



Annual Legislative Report on Market Conditions

Calendar year 2020

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Introduction

This report includes information on the following lines of insurance:

- General liability
- Commercial fire and allied lines
- Residential fire and allied lines
- Product liability
- Commercial multiple peril
- Private passenger auto
- Commercial auto
- Homeowners multiple peril
- Workers' compensation
- Boiler and machinery
- Inland marine
- Surety
- Commercial crime
- Commercial glass
- Medical professional liability
- Miscellaneous professional liability

Why did we do this report?

Texas Insurance Code Section 2251.008 requires the commissioner to annually report information about insurance company market shares, profits and losses, loss ratios, complaints, and the rates filed during the year to the governor, lieutenant governor, speaker of the House, the Legislature, and the public. This report fulfills that requirement.

The *Annual Legislative Report on Market Conditions* shows market share based on the most recent year as well as the percent change from the year before.

Because of a change in law, TDI started collecting information about underwriting profits or losses and rate filings in 2007 (Insurance Code Section 2251.008). This report contains the underwriting profit or loss information for all lines of business and the rate filing information for private passenger automobile and homeowners lines of business. Because of the cyclical nature of the underwriting profit or loss information, this report should not be used to determine the reasonableness of rates used by a given company.

Because of another change in law, in 2016 TDI began collecting data and issuing this report each calendar year instead of each calendar quarter (Insurance Code Section 2251.008).

Terms

Number of policies written: The number of new and renewal policies issued in Texas during the year. The policies were adjusted to an annual basis. For example, a six-month policy was reported as 0.5 policies.

Premiums on policies written: This report captures the Texas portion of direct premiums written in the designated year without adjustments for cancellations or endorsements, so it may not match the written premiums figures in the statutory Annual Statement.

Direct premiums written: Written premium is the Texas portion of the statutory Annual Statement report of written premiums in the designated year.

Direct losses paid: Direct losses paid represents payments made during the year regardless of when the policy was written or when the accident occurred. Loss adjustment expenses (LAE) are not included.

Loss ratio: Unless otherwise specified, this ratio is developed by dividing direct losses paid during the year by direct premiums written during the year.

Earned to incurred loss ratio: This loss ratio is developed by dividing direct incurred losses by earned premiums. Both figures come from the statutory Annual Statement. LAE are not included.

Number of groups: Companies that are owned or controlled by one entity are considered a group. Unaffiliated companies are those that are not associated with any other insurance company. The number of groups referred to in this report is the number of groups plus the number of unaffiliated companies.

Market share: This figure represents an insurer's market share (expressed as a percentage) of the industry total for premiums written for the most recent calendar year.

Underwriting profit or loss: The underwriting profit or loss is calculated as the direct premiums earned less direct losses incurred, less loss adjustment expenses incurred, less other underwriting expenses incurred, and less dividends paid to policyholders. The underwriting profit or loss is exactly as the company reported and has not been reconciled to any financial reports.

Rate filing exhibits: The number of rate filings and rate filing summary information is reported by the company and has not been reconciled to actual rate filings that were received by TDI. Rate reductions are indicated by negative numbers in parentheses. Rate filing information is only reported if there was a change in a given "period," so there may be occurrences where a 12, 24, or 36 month period is not displayed.

Lines of Insurance

Products and completed operations insurance or product liability: This insurance provides coverage for a manufacturer or contractor for claims after a manufactured product has been sold, or a claim results from an operation which the manufacturer has completed. Products liability also includes coverage for a contractor's or manufacturer's liability for injuries or property damage suffered as the result of the contractor or manufacturer completing an operation.

General liability: This insurance provides coverage for an insured when negligent acts or omissions result in bodily injury or property damage on the premises of a business or when someone is injured in the general operation of a business.

Commercial fire and allied lines: This insurance has two coverages - standard fire policy and extended coverage endorsements for businesses. A standard fire policy insures commercial properties against fire and lightning. The extended coverage endorsement covers numerous direct and indirect risks such as windstorm, hail, explosions, smoke damage, vandalism, and water damage.

Residential fire and allied lines: This insurance provides insurance coverage for personal, family, or household purposes.

Commercial multiple peril: This insurance generally provides coverage for businesses in four areas: property, liability, crime, and boiler and machinery.

Private passenger auto: This insurance provides coverage for liability, personal injury protection, uninsured motorist, and physical damage for personal vehicles.

Commercial auto: This insurance provides coverage for liability, personal injury protection, uninsured motorist, and physical damage for vehicles owned or used by a business.

Homeowners multiple peril: This insurance provides coverage against the insured's property being destroyed or damaged by various perils. It also provides coverage for the insured's liability exposure.

Workers' compensation: This insurance provides coverage with four types of benefits (medical care, death, disability, and rehabilitation) for employee job-related injuries or diseases without regard to fault.

Boiler and machinery: This insurance provides protection against the sudden and accidental breakdown or explosion of boilers, machinery, and electrical equipment. Coverage is provided for damage to the equipment, damage to the property of others, and expediting expenses. Coverage can be extended to cover losses resulting from the interruption of business.

Inland marine: This insurance provides coverage for property that may be in transit, held by a bailee at a fixed location, or movable goods that are often at different locations (for example, off-road construction equipment), or scheduled property (for example, homeowners personal property floater) including items such as live animals, property with antique or collector's value, and so on. These lines also include instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers. This does not include motor vehicles licensed for use on public roads.

Lines of Insurance

Surety: This insurance coverage is a three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, act, or omissions of a third party (the principal or obligor).

Commercial crime: This insurance provides coverage against loss of property caused by burglary, theft, or employee dishonesty. This may include losses inside or outside the premises, losses from counterfeit paper currency, and depositors forgery.

Commercial glass: This insurance provides coverage on commercial plate glass, lettering, frames, and ornamentation.

Medical professional liability: This insurance provides coverage against losses due to claims for damages alleging malpractice by physicians, surgeons, hospitals, or other health care providers in their professions.

Miscellaneous professional liability: This insurance provides coverage for professional practitioners that will defend suits filed against them for malpractice or errors and omissions. It will also pay any damages, subject to policy limits. To comply with applicable statutes, the following have been excluded from miscellaneous professional liability: architects, beauticians/barbers, lawyers, medical laboratory personnel, psychologists, real estate agents, surveyors, and X-ray lab personnel.

Summary of Year

Totals for Year Ending December 2020

	Number of Groups/Companies	Number of Policies Written	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
Product Liability	63 / 199	40,106	\$187,954,694	\$195,721,048	\$78,064,613
General Liability - Other	154 / 433	2,514,426	\$3,108,437,668	\$3,323,601,713	\$1,525,995,904
Commercial Fire and Allied Lines	79 / 216	91,548	\$1,217,544,891	\$1,277,207,432	\$947,603,494
Residential Fire and Allied Lines	59 / 83	1,279,692	\$1,533,703,346	\$1,274,179,167	\$493,296,298
Commercial Multiple Peril	89 / 262	618,251	\$2,651,349,190	\$2,627,693,605	\$1,459,213,904
Private Passenger Auto					
Voluntary Liability	76 / 175	14,956,471	\$12,229,088,015	\$12,358,668,571	\$7,249,129,688
Assigned Risk Liability	7 / 7	2,331	\$1,635,276	\$1,262,528	\$1,187,123
Physical Damage	76 / 176	11,983,003	\$9,810,487,769	\$9,906,297,801	\$5,287,561,451
Total Private Passenger Auto	78 / 183		\$22,041,211,060	\$22,266,228,900	\$12,537,878,262
Commercial Auto					
Voluntary Liability	106 / 318	493,352	\$3,296,378,464	\$3,361,162,592	\$1,976,834,477
Assigned Risk Liability	4 / 4	377	\$1,345,787	\$1,472,474	\$1,057,673
Physical Damage	97 / 304	380,639	\$885,087,766	\$905,536,824	\$450,859,961
Total Commercial Auto	107 / 322		\$4,182,812,017	\$4,268,171,890	\$2,428,752,111
Homeowners Multiple Peril	85 / 166	7,279,455	\$10,955,126,029	\$10,540,066,498	\$5,705,723,725
Workers' Compensation					
Voluntary Premiums < \$5,000		202,389	\$238,312,777	*	*
Voluntary Premiums \$5,000 - \$100,000		57,496	\$1,100,450,572	*	*
Voluntary Premiums > \$100,000		3,478	\$810,974,668	*	*
Total Voluntary	98 / 315	263,363	\$2,149,738,017	\$2,202,541,451	\$893,224,843
Residual Market **	1 / 1	228	\$7,218,316	\$5,095,363	\$2,054,032
Total Workers' Compensation	98 / 315	263,591	\$2,156,956,333	\$2,207,636,814	\$895,278,875
Boiler and Machinery	48 / 161	97,001	\$142,166,232	\$146,636,561	\$108,304,244
Inland Marine	126 / 344	5,369,765	\$2,118,974,335	\$2,268,221,443	\$1,276,057,782
Surety	72 / 140	400,796	\$593,624,449	\$662,819,267	\$63,550,162
Commercial Crime	45 / 114	26,869	\$33,033,829	\$34,084,130	\$15,527,890
Commercial Glass	2 / 2	15	\$29,770	\$29,348	\$3,317
Medical Professional Liability	33 / 51	102,061	\$199,329,241	\$202,535,582	\$50,490,382
Miscellaneous Professional Liability	37 / 103	90,024	\$700,456,986	\$839,248,585	\$165,042,343

* Companies were not required to report the direct premiums written or direct losses paid by policy size.

** Policies reported in this category were written in the Start Program by the Texas Mutual Insurance Company.

Number of Groups / Companies Writing Policies per Year

Line of Business	2016	2017	2018	2019	2020
Product Liability	63 / 193	62 / 196	66 / 192	62 / 188	63 / 194
General Liability	148 / 379	145 / 395	150 / 407	149 / 417	149 / 418
Commercial Fire and Allied Lines	79 / 203	75 / 197	72 / 202	78 / 209	78 / 214
Residential Fire and Allied Lines	*	55 / 75	55 / 76	61 / 80	57 / 77
Commercial Multiple Peril	87 / 249	89 / 254	89 / 254	87 / 246	88 / 253
Private Passenger Auto	79 / 177	77 / 177	75 / 172	73 / 167	74 / 172
Commercial Auto	*	97 / 310	102 / 318	105 / 314	106 / 313
Homeowners Multiple Peril	70 / 124	75 / 135	81 / 143	83 / 154	84 / 159
Workers' Compensation	88 / 282	92 / 291	94 / 301	101 / 300	102 / 302
Boiler and Machinery	46 / 146	47 / 147	46 / 151	50 / 158	48 / 155
Inland Marine	*	113 / 318	116 / 331	115 / 325	121 / 330
Surety	*	72 / 142	72 / 138	75 / 140	72 / 138
Commercial Crime	38 / 103	45 / 112	47 / 113	45 / 110	46 / 117
Commercial Glass	2 / 2	3 / 3	2 / 2	1 / 1	1 / 1
Medical Professional Liability	33 / 49	29 / 42	28 / 46	30 / 46	32 / 49
Miscellaneous Professional Liability	35 / 98	35 / 94	37 / 102	38 / 103	37 / 103

* 2017 was the first year TDI began collecting data for this line of insurance for this report.

Product Liability

There were 63 groups (199 companies) that had direct premiums written for product liability in 2020 compared to 64 groups (196 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Product Liability

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Zurich Insurance Group	14.95%	\$29,264,627	\$22,897,074	27.81%	\$15,521,774	11.51
2	Chubb Limited Group	12.31%	\$24,087,300	\$20,890,381	15.30%	(\$208,868)	11.18
3	Liberty Mutual Group	8.41%	\$16,459,876	\$37,866,482	(56.53%)	\$6,248,511	26.75
4	United Fire and Casualty Group	8.04%	\$15,727,404	\$18,080,286	(13.01%)	\$2,451,873	41.88
5	Travelers Group	7.63%	\$14,943,230	\$22,766,218	(34.36%)	(\$89,144)	53.97
6	Hartford Fire and Casualty Group	5.81%	\$11,369,312	\$13,970,806	(18.62%)	(\$4,659,861)	33.39
7	Allianz Insurance Group	5.31%	\$10,398,272	\$9,126,902	13.93%	\$8,144,563	21.67
8	American Financial Group	4.76%	\$9,318,922	\$8,925,483	4.41%	(\$4,045,608)	26.66
9	CNA Insurance Group	3.52%	\$6,890,717	\$6,644,437	3.71%	(\$2,109,571)	60.58
10	Everest Reinsurance Holdings Group	2.72%	\$5,329,111	\$4,371,455	21.91%	\$1,448,116	1.64
11	Federated Mutual Group	2.43%	\$4,761,941	\$4,404,532	8.11%	(\$257,726)	14.48
12	Nationwide Corp. Group	2.28%	\$4,467,169	\$3,728,067	19.83%	\$1,592,943	3.79
13	Sentry Insurance Group	1.92%	\$3,754,761	\$4,015,187	(6.49%)	\$961,306	57.66
14	Central Mutual Insurance Co. Group	1.75%	\$3,415,440	\$3,183,196	7.30%	(\$975,871)	26.41
15	Tokio Marine Holdings Inc. Group	1.55%	\$3,032,368	\$2,570,295	17.98%	\$779,125	**
16	Chandler Insurance Group	1.54%	\$3,010,857	\$3,510,042	(14.22%)	\$2,061,664	**
17	Cincinnati Financial Group	1.23%	\$2,412,704	\$2,338,177	3.19%	(\$394,066)	37.63
18	American International Group	1.22%	\$2,387,096	\$1,419,123	68.21%	\$2,261,074	46.63
19	EMC Insurance Co. Group	1.14%	\$2,235,376	\$2,110,164	5.93%	\$1,794,861	48.05
20	State Auto Mutual Group	1.07%	\$2,103,396	\$1,778,831	18.25%	\$1,558,002	25.93
21	Arch Insurance Group	0.96%	\$1,877,002	\$1,684,215	11.45%	\$1,720,805	0.12
22	Hannover Group	0.86%	\$1,677,881	\$1,715,353	(2.18%)	\$1,730,438	(3.13)
23	RLI Insurance Group	0.85%	\$1,660,342	\$1,634,796	1.56%	\$1,143,101	16.53
24	Indiana Lumbermens Group	0.78%	\$1,523,098	\$750,752	102.88%	(\$2,939,795)	11.62
25	AXA Insurance Group	0.77%	\$1,504,110	\$1,527,899	(1.56%)	\$143,556	**
Top 25 Groups Total		93.81%	\$183,612,312	\$201,910,153	(9.06%)	\$33,881,202	24.99
Total Market		100.00%	\$195,721,048	\$217,064,723	(9.83%)	\$14,027,219	39.89

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$133,652,540	\$137,789,126	\$115,636,650
2002	\$138,294,326	\$113,999,851	\$153,628,973
2003	\$221,285,987	\$143,890,923	\$204,212,091
2004	\$251,609,507	\$167,787,722	\$132,747,319
2005	\$214,607,243	\$155,072,230	\$121,967,657
2006	\$225,291,379	\$165,361,473	\$46,544,586
2007	\$203,027,337	\$148,084,650	\$66,855,387
2008	\$186,349,157	\$159,904,750	\$57,956,939
2009	\$187,588,417	\$133,213,756	\$65,157,262
2010	\$159,148,831	\$135,090,539	\$59,768,080
2011	\$152,893,227	\$156,467,202	\$54,027,503
2012	\$175,862,718	\$185,672,420	\$60,312,204
2013	\$173,677,131	\$183,605,865	\$74,013,127
2014	\$171,614,682	\$184,959,940	\$85,555,751
2015	\$172,153,164	\$189,659,315	\$78,700,512
2016	\$167,105,321	\$171,764,169	\$49,777,291
2017	\$174,071,056	\$192,816,478	\$80,331,191
2018	\$172,378,905	\$186,961,639	\$62,620,817
2019	\$196,420,263	\$217,064,723	\$81,755,126
2020	\$187,954,694	\$195,721,048	\$78,064,613

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2010	115.5%
2011	43.0%
2012	27.8%
2013	50.4%
2014	6.6%
2015	37.5%
2016	16.3%
2017	24.9%
2018	64.2%
2019	59.5%

General Liability

There were 154 groups (433 companies) that had direct premiums written for general liability in 2020, compared to 153 groups (428 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for General Liability

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Chubb Limited Group	8.45%	\$280,690,116	\$298,807,593	(6.06%)	\$45,447,340	35.33
2	Travelers Group	7.95%	\$264,285,281	\$275,626,603	(4.11%)	\$30,184,465	54.98
3	American International Group	7.08%	\$235,442,390	\$227,849,499	3.33%	(\$179,738,550)	87.16
4	Zurich Insurance Group	5.40%	\$179,482,736	\$165,183,184	8.66%	(\$7,953,398)	58.33
5	Liberty Mutual Group	5.25%	\$174,400,919	\$142,608,561	22.29%	(\$6,907,090)	58.60
6	CNA Insurance Group	3.67%	\$121,896,667	\$94,577,991	28.88%	\$11,207,368	35.51
7	Hartford Fire and Casualty Group	3.45%	\$114,748,373	\$125,947,382	(8.89%)	(\$34,560,086)	33.52
8	American Financial Group	3.12%	\$103,622,884	\$80,187,550	29.23%	\$19,289,276	26.85
9	Nationwide Corp. Group	3.02%	\$100,413,673	\$80,741,031	24.37%	(\$15,960,245)	34.07
10	Starr Group	2.69%	\$89,526,637	\$62,104,047	44.16%	\$22,574,067	41.13
11	WR Berkley Corp. Group	2.61%	\$86,640,453	\$107,629,492	(19.50%)	\$52,677,150	25.05
12	Arch Insurance Group	2.48%	\$82,269,695	\$60,624,498	35.70%	(\$1,669,699)	15.80
13	Berkshire Hathaway Group	2.22%	\$73,742,473	\$63,715,101	15.74%	\$18,505,414	13.49
14	TD Friedkin Group	2.15%	\$71,576,668	\$57,743,552	23.96%	\$746,843	52.78
15	Fairfax Financial Group	2.09%	\$69,315,313	\$79,404,682	(12.71%)	\$4,216,813	59.79
16	AXA Insurance Group	2.07%	\$68,823,259	\$66,703,752	3.18%	\$1,227,403	19.14
17	Everest Reinsurance Holdings Group	1.85%	\$61,437,698	\$52,722,577	16.53%	\$3,150,911	1.36
18	Allianz Insurance Group	1.83%	\$60,670,359	\$36,737,777	65.14%	\$24,595,576	59.46
19	Alleg hany Group	1.70%	\$56,588,421	\$40,911,914	38.32%	(\$8,492,729)	0.49
20	State Farm Group	1.58%	\$52,493,183	\$48,976,461	7.18%	\$9,022,911	37.42
21	Federated Mutual Group	1.28%	\$42,602,372	\$34,065,348	25.06%	(\$28,210,939)	59.49
22	United Fire and Casualty Group	1.27%	\$42,326,645	\$44,921,806	(5.78%)	\$8,034,294	55.20
23	Old Republic Group	1.12%	\$37,103,373	\$47,493,697	(21.88%)	\$21,859,643	36.63
24	Farmers Insurance Group	1.10%	\$36,663,150	\$36,219,299	1.23%	\$146,779	44.76
25	QBE Insurance Group	1.06%	\$35,381,916	\$33,335,143	6.14%	(\$335,066)	16.36
Top 25 Groups Total		76.49%	\$2,542,144,654	\$2,364,838,540	7.50%	(\$10,941,549)	43.88
Total Market		100.00%	\$3,323,601,713	\$3,133,474,834	6.07%	\$92,667,955	45.91

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$1,036,740,354	\$1,274,262,406	\$710,797,036
2002	\$1,431,296,272	\$1,528,983,854	\$987,340,838
2003	\$1,817,578,029	\$1,843,599,841	\$1,209,993,644
2004	\$1,886,254,959	\$1,784,885,589	\$1,012,598,486
2005	\$1,818,262,461	\$1,801,476,167	\$965,808,978
2006	\$1,870,991,647	\$2,008,194,997	\$1,033,720,826
2007	\$1,959,009,224	\$2,183,666,055	\$970,855,115
2008	\$1,999,938,626	\$2,180,957,954	\$971,663,247
2009	\$1,822,814,772	\$2,003,218,978	\$958,417,888
2010	\$1,365,276,572	\$2,049,483,520	\$1,018,172,493
2011	\$1,444,813,253	\$1,962,297,014	\$1,039,362,982
2012	\$1,544,169,927	\$2,170,204,371	\$1,379,814,995
2013	\$2,038,245,408	\$2,418,665,959	\$1,095,471,994
2014	\$2,223,367,432	\$2,506,157,347	\$1,201,254,585
2015	\$2,409,966,297	\$2,506,031,514	\$1,332,875,929
2016	\$2,233,643,715	\$2,497,730,492	\$1,350,110,672
2017	\$2,412,573,798	\$2,751,470,603	\$1,539,391,325
2018	\$2,592,294,646	\$2,882,932,710	\$1,419,838,621
2019	\$2,735,342,969	\$3,133,474,834	\$1,675,339,871
2020	\$3,108,437,668	\$3,323,601,713	\$1,525,995,904

