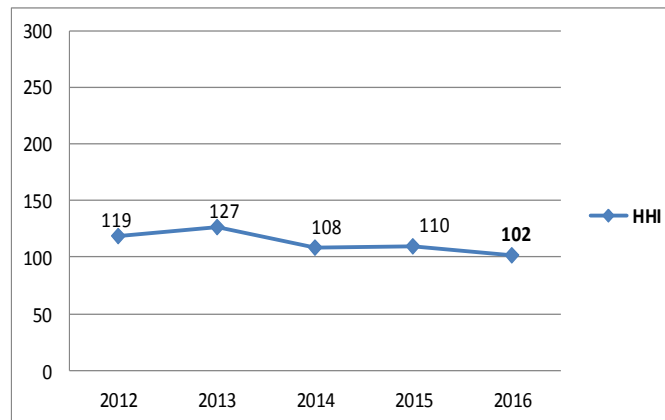
In Illinois the loss ratio increased very slightly by 1.0 percent in 2016. During 2015, the loss ratio countrywide decreased by 2.8 percent and continues to experience a gradual decrease in 2016.

### Workers' Compensation Insurance Losses as a Percent of Earned Premium (2012 - 2016)



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

### 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 2016. In summary, the ten companies identified wrote a total of approximately 601 million dollars in premium and combined for a total of 23.8 percent of the workers' compensation market in Illinois for 2016.

### Top 10 Workers' Compensation Insurers in Illinois

Company	2016 Written Premium	2015 Written Premium	2016 Market Share	2015 Market Share	2016 Loss Ratio	2015 Loss Ratio
Zurich American Insurance Co	88,954,350	96,509,417	3.5%	3.5%	33.3%	33.3%
Technology Insurance Co Inc	72,662,302	70,571,912	3.2%	2.5%	63.9%	45.7%
Country Mutual Insurance Co	65,090,448	69,448,109	2.5%	2.5%	45.7%	54.6%
Pekin Insurance Company	60,919,168	58,703,940	2.5%	2.1%	54.6%	41.8%
Travelers Prop Cas Co of America	60,564,609	88,042,213	2.3%	3.2%	53.1%	63.9%
LM Insurance Corporation	56,512,868	35,745,284	2.1%	1.3%	51.2%	61.0%
Acuity A Mutual Insurance Co	55,471,028	58,880,425	2.1%	2.1%	41.8%	51.2%
Insurance Company of The West	48,575,447	56,341,892	2.0%	2.0%	75.5%	75.5%
American Zurich Insurance Co	47,819,674	54,310,496	2.0%	2.0%	65.6%	65.6%
West Bend Mutual Insurance Co	45,427,778	41,252,343	1.6%	1.5%	59.3%	43.4%

## SECTION 3: RESIDUAL MARKET MECHANISMS

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

### PROPERTY

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

Fire and homeowners insurance may be placed directly through the Illinois FAIR Plan. Both personal and commercial insurance coverage 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, consumers in Illinois are not at a coverage disadvantage when they buy insurance from the FAIR Plan, as is the case in many other states. 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, consumers in Illinois can buy virtually the same coverages that are available in the voluntary marketplace including guaranteed replacement cost, sewer back-up, earthquake, building ordinance and law endorsements.

The following table summarizes the amount of dwelling and homeowner premium written by the FAIR Plan in Illinois from 2012 through 2016. As reflected in the data, the consistently low market share reflects a very healthy and competitive primary insurance market.

#### **Written Premium for Illinois FAIR Plan**

**(2012 – 2016)**

	<b>Amount of Written Premiums</b>	<b>As % of Total Written Premiums</b>
<b>2012</b>	\$6,626,297	0.22%
<b>2013</b>	\$7,131,968	0.22%
<b>2014</b>	\$7,343,549	0.23%
<b>2015</b>	\$6,921,129	0.20%
<b>2016</b>	\$6,176,466	0.17%

Source: Premium amounts provided by Illinois FAIR Plan



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## 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 2011 through 2014 (latest data year available) for the Illinois Automobile Insurance Plan compared to countrywide 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.

As indicated by the data, a comparison of the market share in Illinois to the countrywide 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

	2011	2012	2013	2014
Illinois	0.010%	0.007%	0.006%	0.004%
Countrywide	0.940%	0.901%	1.218%	1.226%

Source: AIPSO Facts 2016/2017 (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 workers' compensation premium written through the Pool between 2013 and 2016. As reflected below, based on premium written through the Pool, the workers' compensation market in Illinois continues to remain competitive.

**Percent of Illinois Workers' Compensation Written  
Through the Pool (2013 – 2016)**

	2013	2014	2015	2016*
<b>Percent of Total</b>	5.3%	5.1%	4.6%	4.3%

Source: National Council on Compensation Insurance (NCCI) \* Preliminary

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 Pool to be eligible for a credit against their assessed fee.

The following table compares total credits between 2013 and 2016. The table indicates the total number of policies approved increased again in 2016, in contrast with a slight decrease in approved credit amount. This could be the result of larger risks being removed. As indicated by these findings, the workers' compensation market continues to remain competitive at this time.

**Illinois Take-Out Credit Results (2013 through 2016)**

Year	Total Number of Policies Approved	Approved Credit
<b>2013</b>	2,564	\$20 Million
<b>2014</b>	2,527	\$31 Million
<b>2015</b>	2,789	\$41 Million
<b>2016</b>	3,374	\$39 Million

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 two employment class codes bolded in the following chart are new to this list in 2016.

### Illinois Residual Market Top Ten Classification Codes by Premium Volume for 2016

Rank	Code	Description*	Premium	% of Class Premium
1	7228	Trucking-Local Hauling Only-& Drivers	\$6,429,833	6.5%
2	5645	Carpentry Construction of Residential Dwellings Not Exceeding Three Stories In Height	\$4,795,385	4.8%
3	5551	Roofing-All Kinds & Drivers	\$3,799,008	3.8%
4	9014	Janitorial Services By Contractors-No Window Cleaning Above Ground Level & Drivers	\$3,357,658	3.4%
5	5474	Painting NOC & Shop Operations Drivers	\$2,847,526	2.9%
6	5437	Carpentry-Installation of Cabinet Work or Interior Trim	\$2,783,428	2.8%
7	5606	Contractor - Project Manager Construction Executive Construction Manager	\$2,340,392	2.4%
8	7229	Trucking-Long Distance Hauling-& Drivers	\$2,149,719	2.2%
9	<b>8835</b>	<b>Nursing-Home Health Public and Traveling-All Employees</b>	\$2,078,895	2.1%
10	<b>8380</b>	<b>Automobile Service or Repair Center &amp; Drivers</b>	\$1,887,395	1.9%

\* Class code descriptions provided are for reference only. For further information , please see NCCI manuals (Basic and/or Scopes Manual).

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. The surplus lines market relies on the producer’s assessment of the company’s financial stability and standards of management.