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2010	71.6%
2011	42.2%
2012	64.5%
2013	52.0%
2014	52.4%
2015	51.0%
2016	54.4%
2017	59.9%
2018	63.1%
2019	63.2%

Commercial Fire and Allied Lines

There were 79 groups (216 companies) that had direct premiums written for commercial fire and allied lines in 2020, compared to 78 groups (215 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Commercial Fire and Allied Lines

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	FM Global Group	17.80%	\$227,283,477	\$188,140,418	20.81%	\$163,901,394	80.13
2	Zurich Insurance Group	14.05%	\$179,446,425	\$141,373,533	26.93%	(\$21,958,071)	95.68
3	Travelers Group	8.60%	\$109,808,611	\$97,658,997	12.44%	\$25,224,617	53.99
4	Allianz Insurance Group	5.62%	\$71,781,756	\$72,924,103	(1.57%)	\$46,457,383	35.28
5	Texas Windstorm Insurance Association	4.72%	\$60,236,965	\$59,019,354	2.06%	\$17,027,104	40.36
6	Liberty Mutual Group	3.69%	\$47,104,901	\$51,142,857	(7.90%)	\$32,721,726	89.92
7	CNA Insurance Group	3.42%	\$43,664,024	\$39,102,522	11.67%	(\$8,929,048)	101.69
8	Swiss Re Group	3.36%	\$42,884,225	\$33,985,548	26.18%	\$26,626,064	34.01
9	AXA Insurance Group	3.25%	\$41,525,781	\$44,192,777	(6.03%)	(\$3,668,109)	160.57
10	Hannover Group	2.87%	\$36,615,646	\$33,969,043	7.79%	\$3,453,468	90.57
11	United Fire and Casualty Group	2.51%	\$32,072,709	\$31,936,912	0.43%	(\$2,976,027)	91.84
12	Sentry Insurance Group	2.19%	\$27,938,856	\$26,351,900	6.02%	\$15,799,344	44.19
13	Palomar Holdings Group	2.08%	\$26,545,372	\$15,596,538	70.20%	\$2,159,742	32.88
14	American International Group	2.03%	\$25,868,627	\$22,355,387	15.72%	\$2,766,118	173.80
15	Federated Mutual Group	1.97%	\$25,133,591	\$21,025,869	19.54%	(\$1,470,948)	57.97
16	Alleghany Group	1.91%	\$24,417,523	\$25,540,652	(4.40%)	\$15,104,941	50.58
17	NKSJ Holdings Inc. Group	1.67%	\$21,361,149	\$9,357,971	128.27%	\$10,457,588	66.03
18	The Hanover Insurance Group	1.50%	\$19,121,406	\$17,655,449	8.30%	\$1,187,592	27.33
19	Chubb Limited Group	1.39%	\$17,777,080	\$10,489,343	69.48%	(\$35,032,964)	275.50
20	EMC Insurance Co. Group	1.17%	\$14,880,467	\$14,386,913	3.43%	\$3,766,200	84.96
21	IAT Reinsurance Company Group	1.09%	\$13,895,633	\$13,175,966	5.46%	\$10,571,104	18.73
22	Texas Farm Bureau Mutual Group	0.95%	\$12,137,776	\$11,616,863	4.48%	\$1,634,393	68.77
23	Nationwide Corp. Group	0.94%	\$12,053,145	\$11,307,767	6.59%	\$1,282,716	37.08
24	American Risk Insurance Company, Inc.	0.92%	\$11,720,020	\$8,484,045	38.14%	(\$77,735)	23.41
25	State Auto Mutual Group	0.90%	\$11,474,731	\$9,747,363	17.72%	\$2,468,511	78.49
Top 25 Groups Total		90.57%	\$1,156,749,896	\$1,010,538,090	14.47%	\$308,497,103	77.32
Total Market		100.00%	\$1,277,207,432	\$1,104,814,860	15.60%	\$331,835,210	74.19

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$394,336,007	\$427,715,154	\$450,580,095
2002	\$555,407,408	\$640,677,942	\$303,850,796
2003	\$614,039,878	\$665,490,058	\$271,881,556
2004	\$582,436,054	\$596,932,647	\$236,763,637
2005	\$535,603,693	\$631,185,644	\$378,522,192
2006	\$653,002,468	\$789,781,907	\$702,804,628
2007	\$687,084,120	\$801,196,261	\$369,858,937
2008	\$613,205,098	\$713,166,929	\$1,067,430,442
2009	\$738,060,629	\$851,407,565	\$1,209,826,164
2010	\$746,461,984	\$873,367,219	\$449,465,599
2011	\$843,482,118	\$945,277,486	\$501,136,100
2012	\$951,487,733	\$1,068,134,467	\$562,401,058
2013	\$857,876,638	\$987,839,620	\$400,151,364
2014	\$860,232,690	\$971,505,216	\$419,538,773
2015	\$827,130,570	\$943,317,784	\$467,986,248
2016	\$850,999,921	\$900,952,336	\$667,331,730
2017	\$785,830,065	\$843,115,694	\$1,075,318,117
2018	\$889,206,351	\$937,901,152	\$1,310,044,299
2019	\$1,044,106,607	\$1,104,814,860	\$1,137,899,748
2020	\$1,217,544,891	\$1,277,207,432	\$947,603,494

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium
(includes residential fire and allied lines)

<u>Year</u>	<u>Loss Ratio</u>
2010	56.4%
2011	58.1%
2012	59.6%
2013	41.9%
2014	38.9%
2015	51.9%
2016	72.5%
2017	170.9%
2018	29.0%
2019	69.9%

Residential Fire and Allied Lines

There were 59 groups (83 companies) that had direct premiums written for residential fire and allied lines in 2020, compared to 63 groups (85 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Residential Fire and Allied Lines

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Texas Windstorm Insurance Association	26.69%	\$340,030,632	\$345,106,828	(1.47%)	\$145,563,895	22.73
2	Farmers Insurance Group	20.59%	\$262,359,978	\$258,270,776	1.58%	\$38,301,786	43.94
3	Assurant Inc. Group	7.23%	\$92,181,560	\$89,357,299	3.16%	\$4,068,707	37.94
4	United Services Auto. Assn. Group	6.79%	\$86,486,242	\$85,358,894	1.32%	\$14,330,493	60.58
5	Liberty Mutual Group	4.98%	\$63,398,226	\$60,314,811	5.11%	\$21,966,589	44.84
6	State Auto Mutual Group	3.06%	\$38,951,171	\$19,685,433	97.87%	\$23,243,332	40.33
7	Munich Re Group	2.81%	\$35,807,314	\$36,843,975	(2.81%)	\$13,961,122	48.40
8	Progressive Group	2.64%	\$33,589,487	\$36,680,838	(8.43%)	\$3,963,848	59.98
9	United Insurance Holdings Group	2.63%	\$33,523,481	\$28,437,636	17.88%	\$42,000,055	18.85
10	Texas Farm Bureau Mutual Group	2.49%	\$31,700,708	\$32,477,017	(2.39%)	\$8,599,779	47.57
11	MGI Holdings Group	2.32%	\$29,597,435	\$31,343,905	(5.57%)	\$7,193,619	44.10
12	Weston Insurance Group	2.08%	\$26,439,503	\$15,948,111	65.78%	(\$22,479,879)	29.87
13	Homeowners of America Ins. Company	1.80%	\$22,914,541	\$27,768,275	(17.48%)	\$251,616	55.89
14	Southern Vanguard Insurance Company	1.78%	\$22,719,541	\$22,417,513	1.35%	\$4,593,528	41.12
15	WL Dunn Group	1.56%	\$19,827,512	\$21,116,740	(6.11%)	\$158,328	61.43
16	Markel Corporation Group	1.13%	\$14,384,962	\$16,640,244	(13.55%)	\$1,504,192	45.44
17	Wellington Insurance Company	0.88%	\$11,211,253	\$12,094,425	(7.30%)	\$2,590,999	43.17
18	Nationwide Corp. Group	0.81%	\$10,271,879	\$10,505,630	(2.23%)	\$1,978,391	58.75
19	Travelers Group	0.77%	\$9,856,824	\$10,778,126	(8.55%)	\$2,984,240	54.19
20	TWIMG Group	0.62%	\$7,963,216	\$8,337,439	(4.49%)	(\$180,240)	73.30
21	Tower Hill Prime Insurance Company	0.56%	\$7,082,395	\$1,302,770	443.64%	(\$306,933)	11.75
22	Ag Workers Insurance Group	0.55%	\$6,967,497	\$4,060,490	71.59%	\$259,333	30.77
23	Transverse Insurance LLC Group	0.54%	\$6,860,494	\$1,106,749	519.88%	\$29,373	26.49
24	Amica Mutual Group	0.52%	\$6,633,902	\$6,969,109	(4.81%)	\$1,420,067	50.17
25	Monarch Delaware Group	0.49%	\$6,262,973	\$6,230,042	0.53%	\$6,168,041	1.52
Top 25 Groups Total		96.30%	\$1,227,022,726	\$1,189,153,075	3.18%	\$322,164,281	38.72
Total Market		100.00%	\$1,274,179,167	\$1,233,397,598	3.31%	\$330,346,799	38.71

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,110,750,307	\$1,100,171,113	\$1,253,554,605
2018	\$1,389,745,070	\$1,221,292,333	\$596,783,340
2019	\$1,361,799,956	\$1,233,397,598	\$488,713,406
2020	\$1,533,703,346	\$1,274,179,167	\$493,296,298

* 2017 was the first year TDI collected the data in the above table.

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium
 (includes commercial fire and allied lines)

<u>Year</u>	<u>Loss Ratio</u>
2010	56.4%
2011	58.1%
2012	59.6%
2013	41.9%
2014	38.9%
2015	51.9%
2016	72.5%
2017	170.9%
2018	29.0%
2019	69.9%

Commercial Multiple Peril

There were 89 groups (262 companies) that had direct premiums written for commercial multiple peril in 2020, compared to 88 groups (258 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Commercial Multiple Peril

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Travelers Group	9.67%	\$254,192,323	\$255,973,777	(0.70%)	\$33,372,306	56.48
2	Hartford Fire and Casualty Group	9.06%	\$238,188,273	\$226,629,302	5.10%	\$58,601,050	46.06
3	Chubb Limited Group	7.31%	\$192,213,636	\$166,896,075	15.17%	(\$20,429,469)	76.16
4	Nationwide Corp. Group	5.80%	\$152,438,934	\$147,298,235	3.49%	\$8,829,938	58.39
5	Liberty Mutual Group	5.44%	\$142,995,838	\$143,755,261	(0.53%)	\$29,336,997	50.12
6	CNA Insurance Group	5.30%	\$139,330,269	\$125,758,125	10.79%	(\$29,497,210)	55.91
7	Farmers Insurance Group	5.07%	\$133,264,161	\$133,175,398	0.07%	(\$11,518,369)	55.37
8	Tokio Marine Holdings Inc. Group	4.59%	\$120,569,224	\$121,394,704	(0.68%)	(\$9,148,897)	46.71
9	State Farm Group	4.20%	\$110,420,183	\$106,524,949	3.66%	\$26,570,460	42.47
10	Allstate Insurance Group	3.91%	\$102,831,586	\$99,036,986	3.83%	\$14,236,790	57.92
11	The Hanover Insurance Group	3.51%	\$92,299,390	\$83,202,924	10.93%	\$232,302	55.09
12	Church Mutual Group	3.05%	\$80,053,669	\$73,113,918	9.49%	(\$33,435,469)	121.61
13	American International Group	2.78%	\$73,140,179	\$70,246,995	4.12%	\$27,455,629	42.52
14	WR Berkley Corp. Group	2.23%	\$58,686,241	\$59,398,854	(1.20%)	\$8,591,267	42.21
15	AmTrust GMACI Maiden Group	1.77%	\$46,513,939	\$40,023,274	16.22%	\$4,522,164	43.02
16	Zurich Insurance Group	1.60%	\$41,942,280	\$40,366,002	3.90%	(\$7,111,909)	77.02
17	Berkshire Hathaway Group	1.44%	\$37,793,493	\$34,007,603	11.13%	\$3,264,450	48.30
18	Brotherhood Mutual Insurance Company	1.39%	\$36,648,063	\$30,831,971	18.86%	\$10,171,375	17.17
19	Utica Group	1.38%	\$36,352,604	\$34,506,691	5.35%	\$5,745,222	39.88
20	Cincinnati Financial Group	1.35%	\$35,396,663	\$35,294,050	0.29%	(\$8,424,001)	50.53
21	Central Mutual Insurance Co. Group	1.25%	\$32,939,329	\$32,264,669	2.09%	\$1,613,809	54.05
22	Amerisure Company Group	1.21%	\$31,724,746	\$32,210,796	(1.51%)	(\$2,727,644)	41.05
23	FCCI Mutual Insurance Group	1.01%	\$26,665,348	\$24,381,084	9.37%	(\$7,505,480)	51.10
24	American Financial Group	0.89%	\$23,341,289	\$23,190,576	0.65%	\$149,417	61.31
25	GuideOne Insurance Group	0.87%	\$22,981,404	\$20,006,090	14.87%	(\$463,894)	60.32
Top 25 Groups Total		86.12%	\$2,262,923,064	\$2,159,488,309	4.79%	\$102,430,834	55.71
Total Market		100.00%	\$2,627,693,605	\$2,520,032,195	4.27%	\$173,417,019	55.53

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$1,066,999,384	\$1,169,450,129	\$836,224,071
2002	\$1,222,012,934	\$1,283,575,608	\$733,162,468
2003	\$1,262,172,883	\$1,369,718,377	\$770,151,621
2004	\$1,370,303,698	\$1,409,472,692	\$584,624,217
2005	\$1,420,478,273	\$1,466,321,529	\$660,780,162
2006	\$1,550,885,630	\$1,662,516,688	\$813,911,301
2007	\$1,665,113,983	\$1,720,863,153	\$709,907,707
2008	\$1,768,348,959	\$1,778,584,764	\$1,563,707,450
2009	\$1,823,108,136	\$1,846,076,713	\$1,624,095,739
2010	\$1,782,694,898	\$1,804,378,985	\$1,026,649,135
2011	\$1,849,501,787	\$1,871,808,270	\$1,256,680,910
2012	\$1,964,511,545	\$1,992,913,155	\$1,234,890,635
2013	\$2,137,582,285	\$2,177,945,088	\$1,054,761,649
2014	\$2,250,351,865	\$2,242,057,800	\$1,030,491,456
2015	\$2,197,738,110	\$2,255,707,518	\$982,690,835
2016	\$2,205,953,101	\$2,219,626,106	\$1,563,358,886
2017	\$2,285,364,035	\$2,276,893,773	\$1,650,569,709
2018	\$2,306,965,126	\$2,350,000,716	\$1,493,156,806
2019	\$2,454,578,993	\$2,520,032,195	\$1,461,966,948
2020	\$2,651,349,190	\$2,627,693,605	\$1,459,213,904

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2010	48.0%
2011	70.1%
2012	61.6%
2013	49.5%
2014	49.4%
2015	48.5%
2016	87.5%
2017	100.9%
2018	38.7%
2019	74.6%

Private Passenger Auto (All Coverages)

There were 78 groups (183 companies) that had direct premiums written for private passenger auto in 2020, compared to 74 groups (184 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Progressive Group	14.57%	\$3,244,466,222	\$3,052,472,211	6.29%	\$813,454,421	51.26
2	State Farm Group	14.06%	\$3,131,014,887	\$3,256,245,516	(3.85%)	\$83,193,798	58.21
3	Berkshire Hathaway Group	13.14%	\$2,925,720,453	\$3,082,237,705	(5.08%)	\$374,470,237	61.70
4	Allstate Insurance Group	12.19%	\$2,713,779,301	\$2,824,829,177	(3.93%)	\$389,609,461	51.68
5	United Services Auto. Assn. Group	9.03%	\$2,011,170,283	\$1,974,516,601	1.86%	\$161,333,717	59.54
6	Farmers Insurance Group	6.83%	\$1,521,624,973	\$1,694,261,219	(10.19%)	\$93,278,888	55.73
7	Liberty Mutual Group	4.70%	\$1,046,564,600	\$1,057,646,587	(1.05%)	\$203,516,144	51.42
8	Texas Farm Bureau Mutual Group	3.46%	\$770,441,479	\$767,591,046	0.37%	\$62,678,176	61.91
9	Consumers County Mutual Insurance Co.	2.20%	\$489,483,130	\$530,895,178	(7.80%)	\$188,635,233	56.73
10	Auto Club Enterprises Ins. Group	1.57%	\$350,437,357	\$388,519,576	(9.80%)	\$10,381,195	59.19
11	Home State Insurance Group	1.54%	\$342,557,409	\$322,995,985	6.06%	\$791,175	59.34
12	Nationwide Corp. Group	1.51%	\$336,432,105	\$365,037,754	(7.84%)	(\$2,610,788)	63.94
13	Kemper Corp. Group	1.39%	\$309,958,306	\$285,754,941	8.47%	\$90,451,926	53.08
14	Orpheus Group	1.21%	\$269,368,472	\$352,889,649	(23.67%)	\$78,604,818	64.19
15	Loya Group	1.17%	\$259,643,428	\$267,698,667	(3.01%)	\$21,009,129	41.27
16	Redpoint County Mutual Insurance Co.	1.11%	\$246,265,056	\$203,800,093	20.84%	\$5,198,780	49.96
17	Germania Insurance Group	1.05%	\$233,938,259	\$247,015,081	(5.29%)	\$18,733,578	54.13
18	American Access Casualty Company	0.97%	\$216,031,075	\$226,819,396	(4.76%)	\$15,152,846	63.34
19	Amica Mutual Group	0.65%	\$143,793,320	\$127,631,720	12.66%	(\$312,308)	59.70
20	AmTrust GMACI Maiden Group	0.64%	\$142,917,806	\$175,047,306	(18.35%)	\$33,120,371	52.94
21	Root Insurance Company	0.59%	\$132,221,431	\$91,665,877	44.24%	\$48,320,007	53.19
22	Metropolitan Group	0.57%	\$125,871,411	\$150,306,949	(16.26%)	\$37,890,890	55.19
23	Alinsco Insurance Company	0.50%	\$111,376,279	\$96,344,074	15.60%	\$3,106,199	66.87
24	Sentry Insurance Group	0.47%	\$104,307,303	\$89,692,892	16.29%	\$7,714,392	46.28
25	MGA Insurance Company Inc.	0.45%	\$101,210,159	\$109,647,427	(7.69%)	\$11,110,389	51.27
Top 25 Groups Total		95.57%	\$21,280,594,504	\$21,741,562,627	(2.12%)	\$2,748,832,674	56.22
Total Market		100.00%	\$22,266,228,900	\$23,030,957,752	(3.32%)	\$2,894,463,942	56.31

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$9,910,695,418	\$9,321,755,913	\$6,963,701,994
2002	\$11,468,162,236	\$10,469,461,391	\$6,942,983,674
2003	\$11,954,736,935	\$11,326,122,921	\$7,021,918,218
2004	\$12,111,508,745	\$11,484,597,085	\$6,610,556,229
2005	\$12,039,813,581	\$11,447,686,816	\$6,777,750,900
2006	\$12,449,860,078	\$11,634,316,692	\$6,894,802,234
2007	\$12,639,163,142	\$11,794,619,159	\$7,405,977,402
2008	\$13,999,315,466	\$12,702,985,324	\$8,046,469,891
2009	\$13,800,117,416	\$13,026,098,878	\$8,054,466,843
2010	\$13,434,867,756	\$13,274,991,472	\$7,306,185,979
2011	\$14,030,916,962	\$13,471,016,843	\$8,215,577,171
2012	\$14,873,380,925	\$14,143,550,539	\$9,001,226,184
2013	\$15,914,676,469	\$14,996,407,534	\$9,230,744,110
2014	\$17,396,231,901	\$16,125,840,419	\$10,083,253,290
2015	\$18,917,564,137	\$17,353,958,015	\$11,582,986,804
2016	\$20,530,953,650	\$18,990,222,156	\$13,867,912,427
2017	\$22,473,749,861	\$21,004,331,382	\$14,789,841,041
2018	\$23,614,481,804	\$22,505,151,742	\$12,823,978,135
2019	\$22,081,544,011	\$23,030,957,752	\$14,212,418,772
2020	\$22,041,211,060	\$22,266,228,900	\$12,537,878,262

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2010	56.2%
2011	63.4%
2012	65.6%
2013	64.3%
2014	65.6%
2015	72.1%
2016	79.8%
2017	76.5%
2018	59.0%
2019	64.4%

Private Passenger Auto (Voluntary Liability)