The following table outlines the number of policies written in Illinois from 2012 through 2016 by surplus lines producers for homeowners, private passenger auto liability and physical damage, commercial auto liability, medical malpractice, and other liability coverage. The increase in policies written in homeowners and other liability surplus lines market continues in 2016. The grand total of all surplus lines policies combined continues to increase since 2012 as well.

As indicated previously, 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 assess by the Department.

**Surplus Lines - Number of Primary and Excess Policies Written  
in Illinois (2012 – 2016)**

Line of Business	2012 Illinois Policy Count	2013 Illinois Policy Count	2014 Illinois Policy Count	2015 Illinois Policy Count	2016 Illinois Policy Count
Homeowners	2,833	3,653	3,897	4,475	5,043
PPA Liability	178	34	15	16	1
PPA Physical Damage	1,736	2,157	1,739	91	6
Commercial Auto Liability	240	294	324	439	575
Medical Professional Liability	1,372	1,949	1,428	1,470	1,159
Other Liability	27,051	28,830	30,021	33,790	37,734
<b>Grand Total -all policies</b>	<b>63,913</b>	<b>68,984</b>	<b>72,027</b>	<b>80,877</b>	<b>86,116</b>

Source: Surplus Lines Association of Illinois

## SECTION 4: OVERALL MARKET PROFITABILITY & FINANCIAL REGULATION

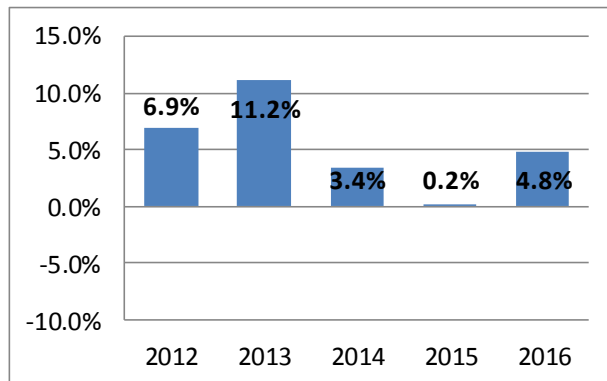
Businesses that provide a financial service must be financially sound. An insurance contract has little value to the insured if there is no confidence the insurance company will have the money to pay claims when needed. In determining whether the overall marketplace is viable, the Department has considered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

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.

**Change in Policyholders' Surplus  
(2012 – 2016)**

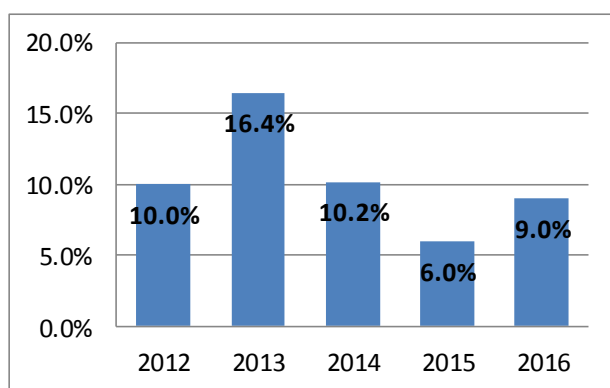


Source: NAIC State Data Network

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 policyholders' surplus from the prior year.

The following chart summarizes the aggregate return on policyholders' surplus from 2012 through 2016 for the overall Illinois-licensed property/casualty industry. The return on policyholders' surplus has exhibited a 3.0% increase in 2016.

### Return on Policyholders' Surplus (2012 – 2016)



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 2012 through 2016 for all property/casualty insurers licensed in Illinois.

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

	2012	2013	2014	2015	2016
<b>Net Investment Gain</b>	51,828	63,754	60,969	54,387	53,110
<b>Net Income</b>	36,688	67,228	59,843	54,996	43,356
<b>Unrealized Capital Gains/Losses</b>	21,486	39,200	11,183	-12,702	22,227
<b>Policyholders' Surplus</b>	599,880	684,102	707,515	707,511	748,911

Source: NAIC State Data Network

## UNDERWRITING EXPERIENCE

The following table identifies the aggregate underwriting gain/loss for Illinois-licensed insurers from 2012 through 2016. Although the net underwriting gain/loss continues to decrease since 2013, earned premium continues to show an increasing trend for the past 5 years. The U.S. property/casualty industry in 2016 generated a combined ratio in excess of 100 % (underwriting loss) for the first time since 2012 thanks in large measure to the combination of material unfavorable reserve development at a large insurance group and the worst auto insurance results in a calendar year since the early 2000's.

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

	2012	2013	2014	2015	2016
Premiums Earned	366,690	394,536	410,434	425,268	447,266
Losses Incurred	227,625	219,690	235,219	244,322	273,354
Loss Expenses Incurred	44,587	45,928	47,738	49,273	50,848
Other Underwriting Expenses Incurred	104,518	114,221	115,520	120,035	124,833
Dividends to Policyholders	1,417	1,716	1,670	1,709	1,509
Net Underwriting Gains/Losses	-10,358	15,167	11,541	10,829	-2,770

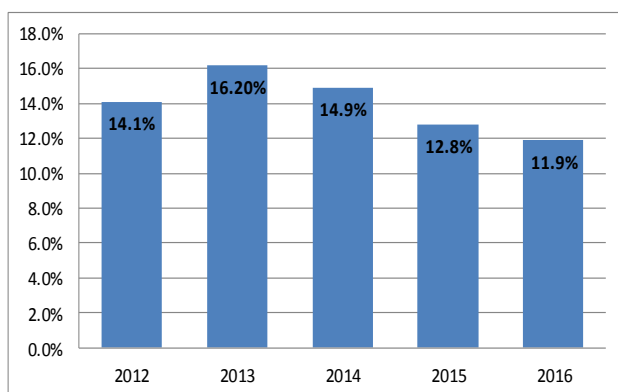
Source: NAIC State Data Network

## INVESTMENT INCOME

One component of surplus is income derived from investments. The net investment income ratio measures income from invested assets relative to earned premium. 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



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 accountants and specialists trained to identify a company's developing financial difficulties. The Department can then take steps to minimize potential losses to Illinois policyholders;
2. Working closely with insurance companies identified as having financial difficulties to minimize potential risk to policyholders, while attempting to resolve manageable problems or determine the need for rehabilitation or liquidation;
3. Employing field examiners for on-site evaluation of insurance company records;
4. Reviewing operations and compliance issues through scheduled, targeted, and special exams of known or suspected problems;
5. Maintaining a staff of actuaries who monitor the adequacy of loss reserves, cash flow testing, and proper valuation of assets;
6. Licensing and registering the many types of insurers, surplus lines producers, and risk sharing pools authorized by the Illinois Insurance Code and related Acts; and
7. Investigating unauthorized organizations or individuals thought to be conducting illegal insurance operations and taking regulatory action to remove them from the market to protect consumers from fraudulent activities.