There were 76 groups (175 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for private passenger auto in 2020, compared to 74 groups (177 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Progressive Group	14.98%	\$1,850,772,449	\$1,684,136,706	9.89%	\$434,342,799	49.86
2	State Farm Group	14.16%	\$1,749,630,668	\$1,861,731,088	(6.02%)	\$31,156,026	55.34
3	Berkshire Hathaway Group	13.33%	\$1,647,263,201	\$1,731,926,429	(4.89%)	\$207,383,799	60.28
4	Allstate Insurance Group	10.41%	\$1,286,506,619	\$1,368,500,092	(5.99%)	(\$15,671,082)	63.60
5	United Services Auto. Assn. Group	8.38%	\$1,035,524,114	\$1,027,138,263	0.82%	\$7,735,001	66.58
6	Farmers Insurance Group	7.21%	\$891,349,569	\$1,001,824,597	(11.03%)	\$32,623,669	55.72
7	Liberty Mutual Group	4.39%	\$541,965,875	\$562,236,018	(3.61%)	\$57,540,182	56.92
8	Texas Farm Bureau Mutual Group	3.05%	\$377,466,566	\$383,088,441	(1.47%)	\$28,820,893	64.53
9	Consumers County Mutual Insurance Co.	2.21%	\$273,036,364	\$296,871,618	(8.03%)	\$102,359,165	61.18
10	Home State Insurance Group	1.79%	\$220,720,521	\$200,013,079	10.35%	\$509,779	61.94
11	Kemper Corp. Group	1.72%	\$212,303,936	\$188,334,071	12.73%	\$67,320,210	49.98
12	Orpheus Group	1.62%	\$199,840,744	\$256,788,200	(22.18%)	\$48,707,865	68.43
13	Redpoint County Mutual Insurance Co.	1.56%	\$192,448,620	\$157,490,854	22.20%	(\$1,785,543)	49.10
14	Nationwide Corp. Group	1.52%	\$187,804,859	\$210,573,982	(10.81%)	(\$20,852,703)	66.63
15	Auto Club Enterprises Ins. Group	1.50%	\$185,606,548	\$207,343,916	(10.48%)	(\$19,124,271)	70.08
16	Loya Group	1.41%	\$174,064,543	\$177,992,303	(2.21%)	(\$558,475)	44.48
17	American Access Casualty Company	1.23%	\$151,504,558	\$161,278,016	(6.06%)	(\$684,941)	71.51
18	Germania Insurance Group	0.88%	\$109,305,618	\$114,187,297	(4.28%)	\$3,709,353	57.60
19	Root Insurance Company	0.68%	\$84,478,338	\$52,450,750	61.06%	\$29,601,537	51.04
20	AmTrust GMACI Maiden Group	0.68%	\$83,504,688	\$105,323,831	(20.72%)	\$18,570,987	60.26
21	Amica Mutual Group	0.66%	\$81,360,574	\$72,932,081	11.56%	(\$11,112,023)	69.95
22	Alinsco Insurance Company	0.61%	\$75,777,728	\$65,072,408	16.45%	\$2,113,383	74.26
23	MGA Insurance Company Inc.	0.59%	\$72,558,183	\$77,700,616	(6.62%)	\$6,780,112	52.60
24	Sentry Insurance Group	0.58%	\$71,797,000	\$58,276,401	23.20%	\$5,958,098	43.81
25	Metropolitan Group	0.55%	\$68,312,669	\$79,556,562	(14.13%)	\$12,167,649	67.61
Top 25 Groups Total		95.68%	\$11,824,904,552	\$12,102,767,619	(2.30%)	\$1,027,611,469	58.42
Total Market		100.00%	\$12,358,668,571	\$12,878,196,950	(4.03%)	\$1,070,566,314	58.66

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$5,612,870,360	\$5,279,451,275	\$3,629,412,929
2002	\$6,431,580,928	\$5,898,064,573	\$3,964,115,597
2003	\$6,717,358,971	\$6,380,514,367	\$3,766,844,252
2004	\$6,833,341,798	\$6,472,784,366	\$3,984,173,403
2005	\$6,788,504,444	\$6,431,656,712	\$3,963,184,928
2006	\$7,046,388,720	\$6,493,127,628	\$3,770,446,244
2007	\$7,078,598,260	\$6,579,794,194	\$4,163,412,281
2008	\$7,542,403,617	\$7,153,055,472	\$4,337,778,671
2009	\$7,672,929,851	\$7,360,102,321	\$4,439,145,113
2010	\$7,622,115,206	\$7,596,649,330	\$4,336,201,328
2011	\$8,090,752,010	\$7,767,415,941	\$4,691,238,492
2012	\$8,535,096,397	\$8,110,016,680	\$4,992,152,140
2013	\$9,033,708,736	\$8,510,843,513	\$5,246,138,936
2014	\$9,821,483,376	\$9,079,192,487	\$5,703,307,190
2015	\$10,579,356,097	\$9,698,424,366	\$6,388,074,628
2016	\$11,505,606,098	\$10,685,465,288	\$7,017,190,071
2017	\$12,760,943,865	\$11,924,521,047	\$7,123,657,074
2018	\$13,300,681,474	\$12,692,307,438	\$7,428,270,166
2019	\$12,330,933,467	\$12,878,196,950	\$7,885,024,163
2020	\$12,229,088,015	\$12,358,668,571	\$7,249,129,688

Private Passenger Auto (Assigned Risk)

There were seven groups (seven companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for private passenger auto in 2020, compared to seven groups (seven companies) in 2019.

The table below represents the top groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Farmers Insurance Group	39.89%	\$503,653	\$572,629	(12.05%)	(\$165,398)	72.10
2	National General Group	27.81%	\$351,115	\$546,045	(35.70%)	(\$170,344)	112.56
3	State Farm Group	14.83%	\$187,175	\$306,766	(38.98%)	(\$11,910)	123.93
4	Berkshire Hathaway Group	11.44%	\$144,442	\$235,753	(38.73%)	(\$249,024)	96.48
5	Texas Farm Bureau Mutual Group	5.28%	\$66,719	\$124,005	(46.20%)	\$59,674	66.15
6	WR Berkley Corp. Group	0.73%	\$9,163	\$0	*	(\$57,156)	**
7	Alfa Insurance Group	0.02%	\$261	\$98	166.33%	\$164	**
8	Mercury General Group	0.00%	\$0	(\$171)	100.00%	\$202	**
9	Allstate Insurance Group	0.00%	\$0	\$0	*	\$35,348	**
10	Liberty Mutual Group	0.00%	\$0	\$0	*	(\$7,520)	**
11	United Services Auto. Assn. Group	0.00%	\$0	\$0	*	(\$26,453)	**
12	Nationwide Corp. Group	0.00%	\$0	\$0	*	(\$10)	**
Top Groups Total		100.00%	\$1,262,528	\$1,785,125	(29.28%)	(\$592,427)	94.03
Total Market		100.00%	\$1,262,528	\$1,785,125	(29.28%)	(\$592,427)	94.03

* Premiums from the previous year were \$0, less than \$0, or negligible.

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$32,010,821	\$23,064,205	\$19,097,290
2002	\$43,807,871	\$32,265,076	\$19,683,417
2003	\$53,367,288	\$38,563,691	\$24,895,214
2004	\$42,344,483	\$26,300,074	\$22,751,263
2005	\$27,353,802	\$16,150,560	\$14,443,920
2006	\$16,364,019	\$10,731,919	\$10,318,960
2007	\$10,961,438	\$7,505,268	\$6,426,977
2008	\$8,476,375	\$5,856,958	\$4,053,743
2009	\$6,737,718	\$4,607,203	\$3,787,814
2010	\$5,502,921	\$4,167,575	\$3,661,329
2011	\$4,463,251	\$3,377,301	\$3,330,561
2012	\$4,346,990	\$3,079,634	\$2,518,278
2013	\$3,996,431	\$2,689,959	\$2,303,012
2014	\$3,335,724	\$2,145,506	\$1,958,834
2015	\$2,683,165	\$1,864,575	\$1,782,516
2016	\$2,683,778	\$1,916,600	\$1,559,531
2017	\$3,074,031	\$2,424,419	\$1,740,537
2018	\$3,523,741	\$2,344,088	\$1,749,485
2019	\$2,440,337	\$1,785,125	\$1,774,971
2020	\$1,635,276	\$1,262,528	\$1,187,123

Private Passenger Auto (Physical Damage)

There were 76 groups (176 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for private passenger auto in 2020, compared to 73 groups (169 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Allstate Insurance Group	14.41%	\$1,427,272,682	\$1,456,329,085	(2.00%)	\$405,245,195	40.93
2	Progressive Group	14.07%	\$1,393,693,773	\$1,368,335,505	1.85%	\$379,111,622	53.13
3	State Farm Group	13.94%	\$1,381,197,044	\$1,394,207,662	(0.93%)	\$52,049,682	61.84
4	Berkshire Hathaway Group	12.90%	\$1,278,312,810	\$1,350,075,523	(5.32%)	\$167,335,462	63.53
5	United Services Auto. Assn. Group	9.85%	\$975,646,169	\$947,378,338	2.98%	\$153,625,169	52.07
6	Farmers Insurance Group	6.36%	\$629,771,751	\$691,863,993	(8.97%)	\$60,820,617	55.73
7	Liberty Mutual Group	5.09%	\$504,598,725	\$495,410,569	1.85%	\$145,983,482	45.52
8	Texas Farm Bureau Mutual Group	3.97%	\$392,908,194	\$384,378,600	2.22%	\$33,797,609	59.39
9	Consumers County Mutual Insurance Co.	2.18%	\$216,446,766	\$234,023,560	(7.51%)	\$86,276,068	51.11
10	Auto Club Enterprises Ins. Group	1.66%	\$164,830,809	\$181,175,660	(9.02%)	\$29,505,466	46.92
11	Nationwide Corp. Group	1.50%	\$148,627,246	\$154,463,772	(3.78%)	\$18,241,925	60.54
12	Germania Insurance Group	1.26%	\$124,632,641	\$132,827,784	(6.17%)	\$15,024,225	51.08
13	Home State Insurance Group	1.23%	\$121,836,888	\$122,982,906	(0.93%)	\$281,396	54.64
14	Kemper Corp. Group	0.99%	\$97,654,370	\$97,420,870	0.24%	\$23,131,716	59.82
15	Loya Group	0.86%	\$85,578,885	\$89,706,364	(4.60%)	\$21,567,604	34.73
16	Orpheus Group	0.70%	\$69,527,728	\$96,101,449	(27.65%)	\$29,896,953	51.98
17	American Access Casualty Company	0.65%	\$64,526,517	\$65,541,380	(1.55%)	\$15,837,787	44.18
18	Amica Mutual Group	0.63%	\$62,432,746	\$54,699,639	14.14%	\$10,799,715	46.33
19	AmTrust GMACI Maiden Group	0.60%	\$59,413,118	\$69,723,475	(14.79%)	\$14,549,384	42.65
20	Metropolitan Group	0.58%	\$57,558,742	\$70,750,387	(18.65%)	\$25,723,241	40.44
21	Redpoint County Mutual Insurance Co.	0.54%	\$53,816,436	\$46,309,239	16.21%	\$6,984,323	53.04
22	Root Insurance Company	0.48%	\$47,743,093	\$39,215,127	21.75%	\$18,718,470	56.99
23	Chubb Limited Group	0.42%	\$41,866,730	\$41,859,459	0.02%	\$10,950,425	38.00
24	Alinsco Insurance Company	0.36%	\$35,598,551	\$31,271,666	13.84%	\$992,816	51.13
25	Elephant Insurance Company	0.35%	\$34,470,964	\$39,731,430	(13.24%)	\$2,984,394	67.89
Top 25 Groups Total		95.60%	\$9,469,963,378	\$9,655,783,442	(1.92%)	\$1,729,434,746	53.48
Total Market		100.00%	\$9,906,297,801	\$10,150,975,677	(2.41%)	\$1,824,490,055	53.38

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$4,265,814,237	\$4,019,240,433	\$3,315,191,775
2002	\$4,992,773,437	\$4,539,131,742	\$2,959,184,660
2003	\$5,184,010,676	\$4,907,044,863	\$3,230,178,752
2004	\$5,235,822,464	\$4,985,512,645	\$2,603,631,563
2005	\$5,223,955,335	\$4,999,879,544	\$2,800,122,052
2006	\$5,387,107,339	\$5,130,457,145	\$3,114,037,030
2007	\$5,549,603,444	\$5,207,319,697	\$3,236,138,144
2008	\$6,448,435,474	\$5,544,072,894	\$3,704,637,477
2009	\$6,120,449,847	\$5,661,389,354	\$3,611,533,916
2010	\$5,807,249,629	\$5,674,174,567	\$2,966,323,322
2011	\$5,935,701,701	\$5,700,223,601	\$3,521,008,118
2012	\$6,333,937,538	\$6,030,454,225	\$4,006,555,766
2013	\$6,876,971,302	\$6,482,874,062	\$3,982,302,162
2014	\$7,571,412,801	\$7,044,502,426	\$4,377,987,266
2015	\$8,335,524,875	\$7,653,669,074	\$5,193,129,660
2016	\$9,022,663,774	\$8,302,840,268	\$6,849,162,825
2017	\$9,709,731,965	\$9,077,385,916	\$7,664,443,430
2018	\$10,310,276,589	\$9,810,500,216	\$5,393,958,484
2019	\$9,748,170,207	\$10,150,975,677	\$6,325,619,638
2020	\$9,810,487,769	\$9,906,297,801	\$5,287,561,451

Commercial Auto (All Coverages)

There were 107 groups (322 companies) that had direct premiums written for commercial auto in 2020, compared to 106 groups (326 companies) in 2019

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Progressive Group	18.94%	\$808,324,989	\$726,810,620	11.22%	(\$10,879,829)	46.74
2	Travelers Group	5.68%	\$242,426,173	\$245,478,625	(1.24%)	(\$47,252,579)	59.97
3	Liberty Mutual Group	4.51%	\$192,624,970	\$170,572,317	12.93%	\$18,284,147	60.94
4	Old Republic Group	4.33%	\$184,781,275	\$158,261,595	16.76%	(\$50,680,028)	58.80
5	Berkshire Hathaway Group	3.64%	\$155,246,806	\$185,062,657	(16.11%)	\$55,144,491	60.81
6	Zurich Insurance Group	3.52%	\$150,298,725	\$139,275,313	7.91%	(\$3,279,924)	60.12
7	Nationwide Corp. Group	3.08%	\$131,539,881	\$116,654,230	12.76%	(\$9,131,213)	61.04
8	Chubb Limited Group	2.93%	\$125,152,402	\$114,248,676	9.54%	(\$5,690,211)	46.97
9	WR Berkley Corp. Group	2.64%	\$112,795,619	\$112,754,908	0.04%	\$17,433,384	52.01
10	Clear Blue Financial Group	2.45%	\$104,591,391	\$100,923,867	3.63%	\$15,537,997	37.92
11	BCBS of Michigan Group	2.43%	\$103,743,710	\$59,563,669	74.17%	\$28,971,243	19.69
12	American International Group	2.26%	\$96,436,536	\$95,384,807	1.10%	(\$32,985,691)	116.56
13	Hartford Fire and Casualty Group	2.08%	\$88,590,330	\$86,793,072	2.07%	(\$6,971,986)	50.86
14	State Farm Group	2.07%	\$88,307,209	\$158,141,948	(44.16%)	(\$16,361,452)	95.83
15	AmTrust GMACI Maiden Group	1.88%	\$80,215,350	\$90,122,145	(10.99%)	\$15,088,370	62.81
16	CNA Insurance Group	1.82%	\$77,559,843	\$64,058,265	21.08%	(\$4,437,955)	39.44
17	Farmers Insurance Group	1.79%	\$76,375,681	\$77,124,702	(0.97%)	(\$11,976,458)	62.86
18	Kemper Corp. Group	1.70%	\$72,583,769	\$63,141,504	14.95%	\$25,374,240	48.32
19	Fairfax Financial Group	1.57%	\$66,947,457	\$107,117,116	(37.50%)	\$764,910	85.62
20	State Auto Mutual Group	1.51%	\$64,247,179	\$34,230,670	87.69%	\$46,975,423	26.88
21	American Financial Group	1.45%	\$61,756,102	\$59,621,578	3.58%	\$2,435,103	51.64
22	Sentry Insurance Group	1.40%	\$59,711,145	\$52,607,280	13.50%	(\$4,075,047)	43.51
23	Federated Mutual Group	1.37%	\$58,437,450	\$55,627,957	5.05%	(\$19,250,546)	42.60
24	United Fire and Casualty Group	1.37%	\$58,429,415	\$70,232,016	(16.81%)	(\$2,410,878)	79.81
25	Tokio Marine Holdings Inc. Group	1.31%	\$55,915,345	\$56,361,242	(0.79%)	(\$9,065,724)	53.21
Top 25 Groups Total		77.72%	\$3,317,038,752	\$3,200,170,779	3.65%	(\$8,440,213)	55.22
Total Market		100.00%	\$4,268,171,890	\$4,198,396,013	1.66%	\$919,214	56.90

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$3,117,380,913	\$3,245,433,983	\$2,100,495,005
2018	\$3,670,383,705	\$3,780,087,615	\$2,278,115,160
2019	\$4,005,706,790	\$4,198,396,013	\$2,837,193,942
2020	\$4,182,812,017	\$4,268,171,890	\$2,428,752,111

* 2017 was the first year TDI collected the data in the above table.

Earned to Incurred Loss Ratio by Year Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2010	56.6%
2011	58.4%
2012	68.9%
2013	65.7%
2014	66.2%
2015	70.7%
2016	77.6%
2017	82.2%
2018	72.4%
2019	78.7%

Commercial Auto (Voluntary Liability)

There were 106 groups (318 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for commercial auto in 2020, compared to 103 groups (319 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Progressive Group	18.74%	\$629,877,014	\$564,040,742	11.67%	(\$56,746,625)	47.07
2	Travelers Group	5.82%	\$195,739,750	\$194,125,441	0.83%	(\$71,493,576)	61.85
3	Liberty Mutual Group	4.76%	\$160,155,258	\$133,959,955	19.55%	\$211,534	63.68
4	Old Republic Group	4.25%	\$142,695,363	\$121,015,507	17.91%	(\$95,697,465)	58.57
5	Berkshire Hathaway Group	3.76%	\$126,415,628	\$149,984,084	(15.71%)	\$23,191,339	63.63
6	Chubb Limited Group	3.44%	\$115,696,462	\$101,156,297	14.37%	(\$6,906,533)	46.76
7	Nationwide Corp. Group	3.10%	\$104,212,793	\$91,078,521	14.42%	(\$13,679,915)	63.98
8	BCBS of Michigan Group	3.09%	\$103,743,710	\$59,563,669	74.17%	\$28,971,243	19.69
9	Zurich Insurance Group	3.01%	\$101,143,320	\$97,323,938	3.92%	(\$22,672,605)	64.52
10	Clear Blue Financial Group	2.70%	\$90,684,522	\$87,177,194	4.02%	\$15,378,544	35.18
11	WR Berkley Corp. Group	2.62%	\$88,212,531	\$85,080,424	3.68%	\$6,564,625	54.41
12	American International Group	2.50%	\$83,885,021	\$83,618,250	0.32%	(\$34,573,766)	127.40
13	Hartford Fire and Casualty Group	2.17%	\$73,059,147	\$70,160,648	4.13%	(\$7,973,144)	49.27
14	CNA Insurance Group	1.90%	\$63,862,036	\$51,987,776	22.84%	(\$2,423,767)	36.25
15	Kemper Corp. Group	1.72%	\$57,805,783	\$50,098,648	15.38%	\$20,732,904	49.49
16	Farmers Insurance Group	1.65%	\$55,622,074	\$56,190,253	(1.01%)	(\$13,396,105)	68.95
17	Fairfax Financial Group	1.63%	\$54,777,516	\$88,136,510	(37.85%)	(\$4,832,832)	90.74
18	State Farm Group	1.53%	\$51,439,477	\$117,038,923	(56.05%)	(\$21,468,244)	119.67
19	State Auto Mutual Group	1.42%	\$47,599,964	\$25,789,017	84.57%	\$36,077,985	24.21
20	Sentry Insurance Group	1.41%	\$47,426,542	\$40,907,034	15.94%	(\$5,064,709)	40.01
21	Tokio Marine Holdings Inc. Group	1.41%	\$47,283,155	\$47,709,040	(0.89%)	(\$10,416,396)	53.04
22	Federated Mutual Group	1.24%	\$41,595,707	\$38,573,459	7.84%	(\$22,866,212)	44.27
23	American Financial Group	1.22%	\$40,865,073	\$39,565,194	3.29%	\$2,747,560	44.37
24	Acuity, A Mutual Insurance Company	1.21%	\$40,802,637	\$20,655,569	97.54%	(\$1,631,523)	10.85
25	AmTrust GMACI Maiden Group	1.21%	\$40,578,591	\$49,671,134	(18.31%)	\$3,731,254	85.60
Top 25 Groups Total		77.51%	\$2,605,179,074	\$2,464,607,227	5.70%	(\$254,236,429)	55.48
Total Market		100.00%	\$3,361,162,592	\$3,291,461,106	2.12%	(\$300,033,486)	58.80

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$2,410,716,117	\$2,500,496,584	\$1,550,337,890
2018	\$2,871,225,005	\$2,948,199,154	\$1,764,384,634
2019	\$3,182,863,534	\$3,291,461,106	\$2,304,584,682
2020	\$3,296,378,464	\$3,361,162,592	\$1,976,834,477

* 2017 was the first year TDI collected the data in the above table.

Commercial Auto (Assigned Risk)

There were four groups (four companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for commercial auto in 2020, compared to four groups (four companies) in 2019.

The table below represents the top groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	National General Group	95.91%	\$1,412,209	\$1,584,767	(10.89%)	\$586,835	69.49
2	State Farm Group	3.59%	\$52,856	\$29,842	77.12%	(\$143,750)	38.11
3	Texas Farm Bureau Mutual Group	0.56%	\$8,279	\$8,665	(4.45%)	\$6,770	634.13
4	Mercury General Group	(0.06%)	(\$870)	\$8,908	(109.77%)	\$1,710	(419.66)
5	Nationwide Corp. Group	0.00%	\$0	\$0	*	\$145	**
Top Groups Total		100.00%	\$1,472,474	\$1,632,182	(9.78%)	\$451,710	71.83
Total Market		100.00%	\$1,472,474	\$1,632,182	(9.78%)	\$451,710	71.83

* Premiums from the previous year were \$0, less than \$0, or negligible.

** Direct losses paid or direct premium written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,276,193	\$1,546,802	\$1,023,225
2018	\$1,415,183	\$1,314,580	\$1,136,455
2019	\$1,641,784	\$1,632,182	\$1,146,312
2020	\$1,345,787	\$1,472,474	\$1,057,673

* 2017 was the first year TDI collected the data in the above table.

Commercial Auto (Physical Damage)

There were 97 groups (304 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for commercial auto in 2020, compared to 99 groups (307 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Progressive Group	19.71%	\$178,447,975	\$162,769,878	9.63%	\$45,866,796	45.59
2	Zurich Insurance Group	5.43%	\$49,155,405	\$41,951,375	17.17%	\$19,392,681	51.07
3	Travelers Group	5.16%	\$46,686,423	\$51,353,184	(9.09%)	\$24,240,997	52.10
4	Old Republic Group	4.65%	\$42,085,912	\$37,246,088	12.99%	\$45,017,437	59.60
5	AmTrust GMACI Maiden Group	4.38%	\$39,636,759	\$40,451,011	(2.01%)	\$11,357,116	39.48
6	State Farm Group	4.07%	\$36,814,876	\$41,073,183	(10.37%)	\$5,250,542	62.60
7	Liberty Mutual Group	3.59%	\$32,469,712	\$36,612,362	(11.31%)	\$18,072,613	47.39
8	Berkshire Hathaway Group	3.18%	\$28,831,178	\$35,078,573	(17.81%)	\$31,953,152	48.44
9	Nationwide Corp. Group	3.02%	\$27,327,088	\$25,575,709	6.85%	\$4,548,557	49.83
10	WR Berkley Corp. Group	2.71%	\$24,583,088	\$27,674,484	(11.17%)	\$10,868,759	43.38
11	American Financial Group	2.31%	\$20,891,029	\$20,056,384	4.16%	(\$312,457)	65.87
12	Farmers Insurance Group	2.29%	\$20,753,607	\$20,934,449	(0.86%)	\$1,419,647	46.54
13	United Fire and Casualty Group	2.02%	\$18,299,064	\$22,562,540	(18.90%)	\$13,838,586	35.20
14	Federated Mutual Group	1.86%	\$16,841,743	\$17,054,498	(1.25%)	\$3,615,666	38.48
15	State Auto Mutual Group	1.84%	\$16,647,215	\$8,441,653	97.20%	\$10,897,438	34.54
16	Hartford Fire and Casualty Group	1.72%	\$15,531,183	\$16,632,424	(6.62%)	\$1,001,158	58.38
17	Kemper Corp. Group	1.63%	\$14,777,986	\$13,042,856	13.30%	\$4,641,336	43.75
18	Clear Blue Financial Group	1.54%	\$13,906,869	\$13,746,673	1.17%	\$159,453	55.80
19	CNA Insurance Group	1.51%	\$13,697,807	\$12,070,489	13.48%	(\$2,014,188)	54.32
20	Acuity, A Mutual Insurance Company	1.48%	\$13,413,294	\$7,303,725	83.65%	(\$188,660)	38.87
21	American International Group	1.39%	\$12,551,515	\$11,766,557	6.67%	\$1,588,075	44.09
22	Sentry Insurance Group	1.36%	\$12,284,603	\$11,700,246	4.99%	\$989,662	57.02
23	Allstate Insurance Group	1.35%	\$12,241,630	\$12,213,778	0.23%	\$2,096,360	60.84
24	Fairfax Financial Group	1.34%	\$12,169,941	\$18,980,606	(35.88%)	\$5,597,742	62.54
25	Chubb Limited Group	1.04%	\$9,455,940	\$13,092,379	(27.78%)	\$1,216,322	49.49
Top 25 Groups Total		80.56%	\$729,501,842	\$719,385,104	1.41%	\$261,114,790	49.14
Total Market		100.00%	\$905,536,824	\$905,302,725	0.03%	\$300,500,990	49.79

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$705,388,603	\$743,390,597	\$549,133,890
2018	\$797,743,517	\$830,573,881	\$512,594,071
2019	\$821,201,472	\$905,302,725	\$531,462,948
2020	\$885,087,766	\$905,536,824	\$450,859,961

* 2017 was the first year TDI collected the data in the above table.

Homeowners Multiple Peril

There were 85 groups (166 companies) that had direct premiums written for homeowners multiple peril (including renters' insurance) in 2020, compared to 84 groups (156 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Homeowners Multiple Peril

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	State Farm Group	17.53%	\$1,847,799,836	\$1,755,196,687	5.28%	\$330,977,561	43.73
2	Allstate Insurance Group	13.27%	\$1,399,152,028	\$1,347,747,828	3.81%	\$297,676,403	49.10
3	United Services Auto. Assn. Group	10.33%	\$1,089,023,120	\$1,017,411,403	7.04%	\$34,847,830	62.20
4	Farmers Insurance Group	9.46%	\$997,603,352	\$1,005,362,238	(0.77%)	(\$21,945,958)	62.97
5	Liberty Mutual Group	6.36%	\$670,568,780	\$646,266,603	3.76%	\$144,772,108	49.38
6	Travelers Group	5.15%	\$542,581,330	\$466,734,467	16.25%	\$50,333,833	51.15
7	Texas Farm Bureau Mutual Group	2.44%	\$257,606,582	\$252,254,937	2.12%	\$14,821,808	66.81
8	Nationwide Corp. Group	2.40%	\$253,077,726	\$234,234,799	8.04%	\$9,295,556	70.37
9	Progressive Group	2.23%	\$234,605,085	\$229,984,629	2.01%	\$35,094,645	50.36
10	Chubb Limited Group	2.07%	\$218,219,157	\$208,936,929	4.44%	\$50,492,808	94.71
11	Homeowners of America Ins. Company	2.05%	\$216,428,196	\$199,753,757	8.35%	\$2,376,516	49.01
12	State Auto Mutual Group	1.95%	\$205,702,798	\$136,754,252	50.42%	\$98,902,152	51.92
13	Amica Mutual Group	1.36%	\$143,012,974	\$163,212,067	(12.38%)	\$31,480,466	53.04
14	Auto Club Enterprises Ins. Group	1.31%	\$138,453,857	\$143,002,403	(3.18%)	\$28,162,907	42.17
15	United Insurance Holdings Group	1.20%	\$126,058,989	\$110,932,408	13.64%	\$26,370,750	41.74
16	Spinnaker Insurance Company	1.16%	\$122,274,205	\$102,536,155	19.25%	\$26,121,687	78.64
17	Monarch Delaware Group	1.15%	\$120,741,679	\$93,904,852	28.58%	\$85,441,390	29.24
18	American Family Insurance Group	1.06%	\$112,211,232	\$68,678,677	63.39%	(\$20,113,197)	33.81
19	IAT Reinsurance Company Group	0.99%	\$104,599,683	\$82,954,055	26.09%	\$16,259,924	31.09
20	Allied Trust Insurance Company	0.93%	\$97,783,146	\$69,850,219	39.99%	(\$1,336,708)	59.44
21	QBE Insurance Group	0.81%	\$85,349,376	\$91,407,407	(6.63%)	\$30,319,910	39.75
22	Munich Re Group	0.76%	\$79,759,522	\$65,550,863	21.68%	\$25,674,404	40.67
23	Assurant Inc. Group	0.74%	\$77,888,777	\$70,350,323	10.72%	\$17,953,140	28.23
24	Markel Corporation Group	0.74%	\$77,703,665	\$97,596,298	(20.38%)	\$9,200,524	44.25
25	Pure Companies Group	0.70%	\$73,887,555	\$65,143,633	13.42%	\$22,222,377	113.95
Top 25 Groups Total		88.16%	\$9,292,092,650	\$8,725,757,889	6.49%	\$1,345,402,836	53.28
Total Market		100.00%	\$10,540,066,498	\$9,986,225,002	5.55%	\$1,490,440,220	54.13

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$3,482,473,466	\$3,245,287,841	\$2,962,927,835
2002	\$4,731,840,032	\$4,174,095,550	\$3,920,575,740
2003	\$4,961,885,045	\$4,412,893,411	\$2,932,706,428
2004	\$4,877,261,840	\$4,455,028,701	\$1,461,088,076
2005	\$4,985,314,385	\$4,591,335,036	\$2,293,428,353
2006	\$5,270,882,056	\$4,794,467,915	\$1,905,474,902
2007	\$5,512,218,077	\$5,051,492,348	\$1,870,168,524
2008	\$5,665,234,426	\$5,244,087,583	\$5,381,469,405
2009	\$6,111,728,031	\$5,558,143,977	\$4,480,409,262
2010	\$6,126,438,869	\$5,734,653,315	\$2,749,558,123
2011	\$6,193,285,036	\$5,876,198,065	\$4,080,880,706
2012	\$6,667,071,651	\$6,244,249,997	\$3,505,628,511
2013	\$7,537,056,648	\$7,076,331,467	\$3,038,467,072
2014	\$8,145,173,568	\$7,682,949,217	\$3,309,860,311
2015	\$8,341,228,184	\$7,811,271,286	\$3,705,102,872
2016	\$8,646,429,795	\$8,315,094,257	\$6,993,604,910
2017	\$8,942,434,363	\$8,646,354,148	\$6,327,132,238
2018	\$9,595,623,269	\$9,254,804,583	\$4,591,025,716
2019	\$10,290,863,999	\$9,986,225,002	\$5,865,926,799
2020	\$10,955,126,029	\$10,540,066,498	\$5,705,723,725

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2010	48.4%
2011	71.5%
2012	54.5%
2013	44.8%
2014	46.4%
2015	53.4%
2016	87.5%
2017	79.7%
2018	44.7%
2019	66.6%

Workers' Compensation (All Markets)

There were 98 groups (315 companies) that had direct premiums written for workers' compensation in 2020, compared to 101 groups (316 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Texas Mutual Insurance Company	41.82%	\$923,313,869	\$1,069,298,202	(13.65%)	(\$84,522,693)	37.01
2	Travelers Group	6.18%	\$136,327,646	\$172,417,939	(20.93%)	\$23,043,388	52.25
3	Liberty Mutual Group	5.28%	\$116,581,400	\$129,374,790	(9.89%)	\$44,419,000	48.88
4	Hartford Fire and Casualty Group	4.88%	\$107,838,678	\$118,837,616	(9.26%)	\$17,328,835	34.22
5	Zurich Insurance Group	4.54%	\$100,190,964	\$125,219,068	(19.99%)	\$10,991,595	55.73
6	Chubb Limited Group	4.51%	\$99,476,191	\$101,961,546	(2.44%)	\$48,614,434	26.80
7	CNA Insurance Group	2.19%	\$48,335,801	\$49,614,268	(2.58%)	(\$13,419,048)	60.89
8	Old Republic Group	2.04%	\$45,116,028	\$45,925,637	(1.76%)	\$19,365,248	36.07
9	WR Berkley Corp. Group	1.98%	\$43,702,801	\$51,070,534	(14.43%)	\$12,195,771	33.92
10	BCBS of Michigan Group	1.86%	\$41,109,183	\$49,057,994	(16.20%)	\$8,932,276	49.45
11	American International Group	1.68%	\$37,025,884	\$56,570,630	(34.55%)	\$48,720,694	53.34
12	Starr Group	1.52%	\$33,637,654	\$37,065,078	(9.25%)	\$7,939,149	34.80
13	Service Life Group	1.44%	\$31,888,387	\$39,167,730	(18.59%)	(\$9,434,858)	62.48
14	Amerisure Company Group	1.32%	\$29,062,064	\$28,770,810	1.01%	\$7,814,407	50.43
15	American Financial Group	1.29%	\$28,441,103	\$36,730,279	(22.57%)	\$8,556,823	41.01
16	Arch Insurance Group	1.15%	\$25,362,394	\$18,444,389	37.51%	\$7,110,754	18.78
17	Berkshire Hathaway Group	1.08%	\$23,799,486	\$21,716,090	9.59%	\$6,339,879	38.27
18	AmTrust GMACI Maiden Group	1.03%	\$22,809,216	\$24,635,376	(7.41%)	\$2,243,596	58.08
19	Federated Mutual Group	0.86%	\$19,043,892	\$17,172,811	10.90%	\$4,124,982	44.52
20	The Hanover Insurance Group	0.85%	\$18,707,332	\$17,654,167	5.97%	(\$56,085)	23.29
21	Sentry Insurance Group	0.78%	\$17,147,504	\$19,162,562	(10.52%)	(\$7,778,019)	24.63
22	Markel Corporation Group	0.76%	\$16,761,877	\$16,322,078	2.69%	\$3,190,608	33.95
23	Fairfax Financial Group	0.71%	\$15,698,424	\$18,780,352	(16.41%)	\$7,055,060	50.87
24	Tokio Marine Holdings Inc. Group	0.71%	\$15,647,728	\$13,245,825	18.13%	\$2,978,214	5.27
25	Everest Reinsurance Holdings Group	0.70%	\$15,431,678	\$18,203,010	(15.22%)	\$1,288,124	35.50
Top 25 Groups Total		91.16%	\$2,012,457,184	\$2,296,418,781	(12.37%)	\$177,042,134	40.35
Total Market		100.00%	\$2,207,636,814	\$2,522,087,959	(12.47%)	\$183,389,359	40.55

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$2,508,386,422	\$2,435,641,542	\$1,429,347,692
2002	\$2,843,968,716	\$2,574,393,446	\$1,509,609,696
2003	\$2,914,271,230	\$2,591,730,178	\$1,190,729,886
2004	\$2,857,873,273	\$2,640,428,599	\$954,663,865
2005	\$2,649,294,586	\$2,653,687,954	\$954,163,621
2006	\$2,725,555,848	\$2,791,648,176	\$833,722,403
2007	\$2,631,413,507	\$2,915,863,143	\$915,442,039
2008	\$2,593,528,123	\$2,643,489,104	\$939,768,971
2009	\$2,476,128,105	\$2,161,755,957	\$947,391,817
2010	\$2,345,836,656	\$1,920,490,468	\$928,826,955
2011	\$2,265,379,377	\$2,171,745,849	\$975,503,429
2012	\$2,312,364,520	\$2,419,392,758	\$1,020,502,441
2013	\$2,576,586,894	\$2,662,389,008	\$991,117,887
2014	\$2,664,970,050	\$2,848,156,515	\$984,850,709
2015	\$2,602,176,209	\$2,784,541,095	\$1,173,450,116
2016	\$2,302,921,656	\$2,353,249,332	\$942,913,836
2017	\$2,201,544,243	\$2,334,845,717	\$929,680,677
2018	\$2,289,580,083	\$2,514,244,033	\$1,003,666,372
2019	\$2,340,300,924	\$2,522,087,959	\$1,049,758,118
2020	\$2,156,956,333	\$2,207,636,814	\$895,278,875

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2010	51.5%
2011	42.9%
2012	47.8%
2013	47.7%
2014	46.2%
2015	44.3%
2016	39.9%
2017	35.8%
2018	47.1%
2019	37.0%

Workers' Compensation (Voluntary Market)

There were 98 groups (315 companies) that had voluntary direct premiums written for workers' compensation in 2020, compared to 101 groups (316 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Texas Mutual Insurance Company	41.69%	\$918,218,506	\$1,058,282,033	(13.23%)	(\$87,695,209)	37.00
2	Travelers Group	6.19%	\$136,327,646	\$172,417,939	(20.93%)	\$23,043,388	52.25
3	Liberty Mutual Group	5.29%	\$116,581,400	\$129,374,790	(9.89%)	\$44,419,000	48.88
4	Hartford Fire and Casualty Group	4.90%	\$107,838,678	\$118,837,616	(9.26%)	\$17,328,835	34.22
5	Zurich Insurance Group	4.55%	\$100,190,964	\$125,219,068	(19.99%)	\$10,991,595	55.73
6	Chubb Limited Group	4.52%	\$99,476,191	\$101,961,546	(2.44%)	\$48,614,434	26.80
7	CNA Insurance Group	2.19%	\$48,335,801	\$49,614,268	(2.58%)	(\$13,419,048)	60.89
8	Old Republic Group	2.05%	\$45,116,028	\$45,925,637	(1.76%)	\$19,365,248	36.07
9	WR Berkley Corp. Group	1.98%	\$43,702,801	\$51,070,534	(14.43%)	\$12,195,771	33.92
10	BCBS of Michigan Group	1.87%	\$41,109,183	\$49,057,994	(16.20%)	\$8,932,276	49.45
11	American International Group	1.68%	\$37,025,884	\$56,570,630	(34.55%)	\$48,720,694	53.34
12	Starr Group	1.53%	\$33,637,654	\$37,065,078	(9.25%)	\$7,939,149	34.80
13	Service Life Group	1.45%	\$31,888,387	\$39,167,730	(18.59%)	(\$9,434,858)	62.48
14	Amerisure Company Group	1.32%	\$29,062,064	\$28,770,810	1.01%	\$7,814,407	50.43
15	American Financial Group	1.29%	\$28,441,103	\$36,730,279	(22.57%)	\$8,556,823	41.01
16	Arch Insurance Group	1.15%	\$25,362,394	\$18,444,389	37.51%	\$7,110,754	18.78
17	Berkshire Hathaway Group	1.08%	\$23,799,486	\$21,716,090	9.59%	\$6,339,879	38.27
18	AmTrust GMACI Maiden Group	1.04%	\$22,809,216	\$24,635,376	(7.41%)	\$2,243,596	58.08
19	Federated Mutual Group	0.86%	\$19,043,892	\$17,172,811	10.90%	\$4,124,982	44.52
20	The Hanover Insurance Group	0.85%	\$18,707,332	\$17,654,167	5.97%	(\$56,085)	23.29
21	Sentry Insurance Group	0.78%	\$17,147,504	\$19,162,562	(10.52%)	(\$7,778,019)	24.63
22	Markel Corporation Group	0.76%	\$16,761,877	\$16,322,078	2.69%	\$3,190,608	33.95
23	Fairfax Financial Group	0.71%	\$15,698,424	\$18,780,352	(16.41%)	\$7,055,060	50.87
24	Tokio Marine Holdings Inc. Group	0.71%	\$15,647,728	\$13,245,825	18.13%	\$2,978,214	5.27
25	Everest Reinsurance Holdings Group	0.70%	\$15,431,678	\$18,203,010	(15.22%)	\$1,288,124	35.50
Top 25 Groups Total		91.14%	\$2,007,361,821	\$2,285,402,612	(12.17%)	\$173,869,618	40.35
Total Market		100.00%	\$2,202,541,451	\$2,511,071,790	(12.29%)	\$180,216,843	40.55

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$2,469,890,549	\$2,401,227,369	\$1,393,550,960
2002	\$2,811,018,723	\$2,544,528,451	\$1,472,290,597
2003	\$2,888,565,173	\$2,572,011,863	\$1,171,599,696
2004	\$2,837,872,189	\$2,622,547,300	\$942,392,463
2005	\$2,639,479,208	\$2,644,938,087	\$940,232,757
2006	\$2,718,699,372	\$2,785,379,186	\$826,929,984
2007	\$2,625,191,922	\$2,909,821,617	\$911,225,250
2008	\$2,589,912,074	\$2,640,538,337	\$936,511,361
2009	\$2,472,761,990	\$2,159,005,113	\$943,860,871
2010	\$2,342,970,005	\$1,917,677,391	\$926,716,803
2011	\$2,263,071,358	\$2,169,261,374	\$973,991,546
2012	\$2,308,436,359	\$2,415,528,029	\$1,018,372,246
2013	\$2,570,654,431	\$2,656,960,797	\$988,318,669
2014	\$2,658,764,003	\$2,843,740,272	\$982,580,332
2015	\$2,597,715,643	\$2,781,249,802	\$1,171,321,995
2016	\$2,298,456,043	\$2,349,823,596	\$940,809,421
2017	\$2,197,553,243	\$2,330,932,036	\$927,542,786
2018	\$2,279,983,110	\$2,503,928,023	\$1,001,237,603
2019	\$2,329,264,131	\$2,511,071,790	\$1,047,173,834
2020	\$2,149,738,017	\$2,202,541,451	\$893,224,843

Workers' Compensation (Residual Market)

Workers' compensation assigned risk policies can no longer be written as of January 1, 1994. As business runs off, all experience reported here will be that of the Start Program (residual market) reported by Texas Mutual Insurance Company (formerly the Texas Workers' Compensation Fund).