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National Council on Compensation Insurance (NCCI) Data

Appendix A - F

**APPENDIX A – Consolidated Assets of Illinois-licensed Property/Casualty Insurers for the year ending 12/31/2016**

	ASSETS	Assets Current Year	Non-Admitted Assets Current Year	Net Admitted Assets Current Year	Not Admitted Assets Prior Year
1	Bonds	784,247,307,248	174,733,409	784,072,573,838	766,360,740,599
2.1	Preferred stocks	9,753,418,909	4,513,624	9,748,905,285	13,127,843,496
2.2	Common stocks	473,755,486,296	5,714,778,947	468,040,707,350	437,206,185,368
3.1	First liens - mortgage loans on real estate	13,650,219,299	-	13,650,219,299	11,007,078,763
3.2	Other than first liens - mortgage loans on real estate	621,848,484	-	621,848,484	352,664,488
4.1	Properties occupied by the company	7,156,026,531	12,981,310	7,143,045,220	6,988,777,292
4.2	Properties held for the production of income	2,914,989,894	8,568,875	2,906,421,019	2,548,431,757
4.3	Properties held for sale	253,963,244	6,371,911	247,591,333	229,229,818
5	Cash, cash equivalents and short-term investments	73,641,668,117	53,935,437	73,587,732,680	69,989,126,144
6	Contract loans including premium notes	1,793,541	1,793,541	-	-
7	Derivatives	467,803,564	-	467,803,564	517,872,713
8	Other invested assets	138,527,367,891	12,831,805,414	125,695,562,478	116,171,157,158
9	Receivables for securities	1,501,771,939	1,123,249	1,500,648,689	2,326,013,492
10	Securities lending reinvested collateral assets	2,108,085,847	-	2,108,085,847	2,128,938,880
11	Aggregate write-ins for invested assets	6,749,282,402	2,238,218,623	4,511,063,779	3,851,744,616
12	Subtotals, cash and invested assets	1,515,351,033,208	21,048,824,338	1,494,302,208,867	1,432,805,804,576
13	Title plants less charged off	182,752	-	182,752	-
14	Investment income due and accrued	7,942,904,937	3,346,568	7,939,558,373	7,815,122,715
15.1	Uncollected premiums and agents' balances in the course of collection	50,390,862,571	2,227,049,544	48,163,813,023	45,633,938,840
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	88,559,966,406	216,831,330	88,343,135,079	83,744,387,927
15.3	Accrued retrospective premiums	3,862,017,376	166,795,920	3,695,221,458	3,888,691,085
16.1	Amounts recoverable from reinsurers	24,780,104,224	990,177	24,779,114,047	24,127,491,353
16.2	Funds held by or deposited with reinsured cos.	7,089,101,827	55,855,685	7,033,246,142	6,872,430,399
16.3	Other amounts receivable under reinsurance contracts	2,185,968,459	1,565,115	2,184,403,344	2,055,169,200
17	Amounts receivable relating to uninsured plans	82,027,041	458	82,026,583	82,100,861
18.1	Current federal and foreign income tax recoverable and interest thereon	4,764,773,789	104,938,788	4,659,835,000	2,993,769,260
18.2	Net deferred tax asset	35,039,506,108	10,983,941,351	24,055,564,756	24,216,473,739
19	Guaranty funds receivable or on deposit	209,114,004	1,895,637	207,218,367	202,179,649
20	Electronic data processing equipment and software	7,108,223,822	5,511,894,546	1,596,329,280	1,407,399,759
21	Furniture and equipment, including health care delivery assets	2,736,711,298	2,731,857,448	4,853,850	3,904,199
22	Net adjustment in assets and liabilities due to foreign exchange rates	120,721,989	-	120,721,989	154,162,026
23	Receivables from parent, subsidiaries and affiliates	12,681,392,242	423,779,662	12,257,612,579	13,421,566,064
24	Health care (\$1) and other amounts receivable	32,435,499	4,920,504	27,514,995	14,644,968
25	Aggregate write-ins for other than invested assets	27,148,471,031	8,519,826,666	18,628,644,370	17,003,267,049
26	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts	1,790,085,518,573	52,004,313,746	1,738,081,204,845	1,666,442,503,636
27	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	9,199,825	1,003,778	8,196,047	10,966,341
28	<b>Totals</b>	<b>1,790,094,718,398</b>	<b>52,005,317,524</b>	<b>1,738,089,400,892</b>	<b>1,666,453,469,977</b>

**APPENDIX B – Consolidated Liabilities, Surplus and Other Funds of Illinois-licensed Property/Casualty Insurers for the year ending December 31, 2016**

	<b>LIABILITIES, SURPLUS AND OTHER FUNDS</b>	<b>CURRENT YEAR</b>	<b>PRIOR YEAR</b>
1	Losses	429,295,519,715	416,768,545,720
2	Reinsurance payable on paid losses and loss adjustment expenses	18,742,424,234	17,124,765,939
3	Loss adjustment expenses	92,186,335,358	91,781,718,822
4	Commissions payable, contingent commissions and other similar charges	6,170,102,848	5,981,737,941
5	Other expenses (excluding taxes, licenses and fees)	25,485,358,306	24,744,615,824
6	Taxes, licenses and fees (excluding federal and foreign income taxes)	4,423,413,422	4,569,150,878
7.1	Current federal and foreign income taxes (including \$(1) on realized capital gains (losses))	3,509,968,992	2,819,105,982
7.2	Net deferred tax liability	26,287,700,728	21,966,849,018
8	Borrowed money \$(1) and interest thereon \$(2)	4,246,482,109	3,290,893,925
9	Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$(1) and including warranty reserves of \$(2))	208,423,933,027	204,241,620,419
10	Advance premium	2,810,184,367	3,014,938,214
11.1	Stockholders (dividends declared and unpaid)	217,988,572	1,617,087,133
11.2	Policyholders (dividends declared and unpaid)	457,818,215	450,794,086
12	Ceded reinsurance premiums payable (net of ceding commissions)	46,008,785,450	38,961,381,491
13	Funds held by company under reinsurance treaties	26,910,517,993	25,412,949,916
14	Amounts withheld or retained by company for account of others	11,781,589,393	11,653,772,520
15	Remittances and items not allocated	1,733,431,619	1,557,983,545
16	Provision for reinsurance	1,982,934,558	2,075,440,221
17	Net adjustments in assets and liabilities due to foreign exchange rates	744,892,476	821,176,520
18	Drafts outstanding	3,457,136,693	3,911,611,192
19	Payable to parent, subsidiaries and affiliates	11,518,571,578	10,705,147,670
20	Derivatives	615,954,853	480,277,113
21	Payable for securities	3,855,288,638	2,602,725,883
22	Payable for securities lending	2,691,002,401	2,403,510,642
23	Liability for amounts held under uninsured plans	3,478,786	2,847,103
24	Capital notes \$(1) and interest thereon \$(2)	-	-
25	Aggregate write-ins for liabilities	55,623,145,333	52,683,434,819
26	Total liabilities excluding protected cell liabilities	989,183,959,647	951,644,082,521
27	Protected cell liabilities	-	-
28	Total liabilities	989,183,959,647	951,644,082,521
29	Aggregate write-ins for special surplus funds	74,493,069,559	65,962,074,275
30	Common capital stock	4,987,216,191	5,000,263,731
31	Preferred capital stock	1,231,217,668	1,209,983,768
32	Aggregate write-ins for other than special surplus funds	103,798,040	91,665,698
33	Surplus notes	11,885,683,718	12,639,850,483
34	Gross paid in and contributed surplus	224,447,951,864	224,355,327,505
35	Unassigned funds (surplus)	433,118,469,349	406,910,453,383
36.1	(1) Shares common (value included in common capital stock \$(2)) (less treasury stock at cost)	1,336,129,459	1,341,459,672
36.2	(2) Shares preferred (value included in preferred capital stock \$(2)) (less treasury stock at cost)	25,836,102	20,824,445
37	Surplus as regards policyholders	748,905,440,835	714,807,334,725
<b>38</b>	<b>Totals</b>	<b>1,738,089,400,481</b>	<b>1,666,451,417,239</b>