For the year ending in December 2020, the Start Program reported \$5,095,363 in direct premiums written. This accounted for 100% of all residual market experience reported, and was a decrease of 53.75% from the year before.

The balance of all workers' compensation (Page 35) minus the voluntary market (Page 37) minus residual market experience reported above is due to runoff business, including retro adjustments and policy audits, reported on policies written before January 1, 1994.

The table below includes data for all groups, including Texas Mutual Insurance Company. The table on the following page contains data only for Texas Mutual Insurance Company. That table illustrates the experience of the Start Program.

Annual Experience All Groups

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$38,495,873	\$34,414,173	\$35,796,732
2002	\$32,949,993	\$29,864,995	\$37,319,099
2003	\$25,706,057	\$19,718,315	\$19,130,190
2004	\$20,001,084	\$17,881,299	\$12,271,402
2005	\$9,815,378	\$8,749,867	\$13,930,864
2006	\$6,856,476	\$6,268,990	\$6,792,419
2007	\$6,221,585	\$6,041,526	\$4,216,789
2008	\$3,616,049	\$2,950,767	\$3,257,610
2009	\$3,366,115	\$2,750,844	\$3,530,946
2010	\$2,866,651	\$2,813,077	\$2,110,152
2011	\$2,308,019	\$2,484,475	\$1,511,883
2012	\$3,928,161	\$3,864,729	\$2,130,195
2013	\$5,932,463	\$5,428,211	\$2,799,218
2014	\$6,206,047	\$4,416,243	\$2,270,377
2015	\$4,460,566	\$3,291,293	\$2,128,121
2016	\$4,465,613	\$3,425,736	\$2,104,415
2017	\$3,991,000	\$3,913,681	\$2,137,891
2018	\$9,596,973	\$10,316,010	\$2,428,769
2019	\$11,036,793	\$11,016,169	\$2,584,284
2020	\$7,218,316	\$5,095,363	\$2,054,032

Annual Experience

Texas Mutual Insurance Company

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$38,495,873	\$34,319,834	\$7,670,875
2002	\$32,949,993	\$29,475,146	\$7,879,948
2003	\$25,706,057	\$19,700,656	\$7,705,782
2004	\$20,001,084	\$17,881,299	\$7,812,871
2005	\$9,815,378	\$7,256,039	\$6,031,054
2006	\$6,856,476	\$6,268,990	\$4,107,721
2007	\$6,221,585	\$6,041,526	\$3,030,093
2008	\$3,616,049	\$2,973,347	\$2,655,386
2009	\$3,366,115	\$2,750,844	\$2,835,267
2010	\$2,866,651	\$2,813,077	\$2,110,059
2011	\$2,308,019	\$2,484,475	\$1,511,883
2012	\$3,928,161	\$3,864,729	\$2,130,195
2013	\$5,932,463	\$5,428,211	\$2,799,218
2014	\$6,206,047	\$4,416,243	\$2,270,377
2015	\$4,460,566	\$3,291,293	\$2,128,121
2016	\$4,465,613	\$3,425,736	\$2,104,415
2017	\$3,991,000	\$3,913,681	\$2,137,891
2018	\$9,596,973	\$10,316,010	\$2,428,769
2019	\$11,036,793	\$11,016,169	\$2,584,284
2020	\$7,218,316	\$5,095,363	\$2,054,032

Workers' Compensation (Deductible Plans)

There were 102 groups (302 companies) that wrote voluntary policies for workers' compensation in 2020, as compared to 101 groups (300 companies) in 2019.

The data in the following table represents direct policies written as new or renewal policies in 2020. The policies are adjusted to an annual basis (a six-month policy is reported as 0.5). The premiums on direct policies written are total premiums (estimated if initial premium collected was a deposit or fourth installment premium).

The total premiums on direct policies written after deductible credit as shown in the table below and on Page 42 will not equal the total direct premiums written on Page 35. As referenced on Page 2 of this report, premiums on policies written captures the direct premiums written in the year without adjustments for cancellations or endorsements, so it may not match the written premium figures in the statutory Annual Statement. In contrast, direct premiums written are reported using the same methods and rules used in completing the statutory Annual Statement.

The premiums on direct policies written are presented before any credits are given for the purchase of deductible plans, and in the following column after the credit has been given for the applicable deductible plan. This is presented to highlight the effect deductible plans have on insureds' premiums. The final section of the table contains data which illustrates the volume of workers' compensation insurance written on policies which do not include a deductible plan.

	Policies Written 2020	Premium on Direct Policies Written Before Deductible Credit	Premium on Direct Policies Written After Deductible Credit	Percent of Reduction in Premiums
Per Accident Deductible Plan				
Premium of \$5,000 - \$9,999	391	\$2,791,542	\$2,000,411	28.34%
Premium of \$10,000 - \$24,999	444	\$7,136,887	\$5,365,137	24.83%
Premium of \$25,000 - \$49,999	190	\$6,683,853	\$5,027,170	24.79%
Premium of \$50,000 - \$74,999	76	\$4,680,096	\$3,002,131	35.85%
Premium of \$75,000 - \$100,000	37	\$3,222,579	\$2,294,396	28.80%
Total Per Accident Plan	1,138	\$24,514,957	\$17,689,245	27.84%
Per Claim Deductible Plan				
Premium of \$5,000 - \$9,999	55	\$415,381	\$388,031	6.58%
Premium of \$10,000 - \$24,999	55	\$904,659	\$777,355	14.07%
Premium of \$25,000 - \$49,999	31	\$1,188,233	\$1,058,964	10.88%
Premium of \$50,000 - \$74,999	15	\$947,257	\$857,422	9.48%
Premium of \$75,000 - \$100,000	16	\$1,344,464	\$1,173,540	12.71%
Total Per Claim Plan	172	\$4,799,994	\$4,255,312	11.35%

Workers' Compensation Deductible Plans

	Policies Written 2020	Premium on Direct Policies Written Before Deductible Credit	Premium on Direct Policies Written After Deductible Credit	Percent of Reduction in Premiums
Medical Only Deductible Plan				
Premium of \$5,000 - \$9,999	6	\$45,837	\$43,955	4.11%
Premium of \$10,000 - \$24,999	7	\$127,766	\$118,113	7.56%
Premium of \$25,000 - \$49,999	6	\$207,475	\$194,840	6.09%
Premium of \$50,000 - \$74,999	3	\$167,523	\$162,476	3.01%
Premium of \$75,000 - \$100,000	2	\$185,234	\$179,135	3.29%
Total Medical Only Plan	24	\$733,835	\$698,519	4.81%
Negotiated Deductible Plan				
Premium Up To \$100,000	7,675	\$78,710,931	\$31,729,201	59.69%
Premium of \$100,001 - \$150,000	300	\$36,654,789	\$14,182,421	61.31%
Premium of \$150,001 - \$250,000	336	\$65,147,848	\$24,583,064	62.27%
Premium of \$250,001 - \$350,000	195	\$58,175,769	\$20,574,081	64.63%
Premium of \$350,001 - \$500,000	169	\$71,281,046	\$25,541,059	64.17%
Premium of \$500,001 - \$750,000	122	\$73,527,125	\$24,008,559	67.35%
Premium of \$750,001 - \$1,000,000	57	\$49,653,352	\$15,034,163	69.72%
Premium of \$1,000,001 - \$2,500,000	93	\$133,184,118	\$36,717,414	72.43%
Premium of \$2,500,001 - \$5,000,000	13	\$41,279,563	\$10,591,366	74.34%
Premium of \$5,000,001 and above	9	\$71,020,992	\$12,513,536	82.38%
Total Negotiated Plan	8,969	\$678,635,533	\$215,474,864	68.25%
No Deductible Plan				
Premium Less Than \$5,000	196,325	\$233,881,346	\$233,881,346	0.00%
Premium of \$5,000 - \$9,999	23,648	\$165,618,194	\$165,618,194	0.00%
Premium of \$10,000 - \$24,999	18,348	\$286,852,364	\$286,852,364	0.00%
Premium of \$25,000 - \$49,999	7,564	\$264,729,368	\$264,729,368	0.00%
Premium of \$50,000 - \$74,999	2,846	\$173,792,942	\$173,792,942	0.00%
Premium of \$75,000 - \$100,000	1,426	\$122,859,230	\$122,859,230	0.00%
Premium Greater Than \$100,000	2,903	\$663,886,633	\$663,886,633	0.00%
Total No Deductible Plan	253,060	\$1,911,620,077	\$1,911,620,077	0.00%
Total	263,363	\$2,620,304,396	\$2,149,738,017	17.96%

Boiler and Machinery

There were 48 groups (161 companies) that had direct premiums written for boiler and machinery in 2020, compared to 50 groups (166 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Boiler and Machinery

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	FM Global Group	41.11%	\$60,285,757	\$55,036,232	9.54%	\$45,610,166	107.13
2	Travelers Group	9.13%	\$13,385,918	\$12,063,454	10.96%	(\$7,504,882)	77.81
3	American International Group	9.06%	\$13,283,661	\$13,075,714	1.59%	(\$45,959,807)	130.43
4	Chubb Limited Group	5.46%	\$8,011,527	\$7,280,943	10.03%	\$3,569,080	19.10
5	Zurich Insurance Group	5.30%	\$7,770,291	\$5,532,959	40.44%	\$4,858,650	0.11
6	AXA Insurance Group	3.74%	\$5,486,997	\$5,830,892	(5.90%)	(\$150,209)	8.45
7	Nationwide Corp. Group	3.67%	\$5,385,842	\$4,469,955	20.49%	\$1,990,544	27.52
8	Liberty Mutual Group	3.51%	\$5,154,027	\$4,353,428	18.39%	\$3,512,779	82.19
9	CNA Insurance Group	3.06%	\$4,486,596	\$4,409,527	1.75%	(\$81,215)	55.53
10	Munich Re Group	2.21%	\$3,242,881	\$3,135,752	3.42%	(\$1,883,967)	71.25
11	Swiss Re Group	1.88%	\$2,759,693	\$2,080,181	32.67%	(\$5,350,683)	3.57
12	WR Berkley Corp. Group	1.61%	\$2,363,844	\$2,311,768	2.25%	\$1,721,224	12.62
13	Federated Mutual Group	1.26%	\$1,845,271	\$1,600,735	15.28%	\$1,329,049	6.97
14	United Fire and Casualty Group	0.93%	\$1,362,081	\$1,345,338	1.24%	\$1,238,883	9.47
15	American Financial Group	0.76%	\$1,117,821	\$1,095,269	2.06%	\$295,936	11.82
16	EMC Insurance Co. Group	0.62%	\$909,594	\$1,046,158	(13.05%)	\$573,857	11.57
17	Brotherhood Mutual Insurance Company	0.57%	\$828,638	\$738,680	12.18%	\$402,633	**
18	The Hanover Insurance Group	0.53%	\$779,555	\$754,466	3.33%	\$74,353	**
19	Triangle Insurance Company, Inc.	0.52%	\$759,983	\$89,960	744.80%	\$37,984	23.86
20	Weston Insurance Group	0.52%	\$759,550	\$101,934	645.14%	\$589,579	0.38
21	Allianz Insurance Group	0.51%	\$744,628	\$1,328,531	(43.95%)	\$513,759	31.00
22	Indiana Lumbermens Group	0.42%	\$621,361	\$342,340	81.50%	\$254,096	110.91
23	Tokio Marine Holdings Inc. Group	0.42%	\$610,879	\$474,056	28.86%	\$348,316	**
24	NKSJ Holdings Inc. Group	0.41%	\$607,092	\$119,969	406.04%	\$302,778	0.57
25	FCCI Mutual Insurance Group	0.38%	\$556,465	\$440,189	26.42%	\$157,445	87.98
Top 25 Groups Total		97.60%	\$143,119,952	\$129,058,430	10.90%	\$6,450,348	75.00
Total Market		100.00%	\$146,636,561	\$131,674,310	11.36%	\$7,202,878	73.86

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$45,586,558	\$52,847,266	\$14,275,710
2002	\$89,270,606	\$82,169,669	\$25,152,996
2003	\$69,566,403	\$76,157,276	\$30,416,496
2004	\$64,415,029	\$66,458,271	\$39,201,585
2005	\$58,836,887	\$70,847,664	\$10,481,474
2006	\$61,167,654	\$79,070,900	\$52,859,077
2007	\$66,718,928	\$90,961,373	\$28,512,277
2008	\$64,768,235	\$79,611,270	\$47,918,561
2009	\$91,913,680	\$110,225,873	\$60,780,660
2010	\$92,204,697	\$105,671,240	\$93,745,611
2011	\$111,060,055	\$126,618,509	\$57,007,973
2012	\$111,765,418	\$135,817,280	\$51,091,304
2013	\$91,135,724	\$104,270,965	\$30,533,967
2014	\$91,846,748	\$106,142,647	\$83,941,069
2015	\$103,852,214	\$122,493,438	\$62,037,594
2016	\$114,116,745	\$119,094,028	\$49,903,891
2017	\$104,287,485	\$113,739,979	\$28,517,288
2018	\$106,939,155	\$118,568,993	\$43,424,509
2019	\$119,218,607	\$131,674,310	\$40,237,401
2020	\$142,166,232	\$146,636,561	\$108,304,244

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2010	29.3%
2011	74.8%
2012	28.1%
2013	44.4%
2014	105.9%
2015	31.0%
2016	30.2%
2017	22.8%
2018	61.2%
2019	22.5%

Inland Marine

There were 126 groups (344 companies) that had direct premiums written for inland marine in 2020, compared to 119 groups (336 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Inland Marine

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	CNA Insurance Group	20.61%	\$467,438,462	\$475,412,500	(1.68%)	(\$11,865,518)	80.10
2	Liberty Mutual Group	10.24%	\$232,361,209	\$231,310,813	0.45%	\$12,642,715	97.74
3	Ohio Indemnity Company	9.38%	\$212,683,625	\$147,285,485	44.40%	\$11,832,402	32.45
4	Chubb Limited Group	4.97%	\$112,674,563	\$101,932,493	10.54%	\$24,896,311	38.20
5	Travelers Group	4.18%	\$94,796,167	\$101,005,815	(6.15%)	\$23,094,222	46.90
6	Assurant Inc. Group	4.02%	\$91,286,919	\$109,302,095	(16.48%)	\$34,415,169	29.24
7	Zurich Insurance Group	3.59%	\$81,481,357	\$82,922,960	(1.74%)	\$625,011	50.05
8	Allianz Insurance Group	3.16%	\$71,786,971	\$97,573,614	(26.43%)	\$9,602,176	86.62
9	State Farm Group	2.63%	\$59,578,791	\$57,569,195	3.49%	\$16,035,983	33.03
10	American International Group	2.48%	\$56,197,766	\$92,076,304	(38.97%)	\$12,570,581	42.33
11	Nationwide Corp. Group	2.40%	\$54,383,080	\$50,518,351	7.65%	\$13,934,263	59.59
12	The Hanover Insurance Group	2.23%	\$50,638,410	\$44,708,200	13.26%	\$247,763	45.88
13	American Financial Group	2.00%	\$45,333,973	\$42,833,732	5.84%	\$6,728,076	34.45
14	United Services Auto. Assn. Group	1.99%	\$45,036,191	\$43,445,508	3.66%	\$15,571,795	22.79
15	AXA Insurance Group	1.65%	\$37,474,955	\$32,970,028	13.66%	\$1,419,991	52.25
16	Texas Farm Bureau Mutual Group	1.60%	\$36,192,240	\$33,983,904	6.50%	\$8,906,955	52.29
17	Markel Corporation Group	1.43%	\$32,447,926	\$28,132,102	15.34%	\$6,539,481	41.13
18	Progressive Group	1.38%	\$31,312,625	\$26,064,092	20.14%	\$3,928,522	44.71
19	Hartford Fire and Casualty Group	1.26%	\$28,543,644	\$29,304,283	(2.60%)	\$3,607,717	60.33
20	Old Republic Group	1.23%	\$27,929,759	\$33,482,285	(16.58%)	\$47,460,972	22.80
21	Starr Group	1.23%	\$27,821,605	\$15,756,759	76.57%	\$8,186,122	20.33
22	Jewelers Mutual Group	0.96%	\$21,726,443	\$20,659,952	5.16%	\$7,503,516	20.08
23	Sentry Insurance Group	0.91%	\$20,599,243	\$17,264,663	19.31%	\$7,113,997	9.75
24	Fairfax Financial Group	0.91%	\$20,565,887	\$29,789,146	(30.96%)	(\$1,382,347)	87.98
25	Minnesota Mutual Group	0.86%	\$19,441,236	\$13,736,055	41.53%	\$1,419,478	12.03
Top 25 Groups Total		87.28%	\$1,979,733,047	\$1,959,040,334	1.06%	\$265,035,353	57.31
Total Market		100.00%	\$2,268,221,443	\$2,235,725,284	1.45%	\$340,631,338	56.26

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,825,384,599	\$1,918,384,360	\$1,136,950,132
2018	\$1,960,692,370	\$2,078,052,044	\$1,153,723,184
2019	\$1,969,058,029	\$2,235,725,284	\$1,329,591,133
2020	\$2,118,974,335	\$2,268,221,443	\$1,276,057,782

* 2017 was the first year TDI collected the data in the above table.

Earned to Incurred Loss Ratio by Year Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2010	36.1%
2011	44.4%
2012	46.3%
2013	42.5%
2014	44.4%
2015	58.0%
2016	56.6%
2017	73.8%
2018	48.8%
2019	60.6%

Surety

There were 72 groups (140 companies) that had direct premiums written for surety in 2020, compared to 76 groups (146 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Surety

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Liberty Mutual Group	12.49%	\$82,815,290	\$76,234,700	8.63%	\$68,595,358	3.01
2	Travelers Group	12.33%	\$81,698,125	\$78,451,889	4.14%	\$32,670,551	23.29
3	Chubb Limited Group	8.05%	\$53,355,348	\$67,561,367	(21.03%)	\$31,711,731	(0.11)
4	CNA Insurance Group	7.98%	\$52,883,170	\$48,902,707	8.14%	\$22,656,324	3.40
5	Zurich Insurance Group	7.47%	\$49,496,788	\$61,305,904	(19.26%)	\$38,162,556	(2.41)
6	Tokio Marine Holdings Inc. Group	6.30%	\$41,788,810	\$45,406,324	(7.97%)	\$23,450,359	16.30
7	Hartford Fire and Casualty Group	5.51%	\$36,534,495	\$43,827,520	(16.64%)	\$5,363,637	12.15
8	Argonaut Group	3.50%	\$23,208,518	\$20,047,601	15.77%	\$15,246,188	0.05
9	Merchants Bonding Company Group	3.28%	\$21,736,466	\$20,980,998	3.60%	\$11,218,329	0.42
10	Swiss Re Group	2.97%	\$19,676,290	\$18,101,662	8.70%	\$15,118,106	(0.94)
11	Intact Financial Group	2.76%	\$18,312,018	\$22,264,001	(17.75%)	\$9,226,881	11.75
12	American Financial Group	2.45%	\$16,235,468	\$16,434,017	(1.21%)	\$3,763,108	13.41
13	Fairfax Financial Group	1.84%	\$12,184,416	\$9,769,684	24.72%	\$6,737,579	17.07
14	Arch Insurance Group	1.74%	\$11,525,512	\$8,262,737	39.49%	\$8,454,547	**
15	Endurance Group	1.67%	\$11,058,684	\$4,695,897	135.50%	\$2,218,055	1.59
16	RLI Insurance Group	1.53%	\$10,173,033	\$11,094,274	(8.30%)	\$2,937,916	0.70
17	The Hanover Insurance Group	1.46%	\$9,672,446	\$9,854,770	(1.85%)	\$48,864	(7.32)
18	NKSJ Holdings Inc. Group	1.42%	\$9,428,462	\$8,660,969	8.86%	\$964,307	16.23
19	WR Berkley Corp. Group	1.35%	\$8,936,221	\$9,336,564	(4.29%)	\$4,408,437	0.35
20	Westfield Group	1.27%	\$8,389,921	\$8,334,262	0.67%	\$5,158,069	0.02
21	FCCI Mutual Insurance Group	1.19%	\$7,917,438	\$6,368,154	24.33%	\$3,705,647	0.02
22	Athene Group	1.10%	\$7,291,645	\$8,541,091	(14.63%)	\$5,967,050	(0.03)
23	Insurors Indemnity Group	0.91%	\$6,052,858	\$6,487,470	(6.70%)	\$3,533,328	0.98
24	Everest Reinsurance Holdings Group	0.90%	\$5,989,884	\$5,430,621	10.30%	\$1,292,295	**
25	Indemnity National Insurance Company	0.87%	\$5,782,316	\$4,710,016	22.77%	\$4,264,154	4.59
Top 25 Groups Total		92.35%	\$612,143,622	\$621,065,199	(1.44%)	\$326,873,376	6.71
Total Market		100.00%	\$662,819,267	\$684,442,031	(3.16%)	\$353,245,072	9.59

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$482,829,141	\$541,484,196	\$46,560,118
2018	\$540,539,230	\$594,672,083	\$106,512,131
2019	\$615,708,620	\$684,442,031	\$96,298,754
2020	\$593,624,449	\$662,819,267	\$63,550,162

* 2017 was the first year TDI collected the data in the above table.

Earned to Incurred Loss Ratio by Year Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2010	7.3%
2011	24.2%
2012	14.9%
2013	56.4%
2014	(14.6%)*
2015	30.5%
2016	12.7%
2017	25.3%
2018	10.6%
2019	20.3%

* Liberty Mutual Insurance Company reported about (\$104,000,000) of incurred losses impacting the industry's overall loss ratio.

Commercial Crime

There were 45 groups (114 companies) that had direct premiums written for commercial crime in 2020, compared to 45 groups (120 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Commercial Crime

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Travelers Group	22.19%	\$7,564,379	\$8,100,203	(6.61%)	(\$10,835,959)	84.45
2	Beazley Grp	10.65%	\$3,630,940	\$2,947,868	23.17%	\$2,556,998	4.21
3	WR Berkley Corp. Group	9.77%	\$3,328,932	\$2,888,383	15.25%	(\$3,692,493)	80.53
4	Hiscox Insurance Group	9.57%	\$3,261,202	\$2,803,322	16.33%	(\$3,446,527)	111.08
5	Chubb Limited Group	7.30%	\$2,489,180	\$2,536,670	(1.87%)	\$1,427,782	7.42
6	AXA Insurance Group	7.23%	\$2,465,122	\$1,211,482	103.48%	(\$16,768)	**
7	Tokio Marine Holdings Inc. Group	6.31%	\$2,151,594	\$1,885,224	14.13%	(\$6,495,316)	3.37
8	AXIS Capital Group	4.86%	\$1,655,482	\$1,407,517	17.62%	\$850,570	48.62
9	Zurich Insurance Group	3.35%	\$1,143,111	\$1,258,203	(9.15%)	\$1,793,944	19.56
10	Hartford Fire and Casualty Group	3.04%	\$1,037,244	\$904,129	14.72%	\$224,844	23.43
11	CNA Insurance Group	2.69%	\$918,410	\$1,471,557	(37.59%)	(\$74,902)	54.96
12	The Hanover Insurance Group	2.44%	\$830,527	\$785,630	5.71%	\$5,263	36.54
13	American International Group	2.38%	\$812,619	\$1,195,856	(32.05%)	\$731,780	**
14	Everest Reinsurance Holdings Group	2.17%	\$738,393	\$1,024,783	(27.95%)	\$82,492	4.13
15	Cincinnati Financial Group	1.43%	\$487,586	\$381,337	27.86%	\$263,713	13.55
16	Intact Financial Group	0.79%	\$268,101	\$179,184	49.62%	\$110,267	17.34
17	Fairfax Financial Group	0.67%	\$227,468	\$277,260	(17.96%)	\$51,520	14.35
18	Nationwide Corp. Group	0.55%	\$189,048	\$170,946	10.59%	\$141,853	(1.32)
19	James River Group	0.52%	\$177,439	\$35,168	404.55%	\$107,068	2.75
20	Berkshire Hathaway Group	0.50%	\$170,789	\$83,286	105.06%	\$90,489	**
21	United Fire and Casualty Group	0.42%	\$144,724	\$156,060	(7.26%)	\$67,080	77.29
22	Federated Mutual Group	0.24%	\$81,728	\$130,234	(37.25%)	\$65,620	19.57
23	Arch Insurance Group	0.13%	\$45,406	\$41,667	8.97%	\$36,343	**
24	Federated Rural Electric Ins. Exchange	0.11%	\$37,290	\$30,630	21.74%	\$30,387	**
25	IAT Reinsurance Company Group	0.10%	\$35,442	\$207,715	(82.94%)	\$34,120	**
Top 25 Groups Total		99.44%	\$33,892,156	\$32,114,314	5.54%	(\$15,889,832)	45.70
Total Market		100.00%	\$34,084,130	\$32,285,977	5.57%	(\$15,886,928)	45.56

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$10,101,966	\$8,432,631	\$3,961,069
2002	\$6,907,890	\$7,651,300	\$779,751
2003	\$6,180,463	\$7,284,945	\$923,562
2004	\$8,493,898	\$8,656,381	\$809,456
2005	\$6,101,535	\$7,092,005	\$2,613,702
2006	\$6,069,533	\$7,664,799	\$725,536
2007	\$6,286,608	\$8,078,731	\$2,747,426
2008	\$7,093,000	\$9,303,358	\$1,295,742
2009	\$6,989,000	\$4,140,932	\$811,408
2010	\$8,269,745	\$10,702,467	\$1,956,936
2011	\$10,568,898	\$18,999,555	\$1,011,964
2012	\$9,781,935	\$13,698,759	\$776,099
2013	\$14,074,297	\$15,466,280	\$2,551,582
2014	\$16,154,825	\$18,034,897	\$968,281
2015	\$17,595,851	\$19,379,551	\$4,234,187
2016	\$19,411,211	\$19,447,256	\$5,691,372
2017	\$22,154,426	\$22,905,483	\$2,754,323
2018	\$26,707,455	\$27,574,015	\$10,913,866
2019	\$30,559,500	\$32,285,977	\$17,784,741
2020	\$33,033,829	\$34,084,130	\$15,527,890

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2010	7.0%
2011	15.0%
2012	60.8%
2013	16.0%
2014	14.9%
2015	17.8%
2016	18.0%
2017	(16.9%)*
2018	29.2%
2019	67.5%

* National Union Fire Insurance Company of Pittsburgh PA reported about (\$10,000,000) of incurred losses impacting the industry's overall loss ratio.

Commercial Glass

There were two groups (two companies) that had direct premiums written for commercial glass in 2020, compared to two groups (two companies) in 2019.

The table below represents the top groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Commercial Glass

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	USPlate Glass Insurance Company	100.76%	\$29,570	\$30,319	(2.47%)	\$10,333	11.22
2	Cincinnati Financial Group	(0.76%)	(\$222)	(\$552)	59.78%	\$0	**
3	Liberty Mutual Group	0.00%	\$0	\$0	*	(\$178,176)	**
Top 25 Groups Total		100.00%	\$29,348	\$29,767	(1.41%)	(\$167,843)	11.30
Total Market		100.00%	\$29,348	\$29,767	(1.41%)	(\$167,843)	11.30

* Premiums from the previous year were \$0, less than \$0, or negligible.

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$447,135	\$337,139	\$51,740
2002	\$483,805	\$327,740	(\$153,840)
2003	\$369,103	\$233,490	\$43,135
2004	\$783,552	\$533,020	\$33,995
2005	\$123,132	\$91,505	\$4,210
2006	\$87,280	\$57,601	\$4,582
2007	\$51,753	(\$4,574)	\$5,609
2008	\$96,119	\$14,334	\$6,800
2009	\$73,855	\$13,265	\$6,129
2010	\$299,306	\$240,062	(\$132,758)
2011	\$52,175	\$21,079	\$0
2012	\$46,301	\$10,457	\$1,662
2013	\$118,248	\$37,463	\$618
2014	\$139,380	\$40,493	\$4,241
2015	\$37,276	\$37,515	\$3,636
2016	\$34,774	\$34,774	\$422
2017	\$35,849	\$35,190	\$1,685
2018	\$30,740	\$34,588	\$273
2019	\$30,267	\$29,767	\$3,443
2020	\$29,770	\$29,348	\$3,317

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio*</u>
2010	67.7%
2011	58.9%
2012	75.4%
2013	34.0%
2014	32.5%
2015	52.8%
2016	86.2%
2017	254.5%
2018	22.2%
2019	77.4%

* Beginning in 1997, commercial glass is reported under allied lines on the Annual Statement, so the loss ratios in that and subsequent years represents all coverages reported under allied lines.

Medical Professional Liability

There were 33 groups (51 companies) that had direct premiums written for medical professional liability in 2020, compared to 30 groups (47 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Medical Professional Liability

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Berkshire Hathaway Group	24.18%	\$48,973,978	\$49,740,125	(1.54%)	\$32,993,306	19.82
2	Doctors Company Group	18.67%	\$37,816,156	\$35,271,642	7.21%	\$9,662,757	32.24
3	ProAssurance Corp. Group	11.32%	\$22,927,055	\$24,536,914	(6.56%)	(\$4,382,164)	51.89
4	CNA Insurance Group	7.80%	\$15,800,882	\$15,567,709	1.50%	\$3,763,056	9.56
5	Norcal Group	7.75%	\$15,706,050	\$17,252,340	(8.96%)	\$3,176,484	31.55
6	Coverys Group	4.53%	\$9,184,418	\$4,191,031	119.14%	\$2,992,192	6.64
7	Health Care Indemnity Inc.	4.24%	\$8,583,227	\$7,870,213	9.06%	(\$1,606,451)	**
8	Texas Medical Liability Trust Group	3.20%	\$6,477,657	\$6,266,154	3.38%	\$2,489,413	4.10
9	NCMIC Group	2.81%	\$5,698,363	\$5,831,158	(2.28%)	(\$707,192)	2.74
10	National Group	2.75%	\$5,563,620	\$3,576,377	55.57%	\$971,259	0.64
11	Church Mutual Group	1.84%	\$3,726,281	\$1,807,786	106.12%	(\$425,923)	3.76
12	Liberty Mutual Group	1.76%	\$3,563,153	\$3,219,821	10.66%	\$1,786,355	5.61
13	Texas Hospital Insurance Exchange	1.55%	\$3,130,759	\$2,947,292	6.22%	\$1,953,795	5.53
14	MAG Mutual Insurance Group	1.53%	\$3,099,506	\$1,201,832	157.90%	\$3,411,070	**
15	Pharmacists Mutual Group	1.13%	\$2,285,795	\$2,110,067	8.33%	\$4,035,068	293.79
16	Chubb Limited Group	0.92%	\$1,867,264	\$1,692,079	10.35%	\$1,038,303	16.24
17	Alleghany Group	0.73%	\$1,483,317	\$1,487,311	(0.27%)	\$1,304,951	**
18	Fairfax Financial Group	0.68%	\$1,375,451	\$1,314,588	4.63%	\$281,375	**
19	WR Berkley Corp. Group	0.45%	\$908,330	\$785,362	15.66%	\$25,778	4.71
20	Athene Group	0.42%	\$846,318	\$560,262	51.06%	\$405,501	15.43
21	American International Group	0.39%	\$784,816	\$831,893	(5.66%)	\$1,016,174	53.55
22	ISMIE Group	0.37%	\$749,757	\$122,343	512.83%	(\$152,656)	**
23	Medmal Direct Insurance Company	0.29%	\$593,620	\$444,731	33.48%	(\$175,829)	33.52
24	The Hanover Insurance Group	0.29%	\$591,918	\$669,981	(11.65%)	\$684	12.33
25	Cincinnati Financial Group	0.14%	\$278,623	\$253,309	9.99%	\$387,153	59.82
Top 25 Groups Total		99.74%	\$202,016,314	\$189,552,320	6.58%	\$64,244,459	24.70
Total Market		100.00%	\$202,535,582	\$190,586,314	6.27%	\$62,677,389	24.93

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$357,558,082	\$377,873,162	\$320,204,523
2002	\$457,507,295	\$485,161,758	\$302,285,626
2003	\$519,283,730	\$551,287,539	\$251,148,218
2004	\$465,911,107	\$445,782,475	\$227,556,127
2005	\$399,101,391	\$430,683,474	\$162,646,753
2006	\$340,949,014	\$361,111,497	\$110,738,557
2007	\$252,756,471	\$265,773,358	\$84,108,629
2008	\$231,284,983	\$242,275,765	\$96,909,602
2009	\$223,390,216	\$235,823,393	\$77,926,049
2010	\$235,013,771	\$236,133,218	\$66,361,609
2011	\$210,415,028	\$229,593,686	\$57,696,392
2012	\$228,993,719	\$237,546,403	\$45,133,603
2013	\$194,922,237	\$209,934,360	\$56,741,327
2014	\$194,073,192	\$194,498,872	\$54,198,241
2015	\$180,129,642	\$184,526,724	\$59,713,153
2016	\$182,613,757	\$185,305,579	\$43,464,781
2017	\$186,704,853	\$187,887,611	\$38,488,012
2018	\$186,380,845	\$191,299,923	\$60,355,693
2019	\$184,314,194	\$190,586,314	\$42,812,921
2020	\$199,329,241	\$202,535,582	\$50,490,382

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2010	4.7%
2011	5.2%
2012	18.9%
2013	14.8%
2014	14.5%
2015	28.5%
2016	16.8%
2017	(18.5%)*
2018	27.2%
2019	37.1%

* The Medical Protective Company reported about (\$70,000,000) of incurred losses impacting the industry's overall ratio.

Miscellaneous Professional Liability

There were 37 groups (103 companies) that had direct premiums written for miscellaneous professional liability in 2020, compared to 38 groups (106 companies) in 2019.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2019 and 2020 for the same groups.

Direct Premiums Written Market Share for Miscellaneous Professional Liability

Annual Rank	Group Name	Market Share 2020	Premiums Written 2020	Premiums Written 2019	% Change 2019 to 2020	Net Underwriting Profit or Loss 2020	Loss Ratio 2020
1	Chubb Limited Group	20.31%	\$170,420,011	\$124,394,799	37.00%	\$6,075,187	16.15
2	AXA Insurance Group	16.44%	\$137,936,848	\$86,017,707	60.36%	(\$1,210,135)	19.73
3	Tokio Marine Holdings Inc. Group	7.37%	\$61,860,549	\$50,027,452	23.65%	\$35,074,240	33.80
4	NKSJ Holdings Inc. Group	7.11%	\$59,642,783	\$32,462,642	83.73%	\$13,742,820	9.71
5	Hartford Fire and Casualty Group	6.57%	\$55,105,046	\$42,192,638	30.60%	(\$743,167)	17.74
6	Fairfax Financial Group	5.77%	\$48,441,374	\$31,153,295	55.49%	\$10,407,800	11.03
7	WR Berkley Corp. Group	4.90%	\$41,128,457	\$19,306,720	113.03%	\$11,581,324	10.15
8	Beazley Grp	4.40%	\$36,922,387	\$28,272,331	30.60%	(\$8,025,510)	25.14
9	AXIS Capital Group	4.18%	\$35,040,717	\$27,302,467	28.34%	\$16,484,645	52.96
10	Markel Corporation Group	3.55%	\$29,817,467	\$21,213,553	40.56%	(\$1,481,915)	18.79
11	American Financial Group	2.63%	\$22,078,694	\$16,087,743	37.24%	\$1,684,090	12.50
12	Argonaut Group	2.45%	\$20,598,965	\$16,136,922	27.65%	\$10,826,586	(18.18)
13	Nationwide Corp. Group	2.33%	\$19,550,999	\$14,869,486	31.48%	(\$4,637,126)	44.15
14	Old Republic Group	1.97%	\$16,539,625	\$9,389,755	76.15%	(\$22,248)	4.52
15	Hiscox Insurance Group	2.14%	\$17,951,308	\$16,482,882	8.91%	\$1,058,783	15.05
16	The Hanover Insurance Group	1.83%	\$15,392,419	\$12,622,099	21.95%	\$111,738	45.00
17	RLI Insurance Group	1.64%	\$13,745,043	\$10,566,912	30.08%	(\$8,277,472)	30.79
18	Athene Group	1.04%	\$8,750,430	\$7,493,071	16.78%	\$4,519,848	6.84
19	Travelers Group	0.70%	\$5,878,193	\$7,068,088	(16.83%)	(\$2,755,255)	47.40
20	CNA Insurance Group	0.58%	\$4,884,796	\$3,780,762	29.20%	\$2,004,458	7.80
21	Endurance Group	0.53%	\$4,480,197	\$1,497,386	199.20%	\$991,392	**
22	Utica Group	0.38%	\$3,149,787	\$2,856,827	10.25%	\$1,685,417	12.19
23	Berkshire Hathaway Group	0.37%	\$3,085,057	\$2,820,405	9.38%	\$1,406,586	5.34
24	Liberty Mutual Group	0.17%	\$1,400,666	\$1,342,276	4.35%	(\$3,913,384)	144.85
25	Intact Financial Group	0.15%	\$1,223,290	\$1,820,862	(32.82%)	(\$212,411)	108.23
Top 25 Groups Total		99.50%	\$835,025,108	\$587,179,080	42.21%	\$86,376,291	19.65
Total Market		100.00%	\$839,248,585	\$593,471,410	41.41%	\$85,259,773	19.56

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2001	\$140,113,178	\$178,450,469	\$71,751,682
2002	\$173,915,241	\$175,717,935	\$110,485,773
2003	\$288,601,537	\$307,355,392	\$153,617,362
2004	\$316,811,063	\$320,418,180	\$59,108,383
2005	\$370,576,523	\$372,646,382	\$214,331,718
2006	\$367,501,201	\$382,334,133	\$115,544,349
2007	\$363,403,943	\$389,602,054	\$95,303,630
2008	\$324,481,555	\$296,376,645	\$63,481,901
2009	\$313,455,313	\$308,718,746	\$73,857,961
2010	\$343,292,674	\$401,811,648	\$136,115,417
2011	\$316,933,064	\$317,698,020	\$89,345,532
2012	\$345,108,336	\$377,776,996	\$114,986,546
2013	\$344,938,278	\$378,985,477	\$132,758,250
2014	\$396,320,756	\$440,733,899	\$159,171,606
2015	\$379,638,695	\$430,030,778	\$136,323,998
2016	\$411,017,898	\$450,084,888	\$159,678,079
2017	\$396,855,884	\$445,375,067	\$184,431,325
2018	\$434,501,005	\$483,396,505	\$196,808,138
2019	\$512,404,649	\$593,471,410	\$144,517,752
2020	\$700,456,986	\$839,248,585	\$165,042,343

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio*</u>
2010	71.6%
2011	42.2%
2012	64.5%
2013	52.0%
2014	52.4%
2015	51.0%
2016	54.4%
2017	59.9%
2018	63.1%
2019	63.2%

* Miscellaneous professional liability is reported under general liability on the Annual Statement, so the loss ratios represent all coverages reported under general liability.

Complaint Data

The following chart compares complaints received and confirmed by TDI in 2020 and 2019. Also included is the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	2020			2019		
	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
Product Liability	0	40,106	0.00000%	0	37,353	0.00000%
General Liability - Other	28	2,514,426	0.00111%	11	2,609,819	0.00042%
Commercial Fire and Allied Lines	15	91,548	0.01638%	22	83,189	0.02645%
Residential Fire and Allied Lines	0	1,279,692	0.00000%	3	1,285,121	0.00023%
Commercial Multiple Peril	0	618,251	0.00000%	0	576,236	0.00000%
Private Passenger Auto ⁺	503	26,941,805	0.00187%	754	26,505,104	0.00284%
Commercial Auto ⁺	44	874,368	0.00503%	109	799,313	0.01364%
Homeowners	265	7,279,455	0.00364%	287	6,812,383	0.00421%
Workers' Compensation	286	263,591	0.10850%	514	262,236	0.19601%
Boiler and Machinery	0	97,001	0.00000%	0	84,395	0.00000%
Inland Marine	0	5,369,765	0.00000%	1	6,339,014	0.00002%
Surety	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	0	102,061	0.00000%	0	99,446	0.00000%
Miscellaneous Professional Liability	0	90,024	0.00000%	0	91,529	0.00000%

⁺ Policies that included both voluntary liability and physical damage coverage reported a policy count in each category.

** Complaints are not tracked for this line of business.

The complaint data for private passenger auto and homeowners for the top 25 groups (ranking based on number of policies written in 2020) is on the next two pages.

Complaint Data

Private Passenger Auto Listed by Percent of Complaints per Policy

2020 Policy Written Rank	Group Name	2020			2019		
		Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
20	Kemper Corp. Group	18	161,233	0.01116%	32	178,993	0.01788%
14	Loya Group	16	285,909	0.00560%	14	300,472	0.00466%
13	Home State Insurance Group	19	343,566	0.00553%	30	335,871	0.00893%
15	American Access Casualty Company	15	284,800	0.00527%	24	195,414	0.01228%
24	Metropolitan Group	5	99,297	0.00504%	2	123,677	0.00162%
10	Orpheus Group	17	413,094	0.00412%	38	468,667	0.00811%
11	Auto Club Enterprises Ins. Group	15	388,288	0.00386%	23	384,490	0.00598%
8	Liberty Mutual Group	23	739,367	0.00311%	53	648,946	0.00817%
17	Nationwide Corp. Group	7	226,651	0.00309%	6	235,902	0.00254%
16	Redpoint County Mutual Insurance Co.	8	262,372	0.00305%	14	223,138	0.00627%
4	Berkshire Hathaway Group	66	2,820,552	0.00234%	67	2,516,962	0.00266%
23	MGA Insurance Company Inc.	2	102,519	0.00195%	2	116,356	0.00172%
5	United Services Auto. Assn. Group	28	1,459,255	0.00192%	71	1,442,251	0.00492%
22	Amica Mutual Group	2	122,115	0.00164%	4	103,525	0.00386%
9	Consumers County Mutual Insurance Co.	6	445,583	0.00135%	8	478,464	0.00167%
21	Root Insurance Company	2	150,101	0.00133%	8	79,634	0.01005%
2	Progressive Group	60	4,894,049	0.00123%	65	4,795,682	0.00136%
25	Sentry Insurance Group	1	89,443	0.00112%	2	81,958	0.00244%
3	Allstate Insurance Group	41	3,721,735	0.00110%	70	3,729,780	0.00188%
18	AmTrust GMACI Maiden Group	2	183,614	0.00109%	2	201,823	0.00099%
7	Texas Farm Bureau Mutual Group	6	855,384	0.00070%	11	850,639	0.00129%
1	State Farm Group	39	5,782,719	0.00067%	68	5,496,560	0.00124%
6	Farmers Insurance Group	8	1,441,697	0.00055%	19	1,507,390	0.00126%
12	Germania Insurance Group	1	375,174	0.00027%	5	380,824	0.00131%
19	Markel Corporation Group	0	183,033	0.00000%	0	160,602	0.00000%
	(All other licensed insurers)	52	1,110,255	0.00468%	80	1,467,084	0.00545%
	(No company identified)*	44			36		
Totals		503	26,941,805	0.00187%	754	26,505,104	0.00284%

* Generally includes complaints where no company was identified by complainant, company was non-admitted (surplus lines), or complaint was against an agent.