**APPENDIX C – Consolidated Statement of Income for Illinois-licensed Property/Casualty Insurers for the year ending December 31, 2016**

<b>UNDERWRITING INCOME</b>		<b>CURRENT YEAR</b>	<b>PRIOR YEAR</b>
1	Premiums earned	447,266,463,599	431,966,147,431
2	Losses incurred	273,353,512,915	248,668,600,103
3	Loss adjustment expenses incurred	50,848,092,741	50,509,823,056
4	Other underwriting expenses incurred	124,832,681,777	122,054,657,633
5	Aggregate write-ins for underwriting deductions	1,001,858,000	808,181,238
6	Total underwriting deductions	450,036,145,449	422,041,262,018
7	Net income of protected cells	0	2
8	Net underwriting gain (loss)	-2,769,681,862	9,924,885,406
<b>INVESTMENT INCOME</b>			
9	Net investment income earned	46,407,181,572	46,498,790,575
10	Net realized capital gains (losses) less capital gains tax of \$(1)	6,703,227,416	8,929,138,736
11	Net investment gain (loss)	53,110,408,975	55,427,929,294
<b>OTHER INCOME</b>			
12	Net gain (loss) from agents' or premium balances charged off	-1,215,218,197	-1,102,119,704
13	Finance and service charges not included in premiums	2,492,367,383	2,380,222,844
14	Aggregate write-ins for miscellaneous income	-897,079,176	-1,164,170,603
15	Total other income	380,070,013	113,932,547
16	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	50,720,797,126	65,466,747,249
17	Dividends to policyholders	1,508,842,509	1,711,722,431
18	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	49,211,954,624	63,755,024,819
19	Federal and foreign income taxes incurred	5,826,119,255	8,532,912,524
20	Net income	43,385,835,373	55,222,112,300
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21	Surplus as regards policyholders, December 31 prior year	714,807,335,183	713,102,460,247
22	Net income	43,385,835,373	55,222,112,300
23	Net transfers (to) from protected cell accounts	0	0
24	Change in net unrealized capital gains or (losses) less capital gains tax of \$(1)	22,227,020,521	-12,875,963,036
25	Change in net unrealized foreign exchange capital gain (loss)	314,320,547	-1,495,363,849
26	Change in net deferred income tax	726,699,605	-2,354,612,753
27	Change in nonadmitted assets	-2,864,142,140	-7,767,198,774
28	Change in provision for reinsurance	92,505,662	106,317,819
29	Change in surplus notes	-751,939,727	560,821,159
30	Surplus (contributed to) withdrawn from protected cells	0	0
31	Cumulative effect of changes in accounting principles	-40,271,811	3,815,707
32.1	Capital changes paid in	6,185,860	56,945,272
32.2	Capital changes transferred from surplus (stock dividend)	6,500,500	1,530,000
32.3	Capital changes transferred to surplus	-4,500,000	0
33.1	Surplus adjustments paid in	212,287,552	8,813,474,980
33.2	Surplus adjustments transferred to capital (stock dividend)	-1,700,500	70,000
33.3	Surplus adjustments transferred from capital	4,458,670	-6,053,343
34	Net remittances from or (to) home office	86,815,447	-61,086,608
35	Dividends to stockholders	-31,347,296,352	-40,684,966,241
36	Change in treasury stock	318,556	-5,506,793
37	Aggregate write-ins for gains and losses in surplus	2,050,455,090	2,190,539,003
38	Change in surplus as regards policyholders for the year	34,103,552,855	1,704,874,861
39	Surplus as regards policyholders, December 31 current year	748,910,888,037	714,807,335,084

**APPENDIX D – Consolidated Exhibit of Premiums & Losses in the State of Illinois for All Illinois-licensed Property/Casualty Insurers during 2016**  
**EXHIBIT OF PREMIUMS AND LOSSES**

**BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2016**

Line of Business	1 Direct Premiums Written	2 Direct Premiums Earned	3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
01 Fire	318,909,040	315,075,874	334,807	161,448,038	210,952,498	250,031,042	149,798,076	2,745,896	2,614,650	4,628,392	38,220,802	6,805,000
02.1 Allied lines	261,202,181	266,807,791	241,183	133,040,208	109,662,329	109,267,743	73,281,193	2,043,307	158,742	2,498,400	29,671,817	4,924,790
02.2 Multiple peril crop	616,005,497	608,342,419	-	48,249,589	265,700,049	191,952,695	126,475,859	615,070	2,024,219	2,943,850	64,166,191	566,987
02.3 Federal flood	28,857,679	29,037,968	-	15,527,071	5,142,635	3,688,391	1,516,063	255,525	228,130	24,692	4,352,294	276,322
02.4 Private crop	99,018,763	97,109,249	-	8,232,377	52,368,902	57,200,658	15,072,565	343,936	375,025	33,457	16,297,805	1,363,257
02.5 Private flood	9,493,255	5,887,274	-	4,512,324	159,895	67,194	91,946	15,002	20,395	7,229	250,711	242,800
03 Farmowners multiple peril	172,456,262	171,429,675	-	70,580,679	84,858,518	83,081,307	35,641,962	4,557,781	1,222,242	3,738,680	25,726,731	2,788,150
Homeowners multiple peril	3,484,415,689	3,454,354,282	5,120,121	1,819,143,630	1,968,239,924	1,957,404,049	769,777,094	36,529,437	34,577,559	62,527,250	440,622,973	64,056,421
04 Commercial multiple peril (non-liability portion)	1,048,220,742	1,050,722,136	236,426	506,450,051	501,938,856	520,569,392	324,630,777	17,636,748	17,859,698	31,283,525	169,330,873	20,456,373
Commercial multiple peril (liability portion)	625,236,915	625,137,983	251,426	294,709,009	240,947,754	251,719,545	968,417,658	105,496,995	102,882,910	360,737,874	105,116,467	9,407,332
06 Mortgage guaranty	228,009,858	221,470,921	-	89,014,501	156,268,244	53,547,937	325,217,630	266,117	87,481	1,199,992	30	5,051,066
08 Ocean marine	89,841,395	87,041,791	8,262	32,242,620	57,846,980	49,321,942	63,281,273	2,703,130	2,727,675	5,433,333	12,755,433	1,934,254
09 Inland marine	752,397,294	751,607,512	370,203	194,316,659	386,626,692	483,421,067	107,158,856	4,322,575	4,625,931	5,527,122	120,617,924	11,413,733
10 Financial guaranty	15,873,292	54,296,507	-	166,924,401	(9,622,131)	(277,580)	152,757,534	7,850,134	6,222,245	9,324,867	11,377	489,762
Medical professional liability	376,180,478	392,738,547	23,215,136	222,541,938	210,783,022	178,590,783	1,062,925,718	122,828,368	101,395,299	438,235,561	37,707,167	8,792,972
12 Earthquake	57,400,828	58,213,567	112,423	28,508,956	128,974	29,827	563,662	12,200	1,312	15,893	6,967,491	1,035,771
Group accident and health	211,655,730	257,584,211	-	189,303,194	124,016,563	127,407,449	112,029,752	1,654,899	1,899,081	1,501,351	21,163,973	4,488,983
Credit A&H (group and individual)	1,264,973	1,842,848	-	807,975	374,516	256,305	404,625	-	(4,815)	764	266,665	31,087
Collectively renewable A&H	2,344	2,110	-	722	-	6	(35,876)	-	-	50	285	138
Non-cancelable A&H	-	24,046	-	225,874	-	-	4	-	-	-	-	106
Guaranteed renewable A&H	62,412,970	43,530,474	-	502,467,729	66,775,647	79,151,013	179,675,844	17,604	(344,317)	94,025	4,420,878	206,627
Non-renewable for stated reasons only	252,338	451,534	1,162	434,594	530,390	(458,799)	496,815	111	(22,173)	1,492	21,315	(38,048)
Other accident only	852,506	839,690	-	80,223	(464,092)	(430,447)	204,235	-	914	5,291	298,769	26,456
Medicare Title XVIII exempt from state taxes or fees	-	-	-	-	-	(37)	-	-	(7)	-	-	-
15.7 All other A&H	15,602,568	15,220,383	-	2,552,797	12,565,561	12,993,106	8,496,031	20,587	(6,652)	318,643	2,025,732	429,763
Federal employees health benefits program	-	-	-	-	-	-	-	-	-	-	-	-
15.8 premium	77	9,345	-	22	-	-	-	-	-	-	2	106

**APPENDIX D – Consolidated Exhibit of Premiums & Losses in the State of Illinois for All Illinois-licensed Property/Casualty Insurers during 2016**  
**EXHIBIT OF PREMIUMS AND LOSSES - Continued**

**BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2016**

Line of Business	1 Direct Premiums Written	2 Direct Premiums Earned	3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
16 Workers' compensation	2,720,458,107	2,744,701,594	10,873,460	1,009,625,579	1,414,020,649	1,483,523,494	6,707,988,567	163,093,854	201,324,843	737,481,496	222,546,633	51,467,581
Other liability - occurrence	2,152,689,629	2,037,264,999	458,135	1,655,660,706	1,137,037,449	1,038,507,618	3,860,265,728	160,147,370	26,699,997	618,365,214	1,750,017,420	31,077,729
Other liability - claims- made	864,020,071	891,547,192	1,930,205	561,295,398	453,027,219	324,354,846	1,953,901,633	113,581,686	86,409,439	387,823,317	126,980,589	12,636,653
Excess workers' compensation	62,476,088	61,765,417	-	27,247,464	21,354,738	26,890,387	505,567,462	319,025	2,617,853	17,235,678	4,387,689	1,969,573
17 Products liability	115,581,391	115,600,140	54,823	43,644,156	83,299,109	48,465,672	749,650,765	49,790,430	76,633,108	334,036,318	15,541,115	2,022,457
Private passenger auto no-fault												
(personal injury protection)	13,753	27,481	-	54,769	4,009,490	4,387,756	6,841,134	412,243	469,676	466,767	311,093	18,622
19 Other private passenger auto liability	3,920,630,486	3,838,602,786	3,900,303	1,198,268,307	2,426,775,658	2,648,564,074	2,846,730,179	133,650,586	145,981,210	369,305,524	406,222,109	27,463,165
Commercial auto no-fault (personal injury protection)	101,684	(41,695)	-	38,028	169,523	195,326	212,978	45,927	54,292	38,336	20,553	4,465
Other commercial auto liability	1,001,527,947	1,000,397,708	137,795	412,827,943	544,157,833	601,267,591	1,277,618,082	69,207,499	85,529,983	170,168,607	134,169,356	14,809,457
Private passenger auto physical damage	3,108,240,892	3,063,095,490	3,603,253	941,608,312	1,890,824,008	1,927,264,773	153,874,541	6,725,014	7,488,796	6,345,140	313,048,492	23,562,126
Commercial auto physical damage	315,886,895	309,893,305	49,565	126,482,712	183,909,749	190,230,180	36,964,331	4,059,818	4,669,972	5,358,289	41,098,610	5,691,904
22 Aircraft (all perils)	61,423,536	59,112,173	-	20,539,037	31,029,748	49,642,074	473,933,686	4,840,231	7,781,238	70,102,040	8,745,990	1,562,774
23 Fidelity	63,817,206	63,063,093	21	39,106,627	32,523,040	16,269,401	57,841,509	532,176	405,308	8,524,098	9,169,254	962,118
24 Surety	173,658,924	186,913,486	1,683	90,970,703	34,703,070	32,179,889	100,931,594	4,210,063	2,771,629	13,926,515	48,420,927	3,635,713
26 Burglary and theft	14,948,120	14,565,247	6,684	8,189,606	493,169	720,774	4,786,163	15,858	(127,912)	942,220	2,661,149	325,874
27 Boiler and machinery	66,845,156	65,256,169	481	34,677,681	19,231,216	20,207,244	15,960,859	145,366	(29,975)	511,556	6,771,448	2,137,566
28 Credit	62,906,185	58,070,832	-	26,848,626	30,710,375	41,576,004	30,298,120	489,313	570,762	561,180	9,687,563	1,350,580
30 Warranty	204,629,753	168,839,702	-	414,588,440	96,099,826	87,962,100	13,552,957	351,241	363,142	64,379	1,632,779	1,468,545
34 Aggregate write-ins for other lines of business	33,135,743	34,970,265	-	19,395,123	14,893,268	10,546,099	42,787,074	135,590	(700,545)	1,197,932	4,631,292	693,780
35 Totals	23,418,554,237	23,222,423,521	50,907,560	11,422,384,389	12,864,070,842	12,961,289,900	23,317,586,660	1,021,668,681	927,458,953	3,672,536,336	2,631,077,751	327,610,872