Complaint Data

Homeowners Listed by Percent of Complaints per Policy

2020 Policy Written Rank	Group Name	2020			2019		
		Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
24	Monarch Delaware Group	5	60,263	0.00830%	4	59,968	0.00667%
15	Auto Club Enterprises Ins. Group	10	135,016	0.00741%	4	129,813	0.00308%
20	United Insurance Holdings Group	5	70,351	0.00711%	4	65,517	0.00611%
23	IAT Reinsurance Company Group	4	60,374	0.00663%	3	52,225	0.00574%
22	Allied Trust Insurance Company	4	62,959	0.00635%	3	46,986	0.00638%
4	United Services Auto. Assn. Group	25	460,151	0.00543%	10	440,983	0.00227%
2	Allstate Insurance Group	38	861,069	0.00441%	54	853,576	0.00633%
17	American Family Insurance Group	4	94,996	0.00421%	4	38,530	0.01038%
12	Munich Re Group	6	165,745	0.00362%	1	159,136	0.00063%
25	Amica Mutual Group	2	58,085	0.00344%	2	63,724	0.00314%
13	Nationwide Corp. Group	5	162,319	0.00308%	12	153,988	0.00779%
16	State Auto Mutual Group	3	102,179	0.00294%	3	74,965	0.00400%
21	Markel Corporation Group	2	69,224	0.00289%	0	89,818	0.00000%
6	Liberty Mutual Group	10	385,428	0.00259%	27	284,024	0.00951%
19	National General Group	2	87,279	0.00229%	4	97,937	0.00408%
8	Progressive Group	5	238,164	0.00210%	6	214,592	0.00280%
11	Texas Farm Bureau Mutual Group	4	192,019	0.00208%	4	180,998	0.00221%
1	State Farm Group	22	1,172,321	0.00188%	20	1,120,920	0.00178%
5	Travelers Group	6	405,609	0.00148%	4	372,848	0.00107%
3	Farmers Insurance Group	9	642,137	0.00140%	10	649,185	0.00154%
14	Spinnaker Insurance Company	2	160,293	0.00125%	1	119,907	0.00083%
18	QBE Insurance Group	1	93,905	0.00106%	4	99,563	0.00402%
10	Homeowners of America Ins. Company	2	221,465	0.00090%	2	185,378	0.00108%
7	Assurant Inc. Group	0	255,761	0.00000%	1	273,939	0.00037%
9	Lemonade Insurance Company	0	235,260	0.00000%	0	164,330	0.00000%
	(All other licensed insurers)	49	827,083	0.00592%	79	819,533	0.00964%
	(No company identified)*	40			21		
Totals		265	7,279,455	0.00364%	287	6,812,383	0.00421%

* Generally includes complaints where no company was identified by complainant, company was non-admitted (surplus lines), or complaint was against an agent.

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	06-18-2020	08-17-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ACUT-132330447 changing Home base rates and longevity factors. Additionally, we are adding percent deductible options for perils other than wind/hail.	0.00	(10.00)	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	11-19-2020	11-19-2020	Reference advisory organization filing, with no other changes	ACUT-132594980 Covering incidental farming exposures with less than \$15,000 in annual receipts.	0.00	(10.00)	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	06-25-2020	06-25-2020	Other	ACUT-132325851 NEW endorsement, Matching Siding Coverage	0.00	(10.00)	0.00
Ag Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	0.00	10-01-2020	10-02-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Initial Rate Filing	0.00	0.00	0.00
Allied Trust Insurance Company	Allied Trust Insurance Company	13.30	08-15-2020	09-23-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	We have revised both hurricane and other wind hail base rates using a high-level geographic tier approach. Given the lack of credibility at the county level, PIF concentration and the unique structure of our hurricane and OWH base rate algorithms.	13.30	20.60	20.60
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	0.20	02-03-2020	03-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners NCOR	5.00	5.50	2.00
Allstate Insurance Group	Allstate Indemnity Company	0.50	02-03-2020	03-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MFH NCOR	8.00	4.80	11.20

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate Indemnity Company	0.20	02-03-2020	03-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR	0.00	(0.30)	(0.30)
Allstate Insurance Group	Allstate Indemnity Company	0.50	02-03-2020	03-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo NCOR	7.20	5.20	(0.70)
Allstate Insurance Group	Allstate Insurance Company	0.60	02-03-2020	03-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo NCOR	7.30	1.20	(0.10)
Allstate Insurance Group	Allstate Insurance Company	0.20	02-03-2020	03-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR	0.00	0.00	0.00
Allstate Insurance Group	Allstate Texas Lloyd's	0.40	02-03-2020	03-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners NCOR	5.00	5.50	3.90
Allstate Insurance Group	Allstate Texas Lloyd's	0.10	02-03-2020	03-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR	0.00	0.10	0.20
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	3.90	02-03-2020	03-19-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Homeowners Rate Mitigation Framework Introduction + NCOR	7.90	3.90	3.90
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	0.40	02-03-2020	03-19-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Condo NCOR	4.80	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Encompass Home and Auto Insurance Company	21.40	04-30-2020	04-30-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate/Factor Only Filing	14.60	5.14	3.80
Allstate Insurance Group	Encompass Indemnity Company	22.00	04-30-2020	04-30-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate/Factor Only Filing	14.50	5.64	9.61
Allstate Insurance Group	Encompass Independent Insurance Company	0.00	10-26-2020	10-26-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction to Encompass Independent Insurance Company (Condo)	0.00	0.00	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	0.00	10-26-2020	10-26-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction to Encompass Independent Insurance Company (Renters)	0.00	0.00	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	0.00	02-10-2020	02-10-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction to Encompass Independent Insurance Company (HO)	0.00	0.00	0.00
American Family Insurance Group	Homesite Indemnity Company	0.00	10-23-2020	12-10-2020	Other	Renters - Minimum Earned Premium Revision	0.00	0.00	0.00
American Family Insurance Group	Homesite Indemnity Company	0.00	04-24-2020	04-24-2020	Other	Initial Entry HO-4	0.00	0.00	0.00
American Family Insurance Group	Homesite Lloyd's of Texas	5.00	02-11-2020	02-04-2020	Other	Homeowners filing for new business	6.50	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
American International Group	Aig Property Casualty Company	19.90	05-15-2020	05-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	15.00	0.00	0.00
American National Financial Group	American National Lloyds Insurance Company	7.50	11-13-2020	11-13-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate revision for rates and factors	7.10	5.00	4.70
American Risk Insurance Company, Inc	American Risk Insurance Company, Inc.	8.70	07-15-2020	08-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	FIRST SINCE 2013	8.70	8.70	8.70
Amica Mutual Group	Amica Mutual Insurance Company	0.00	04-01-2020	04-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates, Introduce New Home Buyer Discount, Available Deductibles and Age of Home Factors	7.50	15.00	10.00
Amica Mutual Group	Amica Mutual Insurance Company	0.00	01-01-2020	01-01-2020	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD Assessment	8.10	15.00	10.00
Armed Forces Insurance Exchange	Armed Forces Insurance Exchange	0.00	10-05-2020	10-05-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, manual change, form change	0.00	0.00	0.00
Auto Club Enterprises Insurance Group	Auto Club Indemnity Company	(5.00)	11-07-2019	01-06-2020	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Switched to a new system for assessing Coverage A amounts	(2.50)	(0.20)	8.00
Auto Club Enterprises Insurance Group	Auto Club Indemnity Company	0.00	02-15-2020	02-15-2020	Other	Excluded cosmetic-only soft metal damages	(2.50)	(0.20)	8.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Bankers Insurance Group	First Community Insurance Company	11.40	10-19-2020	11-09-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to class factors and base rates given indicated performance	3.50	(1.10)	0.00
Benchmark Holding Group	Benchmark Insurance Company	0.00	06-15-2020	06-15-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Benchmark Swyfft HO Program	0.00	0.00	0.00
Berkshire Hathaway Group	Amguard Insurance Company	1.55	11-01-2020	11-01-2020	Other	Rate Revision	2.80	0.00	0.00
Centauri Specialty Insurance Holdings Group	Centauri Specialty Insurance Company	35.00	07-15-2020	07-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Uniform change to flex factors.	20.00	17.40	9.90
Centauri Specialty Insurance Holdings Group	Centauri Specialty Insurance Company	21.90	11-15-2020	11-15-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Changes to flex factors by territory.	20.00	17.40	9.90
Central Mutual Insurance Company Group	Central Mutual Insurance Company	14.03	10-01-2020	10-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	5.74	8.98	7.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	13.73	06-01-2020	07-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes for Owners and Condo, and territory relativity changes for Owners.	10.60	0.00	36.60

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Clear Blue Financial Group	Clear Blue Insurance Company	23.70	02-24-2020	02-24-2020	Other rating variables - Revised rating variable definition resulting in excess of $\pm 5\%$ change for some policyholders.	This filing includes changes to the Company's rating factors for Age of Home, Coverage A, and Roof Type & Age, as well as a revision to the surcharges applied for Seasonal and Secondary risks.	0.00	0.00	0.00
Clear Blue Financial Group	Clear Blue Insurance Company	0.00	10-27-2020	10-27-2020	Other	Introducing an Equipment Breakdown Coverage endorsement for its Homeowners program.	0.00	0.00	0.00
Clear Blue Financial Group	Clear Blue Insurance Company	0.00	04-20-2020	04-20-2020	Other	A revision of monthly payment under 'Payments and Payment Plans' of its currently filed rating manual.	0.00	0.00	0.00
Colonial Savings Group	Colonial Lloyds	5.00	12-01-2020	12-01-2020	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Revision Homeowners HOA & HOB	0.00	0.00	0.00
Colonial Savings Group	Colonial Lloyds	3.00	12-01-2020	12-01-2020	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Revision Homeowners HOB - Seacoast	0.00	0.00	0.00
Cypress Holdings Group	Cypress Property and Casualty Insurance Company	13.60	06-25-2020	07-15-2020	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Base Rate & Cov A Factors	27.90	8.70	9.90
Cypress Holdings Group	Cypress Property and Casualty Insurance Company	(3.00)	01-01-2020	01-01-2020	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	This filing is being made in response to an objection received on August 9, 2019, for SERFF filing number MISF-131679665. In this objection letter, the TDI requested that the Company "submit a new filing to reduce the overall rate level to reflect the red	27.90	8.70	9.90

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
General Electric Group	Electric Insurance Company	0.00	11-11-2020	01-04-2021	Other	The primary components of this change were the following: by-peril rating, base rates dwelling form, tiering model, rate stability factors, current discounts.	0.00	0.30	0.00
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	0.00	11-21-2020		Other	Texas Home Advantage LCA Removal (HAIC,HFIC,TRUM,TCFIC)	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	(1.70)	08-10-2020	11-02-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Texas HO Home Advantage (TRUM, TCFIC, HAIC, HFIC)	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Fire Insurance Company	0.00	11-21-2020		Other	Texas Home Advantage LCA Removal (HAIC,HFIC,TRUM,TCFIC)	0.00	0.00	0.00
Hartford Fire and Casualty Group	Property and Casualty Insurance Company of Hartford	8.70	04-18-2020	06-05-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas Home PLIC04 (PCIC)	0.00	0.00	0.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	0	11-21-2020	11-21-2020	Other	Texas Home Advantage LCA Removal (HAIC,HFIC,TRUM,TCFIC)	0	0	0
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	0.00	11-21-2020	11-21-2020	Other	Texas Home Advantage LCA Removal (HAIC,HFIC,TRUM,TCFIC)	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	0.00	08-10-2020	11-02-2020	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Texas HO Home Advantage (TRUM, TCFIC, HAIC, HFIC)	0.00	0.00	0.00
Independent Mutual Fire Insurance Company	Independent Mutual Fire Insurance Company	5.00	06-15-2020	06-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base rate increase of 5% in all Texas underwriting territories. Minimum effective change 3.46% Maximum change 4.96%	0.00	0.00	0.00
Kemper Corporation Group	Kemper Independence Insurance Company	0.00	09-03-2020	09-30-2020	Other	Rate Neutral Revision	11.80	0.00	0.00
Kemper Corporation Group	Trinity Universal Insurance Company	0.00	11-20-2020	12-27-2020	Other	Rate Neutral Revision	0.00	0.00	0.00
Kemper Corporation Group	Trinity Universal Insurance Company	0.00	06-26-2020	06-26-2020	Other	Rate Neutral Revision	0.00	0.00	0.00
Kemper Corporation Group	Unitrin Safeguard Insurance Company	0.00	07-23-2020	07-23-2020	Other	Rate Neutral Revision	(3.30)	0.00	19.20
Kemper Corporation Group	Unitrin Safeguard Insurance Company	0.00	06-26-2020	06-26-2020	Other	Rate Neutral Revision	(3.30)	0.00	19.20
Liberty Mutual Group	American Economy Insurance Company	0.00	07-09-2020		Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Adjustments to Base Rates and Rating Factors	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	American Economy Insurance Company	0.00	05-16-2020		Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	New Program	0.00	0.00	0.00
Liberty Mutual Group	Liberty Mutual Fire Insurance Company	2.40		11-23-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	2.40	7.30	8.40
Liberty Mutual Group	Peerless Indemnity Insurance Company	0.00	02-17-2020		Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	New Program	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of Indiana	5.50		11-09-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.50	2.00	5.90
Liberty Mutual Group	Safeco Insurance Company of Indiana	0.00	11-14-2019	02-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	0.00	2.00	5.90
Liberty Mutual Group	Safeco Lloyds Insurance Company	5.50		11-09-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.50	2.00	5.90
Markel Corporation Group	State National Insurance Company, Inc.	30.00	06-17-2020	06-17-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase as recommended by our actuarial consultants.	0.00	5.00	(5.00)
Markel Corporation Group	State National Insurance Company, Inc.	8.00	05-01-2020	05-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase as recommended by our actuarial consultants.	0.00	5.00	5.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Mercury General Group	American Mercury Lloyd's Insurance Company	0.00	04-26-2020	06-15-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Rate Neutral; Territory base rate change; turn off FAIR plan fee;	0.00	0.20	0.00
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	2.20	12-15-2020	01-19-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates revised	2.20	4.70	10.00
MGI Holdings Group	National Lloyds Insurance Company	6.80	12-15-2020	12-15-2020	Territory - Relativity change in excess of ±5% for some policyholders.	TX Residential Dwelling Program. These programs include our Mobile Home Legacy – 1 (7.5%), Mobile Home OpenBook (7.4%) and the Vintage Program (4.5%).	0.00	0.00	0.00
MGI Holdings Group	National Lloyds Insurance Company	3.70	12-15-2020	12-15-2020	Territory - Relativity change in excess of ±5% for some policyholders.	TX Residential Dwelling Program. These programs include our HOA Policy Form – 1 (2.6%), HO8 Policy Form(3.0%)and the HOA Presidential Program (7.0%).	7.60	0.00	5.10
Monarch Delaware Group	Fednat Insurance Company	9.40	02-15-2020	04-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	9.70	9.70	9.70
Monarch Delaware Group	Maison Insurance Company	14.50	05-15-2020	06-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change by Territory	0.00	(0.10)	4.70
Munich Re Group	American Modern Home Insurance Company	0.00	05-27-2020	05-27-2020	Other	Guidewire Conversion Filing	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Munich Re Group	American Modern Property and Casualty Insurance Company	16.55	03-17-2020	04-11-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updating Base Rates, Territory Factors, Deductibles, and Rental Rates.	0.00	(0.84)	0.00
Munich Re Group	American Modern Property and Casualty Insurance Company	15.00	03-17-2020	04-11-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated Base Rates and Territory Factors	16.50	11.82	0.00
National General Group	Integon National Insurance Company	0.00	09-17-2020	09-17-2020	Other	A 0.0% overall change introducing a new rating step for roof schedule coverage – the coverage offered the option to opt out of the coverage and since opting out was optional, the impact was 0.0%.	0.00	0.00	0.00
National General Group	Integon National Insurance Company	0.00	06-15-2020	07-20-2020	Other	A 0.0% overall change updating the territory factors with actuarial support and removing the derogatory public record severity index from the underwriting group variables – base rates were update to maintain the same rate level with these changes.	0.00	0.00	0.00
National General Group	MIC General Insurance Corporation	20.00	09-03-2020	10-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	A 20.0% overall change increasing base rates for HOA policies by 25.2% and HOB policies by 19.9%.	20.00	38.00	58.70
National General Group	Mountain Valley Indemnity Company	12.50	08-03-2020	09-07-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	A 12.5% overall increase by increasing base rates by peril a portion of the way to the indicated relativities, decreasing roof age rates at a graded change from -5.00% to -1.25% for the 0-1, 2, 3, and 4 year factors, increasing the protection class factor	40.60	94.10	113.50

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Nationwide Corporation Group	Allied Property and Casualty Insurance Company	1.20		08-12-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates for Homeowners product.	5.00	8.60	0.00
Nationwide Corporation Group	Allied Property and Casualty Insurance Company	7.30		02-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised rating factors and a few endorsements to better align with the open company (NMIC), revised base rates.	5.00	8.60	0.00
Nationwide Corporation Group	Crestbrook Insurance Company	9.70	07-01-2020	08-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates, minimum premiums, protective devices credits adjusted, removed evacuation plan credit, introduces Secondary Usage factor surcharges, removed Special Risk Modifier	9.30	29.80	9.50
Nationwide Corporation Group	Nationwide General Insurance Company	1.10		08-12-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates for homeowners product	2.80	6.30	0.00
Nationwide Corporation Group	Nationwide General Insurance Company	6.90		02-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised water damage endorsement rates and revised base rates for homeowners product	2.80	6.30	0.00
Nationwide Corporation Group	Nationwide Insurance Company of America	0.00		08-12-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	2.4	0.00	0.00	0.00
Nationwide Corporation Group	Nationwide Insurance Company of America	2.40		02-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates for Homeowners product.	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Nationwide Corporation Group	Nationwide Mutual Insurance Company	6.40	01-08-2020	02-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mutual: Revised a number of rating factors, including territory factors; revised endorsements rates for WQ and Backup of Sewer; revised base rates	0.00	0.00	0.00
Nationwide Corporation Group	Nationwide Mutual Insurance Company	1.00	07-12-2020	08-12-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Mutual: Revised rating factors for territory; revised base rates for homeowners and tenant products	0.00	0.00	0.00
Nationwide Corporation Group	Nationwide Property and Casualty Insurance Company	1.20		08-12-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates for Homeowners product.	0.10	2.30	0.00
Nationwide Corporation Group	Nationwide Property and Casualty Insurance Company	5.00		02-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates for Homeowners product.	0.10	2.30	0.00
Progressive Group	ASI Lloyds	5.10	12-30-2020	12-30-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	losed; No additional info required at this time.	15.20	6.95	10.21
Progressive Group	ASI Lloyds	5.00	09-03-2020	11-30-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Closed; No additional info required at this time.	15.20	6.95	10.21
Progressive Group	ASI Lloyds	0.00	09-02-2020	07-29-2020	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Closed; No additional info required at this time.	0.00	0.00	0.00
Progressive Group	ASI Lloyds	(6.90)	09-02-2020	07-29-2020	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Closed; No additional info required at this time.	15.20	6.95	10.21