**Appendix E – Consolidated Exhibit of Premiums and Losses in All States for Licensed Property/Casualty Insurers during 2016  
Exhibit of Premiums and Losses during the Year 2016**

Line of Business	1 Direct Premiums Written	2 Direct Premiums Earned	3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
01 Fire	8,386,729,007	8,308,683,623	17,884,292	4,197,899,182	3,574,830,065	3,723,231,689	3,256,161,165	96,475,447	86,033,584	114,464,311	939,958,929	196,477,648
02.1 Allied lines	7,459,713,324	7,560,303,518	24,647,322	3,636,823,351	4,199,732,205	4,767,197,260	3,542,371,418	98,262,405	90,421,160	114,679,171	780,365,866	170,789,490
02.2 Multiple peril crop	9,231,677,272	9,243,818,465	-	1,202,384,478	4,429,388,843	4,782,850,191	2,921,058,052	6,019,680	11,832,200	17,592,983	881,077,797	13,489,480
02.3 Federal flood	2,404,902,809	2,399,112,336	-	1,295,895,889	2,545,045,987	3,029,912,207	740,162,207	33,832,359	37,573,729	7,136,738	416,429,653	45,164,341
02.4 Private crop	1,028,506,635	1,012,629,745	-	45,794,725	819,742,432	876,053,625	197,621,207	3,025,518	3,106,043	757,396	190,164,934	16,446,768
02.5 Private flood	368,650,184	211,786,395	-	189,568,637	55,426,855	72,788,767	64,942,263	2,414,153	2,821,335	633,308	21,883,198	9,816,090
03 Farmowners multiple peril	2,131,212,435	2,112,511,182	2,480,000	1,005,326,618	1,087,057,014	1,122,141,656	553,741,418	41,822,720	38,339,021	62,515,199	347,999,877	43,211,965
Homeowners multiple peril	66,535,163,902	65,865,109,712	326,725,265	34,620,492,135	34,120,984,508	34,960,266,633	13,914,588,273	835,026,898	838,867,126	1,383,625,491	8,242,280,601	1,617,136,677
04 Commercial multiple peril (non-liability portion)	20,640,071,143	20,575,882,816	11,337,786	9,891,518,606	10,239,129,331	11,007,837,104	6,677,153,861	370,602,668	358,671,485	772,343,221	3,403,580,522	530,763,183
05.1 Commercial multiple peril (liability portion)	12,331,247,775	12,195,092,856	7,830,009	5,801,015,361	4,958,472,345	5,819,162,560	19,505,131,830	1,919,110,120	2,145,900,080	7,214,350,610	2,132,655,745	289,221,214
06 Mortgage guaranty	4,861,939,691	4,692,827,188	-	2,405,747,063	2,270,795,646	914,047,767	5,777,020,929	10,657,172	10,184,031	20,522,485	373,085	113,934,304
08 Ocean marine	3,164,933,512	3,199,404,348	1,177,000	1,149,418,534	1,707,945,713	1,646,393,603	2,516,765,181	123,541,109	129,680,409	233,607,401	464,051,034	58,322,127
09 Inland marine	19,700,151,361	19,684,240,484	15,733,801	5,068,086,062	9,649,894,290	9,782,602,916	3,610,658,525	131,521,148	147,789,293	181,723,264	2,981,461,194	412,217,849
10 Financial guaranty	450,505,048	1,656,209,273	-	4,351,456,813	114,358,240	538,787,770	5,899,711,737	154,842,134	164,128,610	151,575,770	97,239	12,298,964
11 Medical professional liability	4,073,496,901	4,154,663,730	57,837,576	2,233,065,716	1,864,966,564	1,911,050,504	9,528,038,875	999,837,192	1,020,539,065	3,370,051,076	441,901,253	142,518,858
12 Earthquake	1,614,897,924	1,608,192,003	4,351,739	797,557,134	13,087,614	(8,499,821)	28,665,444	1,810,264	(527,489)	1,691,767	188,903,936	36,876,604
13 Group accident and health	4,459,047,456	4,251,853,577	-	3,162,015,009	2,779,527,496	2,866,745,893	1,917,884,931	36,616,090	39,636,515	33,915,051	530,733,699	104,466,898
14 Credit A&H (group and individual)	172,751,074	179,575,069	-	58,616,757	27,546,661	29,195,491	32,772,638	7,080	(7,264)	249,468	22,649,153	5,264,973
15.1 A&H Collectively renewable	15,864,821	15,658,409	-	1,696,231	6,427,597	5,964,352	5,716,009	-	(28,602)	148,024	7,138,882	516,277
15.2 Non-cancelable A&H	30,217	390,675	-	3,292,081	24,812	31,570	4,532	-	-	48	817	12,230
15.3 A&H Guaranteed renewable	1,077,050,723	640,062,671	-	9,310,056,917	1,053,556,194	1,314,085,663	2,818,154,710	590,629	(6,196,623)	1,857,718	95,690,748	19,810,149
15.4 Non-renewable for stated reasons only	31,992,515	35,020,055	14,511	20,718,894	22,967,061	11,996,357	20,302,770	53,736	(384,158)	60,639	3,735,905	1,880,048
15.5 Other accident only	31,550,889	30,572,315	-	6,569,898	10,245,639	10,333,152	24,440,801	196,077	202,548	187,241	10,167,664	762,546



**Appendix E – Consolidated Exhibit of Premiums and Losses in All States for Licensed Property/Casualty Insurers during 2016  
Exhibit of Premiums and Losses during the Year 2016— Continued**

Line of Business	1 Direct Premiums Written	2 Direct Premiums Earned	3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
Medicare Title XVIII exempt from state taxes or fees						(154,118)			(28,824)			57
15.6 All other A&H	483,823,444	467,007,815	-	60,714,177	266,574,392	298,890,130	300,655,067	1,560,351	1,398,135	5,455,158	96,364,420	9,897,908
Federal employees health benefits program premium	636	9,978	-	200	64	62	51	-	-	-	19	12,093
16 Workers' compensation	44,280,301,920	43,936,136,175	406,637,840	15,209,473,443	20,995,655,406	23,983,247,692	119,050,541,816	2,695,037,606	3,507,829,249	12,977,044,283	3,915,849,959	1,454,803,192
17.1 Other liability - occurrence	30,180,120,708	29,494,164,087	23,619,968	16,342,811,789	17,213,273,802	21,370,700,535	70,004,198,189	2,880,866,018	1,899,116,457	12,294,822,253	3,591,008,667	662,041,729
Other liability - claims- made	15,780,240,540	15,635,923,916	2,075,626	8,725,669,182	7,582,771,220	7,835,901,776	30,084,969,642	1,787,590,542	1,859,990,922	6,334,970,204	2,394,018,422	345,542,418
Excess workers' compensation	1,175,590,218	1,171,341,208	-	457,683,703	604,742,396	888,364,063	10,840,221,594	29,356,440	83,656,404	491,459,243	91,066,834	30,116,627
17.3 Products liability	2,418,349,059	2,439,526,963	291,531	1,098,437,403	1,382,904,353	882,315,155	9,865,866,131	995,494,063	1,039,964,502	4,577,306,905	313,710,781	56,639,104
Private passenger auto no- fault												
19.1 (personal injury protection)	11,779,100,932	11,610,216,080	18,723,325	3,539,200,257	8,417,126,905	9,718,754,800	38,091,999,196	779,976,078	844,883,571	2,888,692,880	832,424,378	231,478,220
Other private passenger auto liability	88,471,441,170	86,456,101,261	270,187,611	27,088,331,009	57,554,120,502	63,599,658,814	65,533,587,644	2,826,873,724	3,201,246,905	8,139,382,656	6,911,679,756	1,979,465,867
Commercial auto no-fault (personal injury protection)	437,180,309	423,405,082	71,876	193,960,361	266,450,301	353,531,058	1,267,482,346	33,227,315	46,191,422	80,811,734	51,327,259	26,457,537
Other commercial auto liability	19,655,927,498	19,318,453,077	7,974,039	8,787,299,077	11,650,725,368	13,733,888,737	25,388,833,708	1,289,226,782	1,590,301,483	3,276,380,258	2,850,106,883	514,176,724
Private passenger auto physical damage	67,790,526,351	66,386,444,010	241,782,729	21,057,901,560	44,526,000,254	45,250,910,740	3,376,926,098	173,600,113	196,371,387	150,960,966	5,430,811,031	1,472,116,612
Commercial auto physical damage	6,655,042,043	6,537,648,774	1,824,835	2,830,292,780	4,091,808,469	4,160,129,035	800,789,122	81,570,460	84,767,862	122,348,075	955,414,193	159,383,800
22 Aircraft (all perils)	1,511,525,465	1,484,787,222	-	713,165,567	935,142,464	824,561,348	2,206,227,913	115,773,596	119,395,494	318,906,351	236,876,086	37,588,469
23 Fidelity	1,210,520,721	1,199,049,709	490,482	706,564,452	472,785,139	478,478,648	1,182,033,860	15,595,466	5,440,307	169,680,843	180,319,245	30,150,743
24 Surety	5,673,346,679	5,550,421,371	41,212,098	3,152,559,937	688,686,601	852,950,707	2,287,433,812	163,467,240	175,069,081	509,470,009	1,458,787,414	162,713,511
Burglary and theft	267,695,796	258,543,548	26,225	151,606,680	35,896,151	47,927,794	138,438,318	2,391,507	(1,451,723)	18,610,321	50,320,986	6,446,064
27 Boiler and machinery	1,612,514,523	1,574,784,041	45,761	821,137,231	688,066,285	721,558,098	632,673,034	10,423,543	5,241,820	14,672,456	135,463,507	39,582,448
28 Credit	1,706,922,385	1,687,023,552	-	972,834,552	708,417,730	775,976,660	562,541,472	17,783,726	15,587,902	9,957,138	309,427,520	42,557,449
30 Warranty	2,892,436,605	2,395,552,449	-	6,563,546,271	1,321,913,904	1,315,768,340	159,386,458	5,280,213	890,209	1,594,740	223,369,841	56,273,726
Aggregate write-ins for other lines of business	1,073,391,827	1,063,431,323	-	697,999,644	475,610,704	534,564,839	607,755,835	30,518,374	32,838,384	54,827,395	116,869,426	25,896,530
35 Totals	475,228,085,423	468,723,572,080	1,484,983,250	209,626,205,357	265,429,525,484	286,812,101,789	465,935,630,068	18,801,877,736	19,827,283,064	66,121,042,247	52,248,518,346	11,184,739,505

**Appendix F – Consolidated Schedule T for all Illinois-Licensed Property/Casualty Insurers for 2016  
Schedule T – Exhibit of Premiums Written – Allocated by States and Territories**

State	Gross Premiums Written	Gross Premiums Earned	Dividends Paid to Policy Holders	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid	Finance Charges Not Included	Direct Premiums Written Federal
01 Alabama AL	6,679,329,680	6,618,574,205	19,509,932	3,533,787,261	3,931,936,852	5,350,921,586	51,276,754	17,791,416
02 Alaska AK	1,408,760,274	1,417,177,118	6,437,191	654,963,971	677,917,699	1,299,929,901	6,277,539	3,617,200
03 Arizona AZ	8,512,228,640	8,287,113,059	22,920,156	4,712,302,443	5,282,994,104	6,413,968,167	61,220,367	18,084,466
04 Arkansas AR	3,899,093,206	3,857,163,752	8,124,212	2,450,728,639	2,730,097,953	2,847,799,464	22,690,607	6,920,362
05 California CA	54,363,686,418	53,583,118,190	92,298,161	28,574,924,388	31,779,566,019	58,437,869,623	383,992,150	155,571,777
06 Colorado CO	9,781,466,060	9,625,279,380	32,490,651	6,574,291,476	7,297,612,600	6,695,402,016	58,191,525	20,019,249
07 Connecticut CT	7,396,885,833	7,362,279,463	35,355,398	3,739,455,855	3,816,119,720	7,776,358,703	45,443,454	31,286,496
08 Delaware DE	2,039,692,808	2,016,761,303	5,058,500	1,057,599,601	1,213,578,027	2,337,976,633	12,182,238	5,383,876
09 Dist. Columbia DC	1,534,983,820	1,527,221,893	3,280,261	682,764,961	962,764,297	1,613,946,778	5,269,399	9,340,099
10 Florida FL	30,452,217,771	29,856,452,814	124,051,009	17,191,057,054	18,032,613,734	22,960,888,184	209,935,518	76,398,316
11 Georgia GA	15,505,117,969	15,100,579,458	48,907,929	9,287,049,963	10,392,773,685	11,680,413,927	95,424,885	23,014,050
12 Hawaii HI	1,542,040,846	1,515,417,672	8,853,254	655,291,208	635,620,424	1,185,134,143	8,872,126	5,430,915
13 Idaho ID	1,793,052,954	1,731,142,339	3,963,638	836,200,807	930,623,729	1,155,784,011	16,215,489	4,796,375
14 Illinois IL	23,418,554,238	23,222,423,522	50,907,560	12,864,070,841	12,961,289,900	23,317,586,663	100,852,629	45,018,425
15 Indiana IN	8,936,354,463	8,842,487,155	9,482,451	4,784,456,293	5,120,583,926	6,643,755,011	52,556,498	19,478,504
16 Iowa IA	5,671,091,727	5,552,449,746	33,957,763	2,535,003,584	2,800,360,800	3,988,890,268	23,251,415	18,326,840
17 Kansas KS	5,229,065,382	5,230,349,750	15,714,144	2,421,885,050	2,574,860,773	3,199,102,386	22,123,518	9,306,688
18 Kentucky KY	5,485,479,783	5,441,780,845	8,186,400	3,066,208,566	3,248,122,264	5,146,819,870	28,785,060	16,506,190
19 Louisiana LA	7,582,752,646	7,570,650,523	15,949,135	6,492,525,512	7,279,141,085	6,902,177,678	40,026,131	15,533,756
20 Maine ME	1,684,935,136	1,644,905,055	24,078,940	716,174,026	779,470,268	1,485,191,242	12,482,486	5,953,801
21 Maryland MD	9,758,348,948	9,532,881,039	35,049,243	5,591,373,932	5,772,802,814	8,201,868,949	53,201,280	24,959,696
22 Massachusetts MA	8,535,164,099	8,329,104,524	23,351,893	3,986,849,214	4,220,908,320	9,319,840,867	43,818,001	44,123,261
23 Michigan MI	14,438,576,209	14,332,092,711	27,535,994	7,811,004,085	9,640,831,180	39,813,218,475	49,649,794	31,023,562
24 Minnesota MN	10,122,300,570	10,119,101,390	16,260,138	5,072,165,543	5,181,748,196	7,996,747,946	34,502,142	15,043,093
25 Mississippi MS	3,789,462,830	3,786,058,892	7,740,545	2,020,526,822	2,081,988,435	2,622,615,368	23,491,009	10,457,857
26 Missouri MO	9,848,953,413	9,677,835,770	14,406,379	5,524,490,925	5,974,862,748	7,504,462,108	54,763,668	14,406,699
27 Montana MT	1,767,200,370	1,800,604,051	3,696,688	1,167,412,594	1,260,652,002	1,040,034,152	9,380,205	3,953,101
28 Nebraska NE	4,118,257,520	4,044,005,605	11,033,145	2,410,185,632	2,728,659,642	2,776,925,262	14,432,963	8,313,895
29 Nevada NV	4,263,623,016	4,203,533,971	9,123,624	2,523,017,828	2,927,849,734	4,955,602,802	32,049,344	12,274,764
30 New Hampshire NH	1,909,964,488	1,898,128,055	11,332,543	862,605,718	878,372,170	1,660,293,454	13,051,633	7,309,991
31 New Jersey NJ	13,607,615,108	13,439,337,757	33,800,524	7,672,193,655	7,872,939,751	21,309,633,253	65,439,690	47,399,916
32 New Mexico NM	2,620,561,204	2,593,693,080	8,491,787	1,631,868,004	1,686,654,337	2,122,385,541	20,083,410	8,754,361

**Appendix F – Consolidated Schedule T for all Illinois-Licensed Property/Casualty Insurers for 2016  
Schedule T – Exhibit of Premiums Written – Allocated by States and Territories – Continued**

State	Gross Premiums Written	Gross Premiums Earned	Dividends Paid to Policy Holders	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid	Finance Charges Not Included	Direct Premiums Written Federal
33 New York NY	34,062,189,929	33,745,661,898	73,136,476	17,619,379,964	20,040,551,515	48,392,618,118	190,086,013	161,358,223
34 North Carolina NC	12,316,907,053	12,078,622,566	37,076,188	6,858,653,509	7,389,706,243	8,470,951,262	102,732,018	24,052,514
35 North Dakota ND	2,017,186,376	1,951,004,393	1,350,091	1,062,651,896	1,294,905,663	904,103,324	4,433,881	7,523,052
36 Ohio OH	14,349,587,177	14,234,315,377	17,893,209	7,056,452,454	7,555,879,982	9,384,396,977	120,155,447	38,106,971
37 Oklahoma OK	5,807,134,101	5,808,153,993	15,739,664	3,101,553,050	3,163,934,392	4,251,561,317	38,566,680	10,458,848
38 Oregon OR	4,739,299,904	4,629,620,634	11,888,204	2,340,072,396	2,712,440,023	3,675,360,307	30,407,627	15,713,694
39 Pennsylvania PA	20,681,212,593	20,545,966,069	43,815,230	12,408,733,757	11,925,805,026	20,853,104,541	135,589,625	53,588,842
40 Rhode Island RI	1,869,882,971	1,856,524,123	20,320,121	1,037,496,208	1,069,667,158	1,646,037,286	12,106,655	4,521,109
41 South Carolina SC	7,884,127,437	7,713,497,023	24,124,746	4,887,302,601	5,341,599,536	5,629,106,535	66,397,566	12,129,432
42 South Dakota SD	2,128,056,414	2,129,023,154	4,371,005	913,654,892	1,038,156,704	1,290,919,608	6,346,110	2,866,580
43 Tennessee TN	8,469,045,300	8,366,108,931	19,845,608	4,748,583,764	5,281,869,469	7,563,631,450	48,705,601	21,776,702
44 Texas TX	28,985,531,616	28,566,758,619	173,949,097	20,267,745,985	21,868,514,507	24,576,186,502	130,399,863	145,636,524
45 Utah UT	3,526,286,219	3,436,322,231	5,597,338	1,883,716,910	2,006,496,155	2,491,445,994	19,373,502	7,865,684
46 Vermont VT	937,172,899	929,733,568	3,406,091	413,723,283	419,745,902	839,562,914	7,090,566	15,610,899
47 Virginia VA	11,467,923,578	11,288,142,367	68,210,032	6,490,115,973	6,869,700,603	8,404,258,587	89,933,863	43,319,063
48 Washington WA	9,247,478,942	8,996,133,631	28,196,641	5,056,495,594	5,316,537,908	6,251,113,741	68,215,986	22,436,010
49 West Virginia WV	2,650,583,857	2,624,919,593	4,018,446	1,420,796,665	1,571,296,334	2,191,292,472	14,774,973	3,410,158
50 Wisconsin WI	9,526,713,406	9,365,197,892	156,744,183	4,620,017,555	5,039,660,426	8,735,353,454	40,569,508	13,859,875
51 Wyoming WY	947,426,892	942,056,322	2,184,272	529,433,336	576,560,051	457,302,501	5,593,512	1,282,981
52 American Samoa AS	103,009	128,521	-	11,655	13,160	75,081	120	-
53 Guam GU	53,540,154	56,533,579	549,030	13,374,842	15,556,652	19,995,610	12,866	-
54 Puerto Rico PR	203,078,853	214,875,192	280,047	515,565,502	623,080,071	1,077,004,420	63,729	208,078
55 U.S. Virgin Islands VI	20,256,646	21,837,655	189,621	13,830,589	16,623,235	19,894,852	493,158	4,973
56 N. Mariana Islands MP	2,433,919	2,188,705	733	286,634	562,859	401,188	226	-
57 Canada CAN	2,283,753,072	2,168,808,637	185,180	1,282,536,407	761,888,251	4,504,044,236	352,155	14
58 Agg. other alien OT	3,354,355,775	3,291,733,233	562,826	1,782,904,639	2,239,168,629	4,546,499,425	1,882,920	-
59 Totals	475,228,085,436	468,723,572,023	1,484,983,250	265,429,525,471	286,816,237,624	465,959,766,050	2,805,216,994	1,341,529,219