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Progressive Group	ASI Lloyds	15.50	03-18-2020	05-18-2020	Tier factors - Revised tier eligibility criteria resulting in excess of $\pm 5\%$ change for some policyholders.	Pending State Action	15.20	6.95	10.21
Progressive Group	ASI Lloyds	0.00	09-03-2020	11-30-2020	Other	Closed; No additional info required at this time.	0.00	0.00	0.00
Pure Companies Group	Privilege Underwriters Reciprocal Exchange	19.90	06/06/2020	08/07/2020	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	i. Revision to Cost per Square Foot rating ii. Revisions to the Wind Mitigation factors iii. Revisions to Liability and Liability Extension rates iv. Revisions to Increased Limit factors v. Revisions to Companion credits vi. Revisions to Roof Covering	15.00	9.96	6.90
QBE Insurance Group	Praetorian Insurance Company	10.40	09-01-2020	09-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Revised base rates	3.60	0.00	0.00
Safepoint Insurance Company	Safepoint Insurance Company	0.00	10-01-2020	10-01-2020	Other	Initial Filing	0.00	0.00	0.00
Southern Vanguard Insurance Company	Southern Vanguard Insurance Company	5.30	03-01-2021	03-01-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Rate increase	5.30	5.30	5.30
Spinnaker Insurance Company	Spinnaker Insurance Company	13.50	01-09-2020	03-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base Rate, Water Leak Detection	12.00	(2.90)	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
State Auto Mutual Group	Meridian Security Insurance Company	9.00	05-17-2020	06-07-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updating Territory Rates.	2.70	17.52	11.00
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	(1.00)	07-20-2020	07-20-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changed base rates for forms 3 and 5, even across perils and territories.	15.90	9.30	7.20
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	2.80	02-19-2020	02-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changed base rates for forms 3 and 5, even across perils and territories.	15.90	9.30	7.20
State Farm Group	State Farm Lloyds	(0.10)	03-15-2020	05-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Enhanced Homeowners Rating initiative, changes to NB rates to target 1.20 New to Renewal Loss Ratio relationship, LRF's for NT, introducing Hurricane Year Built, decreasing minimum premium for Renters, revising HA discount for Tenants, and revising select	0.00	0.00	3.00
State Farm Group	State Farm Lloyds	0.00	10-15-2020	12-15-2020	Other	Introducing Back-Up of Sewer or Drain Coverage as an optional coverage/endorsement; Optional Coverage B - Personal Property Limits for Non-Tenants; renaming Water Damage Endorsement to Limited Seepage or Leakage of Water Endorsement; changes to Home Alert	0.00	0.00	3.00
State Farm Group	State Farm Lloyds	0.00	08-15-2020	10-15-2020	Other	Introducing Roof Surfaces Payment Schedule Endorsement	0.00	0.00	3.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Texas Fair Plan Association	Texas Fair Plan Association	7.90	01-01-2020	12-31-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	7.90	7.90	15.10
Tower Hill Prime Insurance Company	Tower Hill Prime Insurance Company	0.00	06-15-2020	06-15-2020	Other	Initial Program Filing - Homeowners Basic	0.00	0.00	0.00
TWIMG Group	Lighthouse Property Insurance Corporation	21.10	06-15-2020	08-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AOP Hail & Wind rate Adjustment	6.30	6.40	4.00
United Services Auto Associatioin Group	Garrison Property and Casualty Insurance Company	0.00	04-13-2020	06-28-2020	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revise Owners and Unit-Owners Credit calculations, introduce new discounts, deepen Early Quote Discount.	0.20	1.30	0.30
United Services Auto Associatioin Group	Garrison Property and Casualty Insurance Company	0.00	02-10-2021	05-03-2020	Class - Relativity change in excess of ±5% for some policyholders.	Revise Contents and Liability Tier calculations, most relativities (including territory), introduce new rating factors and discounts.	0.20	1.30	0.30
United Services Auto Associatioin Group	Garrison Property and Casualty Insurance Company	0.00	09-14-2020	11-30-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revise Contents and Liability to deepen On-Base Discount.	0.20	1.30	0.30
United Services Auto Associatioin Group	United Services Automobile Association	0.00	04-13-2020	06-28-2020	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revise Owners and Unit-Owners Credit calculations, introduce new discounts, deepen Early Quote Discount.	0.10	3.70	5.90
United Services Auto Associatioin Group	United Services Automobile Association	0.00	02-10-2020	05-03-2020	Class - Relativity change in excess of ±5% for some policyholders.	Revise Contents and Liability Tier calculations, most relativities (including territory), introduce new rating factors and discounts.	0.10	3.70	5.90

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Auto Associatioin Group	United Services Automobile Association	0.00	09-14-2020	11-30-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revise Contents and Liability to deepen On-Base Discoun	0.10	3.70	5.90
United Services Auto Associatioin Group	USAA Casualty Insurance Company	0.00	04-13-2020	06-28-2020	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revise Owners and Unit-Owners Credit calculations, introduce new discounts, deepen Early Quote Discount.	0.20	10.30	3.00
United Services Auto Associatioin Group	USAA Casualty Insurance Company	0.00	02-10-2020	05-03-2020	Class - Relativity change in excess of ±5% for some policyholders.	Revise Contents and Liability Tier calculations, most relativities (including territory), introduce new rating factors and discounts.	0.20	10.30	3.00
United Services Auto Associatioin Group	USAA Casualty Insurance Company	0.00	09-14-2020	11-30-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revise Contents and Liability to deepen On-Base Discount.	0.20	10.30	3.00
United Services Auto Associatioin Group	USAA General Indemnity Company	0.00	04-13-2020	06-28-2020	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revise Owners and Unit-Owners Credit calculations, introduce new discounts, deepen Early Quote Discount.	3.90	2.10	0.10
United Services Auto Associatioin Group	USAA General Indemnity Company	(0.20)	02-10-2020	05-03-2020	Class - Relativity change in excess of ±5% for some policyholders.	Revise Contents and Liability Tier calculations, most relativities (including territory), introduce new rating factors and discounts. Base rates were revised by -4%.	3.90	2.10	0.10
United Services Auto Associatioin Group	USAA General Indemnity Company	(0.10)	09-14-2020	11-30-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revise Contents and Liability to deepen On-Base Discount.	3.90	2.10	0.10

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Woodlands Insurance Company, The	Woodlands Insurance Company, The	0.00	05-01-2020	06-15-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Changed Companion Policy Discount and Insurance Score rule.	0.18	0.00	0.00
WR Berkley Corporation Group	Berkley Insurance Company	4.90	04-22-2020	07-21-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	0.00	0.00	0.00
WR Berkley Corporation Group	Berkley Insurance Company	(0.50)	04-24-2020	07-23-2020	Other	Correction to apply base rate offset to condo and renters in addition to homeowners	0.00	0.00	0.00

*Note: The following describes the information included for the previous 12, 24, and 36 months:

Overall Rate Change Previous 12 months - overall rate change for the period January 1, 2019, through December 31, 2019.

Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2018, through December 31, 2018.

Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2017, through December 31, 2017.

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Ag Workers Insurance Group	Incline Casualty Company	Voluntary Liability	1.40	09-01-2020	10-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	4.90	4.20	9.20
Ag Workers Insurance Group	Incline Casualty Company	Voluntary Liability	9.10	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	4.90	4.20	9.20
Alfa Insurance Group	Trexis One Insurance Corporation	Voluntary Liability	1.10	08-17-2020	09-04-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates, territory factors, and a couple other rating factors	5.70	16.00	8.00
Alfa Insurance Group	Trexis One Insurance Corporation	Physical Damage	(2.60)	08-17-2020	09-04-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates, territory factors, and a couple other rating factors	4.50	8.00	7.40
Alinsco Insurance Company	Alinsco Insurance Company	Voluntary Liability	(0.33)	07-01-2020	08-01-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates & factors	0.01	0.00	0.17
Alinsco Insurance Company	Alinsco Insurance Company	Voluntary Liability	0.20	01-01-2020	01-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Removal of Named Driver	0.01	0.00	0.17
Alinsco Insurance Company	Alinsco Insurance Company	Voluntary Liability	0.36	02-01-2020	03-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Monthly term policies	0.01	0.00	0.17
Allstate Insurance Group	Allstate County Mutual Insurance Company	Voluntary Liability	(3.00)	12-14-2020	01-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PPA RAF - ACMC and ACMA	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate County Mutual Insurance Company	Voluntary Liability	21.20	02-03-2020	03-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	13.8% Rate Change for ACM- Access Only	0.00	0.00	0.00
Allstate Insurance Group	Allstate County Mutual Insurance Company	Physical Damage	(3.00)	12-14-2020	01-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PPA RAF - ACMC and ACMA	0.00	0.10	0.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Voluntary Liability	(3.00)	12-14-2020	01-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	-3.0% Overall Auto Rate Change	2.00	0.00	7.30
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Voluntary Liability	(0.10)	06-29-2020	08-13-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	-0.1% Overall Auto Rate Change	2.00	0.00	7.30
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Voluntary Liability	(0.10)	08-10-2020	09-24-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Channel of Bind Introduction	2.00	0.00	7.30
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Physical Damage	(3.00)	12-14-2020	01-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	-3.0% Overall Auto Rate Change	0.10	0.10	0.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Physical Damage	(0.10)	06-29-2020	08-13-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	-0.1% Overall Auto Rate Change	0.10	0.10	0.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Physical Damage	(0.10)	08-10-2020	09-24-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Channel of Bind Introduction	0.10	0.10	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate Indemnity Company	Voluntary Liability	(3.00)	12-14-2020	01-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PPA Deviation Factors	0.00	0.00	0.00
Allstate Insurance Group	Allstate Indemnity Company	Physical Damage	(3.00)	12-14-2020	01-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PPA Deviation Factors	0.10	0.10	0.00
Allstate Insurance Group	Allstate Insurance Company	Voluntary Liability	(3.00)	12-14-2020	01-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factors	0.00	0.00	0.00
Allstate Insurance Group	Allstate Insurance Company	Physical Damage	(3.00)	12-14-2020	01-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factors	0.10	0.20	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Voluntary Liability	(3.00)	12-14-2020	01-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PPA Deviation Factors	0.00	0.00	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Voluntary Liability	15.00	01-27-2020	03-12-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MTH Rate Adjustment Factors	0.00	0.00	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Physical Damage	(3.00)	12-14-2020	01-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PPA Deviation Factors	0.10	0.10	0.00
Allstate Insurance Group	Encompass Indemnity Company	Voluntary Liability	(3.50)	02-17-2020	02-17-2020	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	E-Group Correction	6.10	7.70	5.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Encompass Indemnity Company	Physical Damage	(3.10)	02-17-2020	02-17-2020	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	E-Group Correction	3.10	1.20	2.50
Allstate Insurance Group	Encompass Independent Insurance Company	Voluntary Liability	0.00	02-10-2020	02-10-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Revisions to RAFs, and Introductions to Policy Period Factor and Connected Driver Performance Factors	0.00	0.00	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	Voluntary Liability	0.00	02-10-2020	02-10-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction to Encompass Independent Insurance Company (PPA)	0.00	0.00	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	Physical Damage	0.00	02-10-2020	02-10-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction to Encompass Independent Insurance Company (PPA)	0.00	0.00	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	Physical Damage	0.00	02-10-2020	02-10-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Revisions to RAFs, and Introductions to Policy Period Factor and Connected Driver Performance Factors	0.00	0.00	0.00
Allstate Insurance Group	Esurance Insurance Company	Voluntary Liability	0.00	04-06-2020	04-06-2020	Other	covid 19 SIP payback endt	0.00	0.00	0.00
Allstate Insurance Group	Esurance Insurance Company	Voluntary Liability	0.00	04-27-2020	04-27-2020	Other	Covid 19 Shelter in place payback	0.00	0.00	0.00
Allstate Insurance Group	Esurance Insurance Company	Voluntary Liability	0.00	05-29-2020	05-29-2020	Other	additional Shelter in place payment	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
American Access Casualty Company	American Access Casualty Company	Voluntary Liability	(3.30)	06-08-2020	07-08-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Profile Factors, Policy Class Factors	(6.00)	(0.40)	8.90
American Access Casualty Company	American Access Casualty Company	Voluntary Liability	(0.08)	10-12-2020	11-12-2020	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	New Territories	(6.00)	(6.00)	(0.50)
American Access Casualty Company	American Access Casualty Company	Physical Damage	(0.50)	06-08-2020	07-08-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Profile Factors, Policy Class Factors	(6.00)	(0.80)	5.60
American Access Casualty Company	American Access Casualty Company	Physical Damage	(0.03)	10-12-2020	11-12-2020	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	New Territories	(6.10)	(6.10)	(0.09)
American Family Insurance Group	American Family Connect Property and Casualty Insurance Company	Voluntary Liability	0.00	01-26-2020	01-26-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	(0.10)	0.00	10.14
American Family Insurance Group	American Family Connect Property and Casualty Insurance Company	Physical Damage	0.00	01-26-2020	01-26-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	(0.10)	0.00	10.14
American Family Insurance Group	Midvale Indemnity Company	Voluntary Liability	0.00	03-15-2020	03-15-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Implementing Installment Fee	0.14	15.10	26.48
American Family Insurance Group	Midvale Indemnity Company	Voluntary Liability	0.09	10-16-2020	10-16-2020	Other	Changed from rating on the age of a driver to the number of years of experience the policyholder has.	6.37	22.43	22.43

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
American Family Insurance Group	Midvale Indemnity Company	Voluntary Liability	6.27	04-20-2020	04-20-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Added new variables such as Proprietary Credit, Claim and Violation Score, and Policy Driver Averaging.	6.42	22.32	34.41
American Family Insurance Group	Midvale Indemnity Company	Physical Damage	0.00	10-16-2020	10-16-2020	Other	Changed from rating on the age of a driver to the number of years of experience	6.78	22.97	22.97
American Family Insurance Group	Midvale Indemnity Company	Physical Damage	0.00	03-15-2020	03-15-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Implementing Installment Fee	0.14	15.16	19.00
American Family Insurance Group	Midvale Indemnity Company	Physical Damage	6.78	04-20-2020	04-20-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Added new variables such as Proprietary Credit, Claim and Violation Score, and Policy Driver Averaging.	6.93	22.97	27.07
American International Group	AIG Property Casualty Company	Voluntary Liability	17.50	05-15-2020	05-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	10.10	3.40	10.10
American International Group	AIG Property Casualty Company	Physical Damage	11.20	05-15-2020	05-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	16.70	10.80	8.70
American National Financial Group	American National County Mutual Insurance Company	Voluntary Liability	4.75	08-16-2020	08-16-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision to rates and factors	1.90	18.00	12.70
American National Financial Group	American National County Mutual Insurance Company	Physical Damage	(6.02)	08-16-2020	08-16-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision to rates and factors	0.00	5.10	11.90

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Amica Mutual Group	Amica Mutual Insurance Company	Voluntary Liability	(4.20)	03-01-2020	03-01-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Introduced Additional HALs	5.70	6.90	27.46
Amica Mutual Group	Amica Mutual Insurance Company	Voluntary Liability	(0.80)	02-01-2020	02-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Increased Paid In Full Discount	5.70	6.90	27.46
Amica Mutual Group	Amica Mutual Insurance Company	Voluntary Liability	0.00	01-01-2020	01-01-2020	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD Assessment	5.70	6.90	27.46
Amica Mutual Group	Amica Mutual Insurance Company	Physical Damage	(4.10)	03-01-2020	03-01-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Introduces additional HALs	(4.10)	2.30	13.95
Amica Mutual Group	Amica Mutual Insurance Company	Physical Damage	(0.70)	02-01-2020	02-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Increase Paid in Full Discount	(4.10)	2.30	13.95
Amica Mutual Group	Amica Mutual Insurance Company	Physical Damage	0.00	01-01-2020	01-01-2020	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD Assessment	(4.10)	2.30	13.95
Amica Mutual Group	Amica Property and Casualty Insurance Company	Voluntary Liability	(3.60)	03-01-2020	03-01-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Introduce new HALs	5.90	9.60	0.00
Amica Mutual Group	Amica Property and Casualty Insurance Company	Voluntary Liability	(1.10)	02-01-2020	02-01-2020	Other	Increased Paid in Full Discount	5.90	9.60	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Amica Mutual Group	Amica Property and Casualty Insurance Company	Voluntary Liability	0.00	01-01-2020	01-01-2020	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD Assessment	5.90	9.60	0.00
Amica Mutual Group	Amica Property and Casualty Insurance Company	Physical Damage	(3.30)	03-01-2020	03-01-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Introduce New HALs	(4.20)	5.90	0.00
Amica Mutual Group	Amica Property and Casualty Insurance Company	Physical Damage	(0.90)	02-01-2020	02-01-2020	Other	Increased Paid in Full Discount	(4.20)	5.90	0.00
Amica Mutual Group	Amica Property and Casualty Insurance Company	Physical Damage	0.00	01-01-2020	01-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	VF Assessment	(4.20)	5.90	0.00
Assurance America Corporation Group	Assurance America Insurance Company	Voluntary Liability	(3.10)	04-30-2020	06-05-2020	Other	Base Rates, Underwriting Tier, Model Year, Introduce E-Verified Proof of Prior Discount, Add Annual Terms, and Relax Valued Customer Renewal Discount Criteria	10.50	11.10	(1.30)
Assurance America Corporation Group	Assurance America Insurance Company	Voluntary Liability	6.10	01-27-2020	03-02-2020	Other	Base rates, Territory (BI), and Introduced Vehicle Type surcharge	10.50	11.10	(1.30)
Assurance America Corporation Group	Assurance America Insurance Company	Voluntary Liability	9.75	12-22-2020	04-22-2022	Other	Base Rates, Underwriting Tier, Territory, Revised Discount Matrix, Introduced e-Sign at Bind Discount, and Adjustments to Discounts	10.50	11.10	(1.30)

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Assurance America Corporation Group	Assurance America Insurance Company	Physical Damage	(1.70)	01-27-2020	03-02-2020	Other	Base Rates, Model Year, and Introduced Vehicle Type surcharge	(5.10)	0.00	(7.10)
Assurance America Corporation Group	Assurance America Insurance Company	Physical Damage	(1.60)	12-22-2020	04-22-2022	Other	Base Rates, Underwriting Tier, Territory, Revised Discount Matrix, Introduced e-Sign at Bind Discount, and Adjustments to Discounts	(5.10)	0.00	(7.10)
Assurance America Corporation Group	Assurance America Insurance Company	Physical Damage	(0.10)	04-30-2020	06-05-2020	Other	Base Rates, Underwriting Tier, Introduce E-Verified Proof of Prior Discount, Add Annual Terms, and Relax Valued Customer Renewal Discount Criteria	(5.10)	0.00	(7.10)
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	Voluntary Liability	0.00	01-01-2020	01-01-2020	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Changed Credit Scoring system from AttractOne 2.0 to AttractOne 3.0	0.00	3.76	11.20
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	(5.10)	12-24-2020	02-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	(2.90)	0.00	21.80
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	0.00	04-08-2020	04-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	GEICO Giveback	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	0.00	04-23-2020	06-24-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No Impacts	0.00	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	2.60	02-18-2020	04-04-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +56.9%	(2.90)	0.00	21.80
Berkshire Hathaway Group	GEICO Choice Insurance Company	Voluntary Liability	(5.40)	12-24-2020	02-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	(2.70)	0.00	18.40
Berkshire Hathaway Group	GEICO Choice Insurance Company	Voluntary Liability	0.00	04-08-2020	04-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	GEICO Giveback	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Choice Insurance Company	Voluntary Liability	0.00	04-23-2020	06-24-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Choice Insurance Company	Voluntary Liability	2.20	02-18-2020	04-04-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +55.4%	(2.70)	0.00	18.40
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	(5.10)	12-24-2020	02-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	(2.70)	0.00	18.90
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	0.00	12-17-2020	02-21-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	0.00	04-08-2020	04-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	GEICO Giveback	0.00	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	0.00	04-23-2020	06-24-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	2.60	02-18-2020	04-04-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +74.0%	(2.70)	0.00	18.90
Berkshire Hathaway Group	GEICO General Insurance Company	Voluntary Liability	(2.10)	12-24-2020	02-28-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	0.00	4.60
Berkshire Hathaway Group	GEICO General Insurance Company	Voluntary Liability	0.00	02-18-2020	04-04-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +70.8%	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO General Insurance Company	Voluntary Liability	0.00	04-08-2020	04-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	GEICO Giveback	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Indemnity Company	Voluntary Liability	(2.30)	12-24-2020	02-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	(1.80)	0.00	8.70
Berkshire Hathaway Group	GEICO Indemnity Company	Voluntary Liability	0.00	02-18-2020	04-04-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +53.7%	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Indemnity Company	Voluntary Liability	0.00	04-08-2020	04-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	GEICO Giveback-Auto	0.00	0.00	0.00

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Berkshire Hathaway Group	GEICO Indemnity Company	Voluntary Liability	0.00	04-08-2020	04-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	GEICO Giveback-Cycle	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Indemnity Company	Voluntary Liability	0.00	04-23-2020	06-24-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	Geico Secure Insurance Company	Voluntary Liability	(5.30)	12-24-2020	02-28-2021	Class - Relativity change in excess of ±5% for some policyholders.	Policyholder max change +0.0%	(2.70)	0.00	16.20
Berkshire Hathaway Group	GEICO Secure Insurance Company	Voluntary Liability	0.00	04-08-2020	04-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	GEICO Giveback	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Secure Insurance Company	Voluntary Liability	0.00	04-23-2020	06-24-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Secure Insurance Company	Voluntary Liability	1.60	02-18-2020	04-04-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +49.4%	(2.70)	0.00	16.20
Berkshire Hathaway Group	Government Employees Insurance Company	Voluntary Liability	(2.60)	12-24-2020	02-28-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	(2.00)	0.00	6.50
Berkshire Hathaway Group	Government Employees Insurance Company	Voluntary Liability	0.00	02-18-2020	04-04-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +71.8%	0.00	0.00	0.00

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Berkshire Hathaway Group	Government Employees Insurance Company	Voluntary Liability	0.00	04-08-2020	04-08-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	GEICO Giveback	0.00	0.00	0.00
Berkshire Hathaway Group	Government Employees Insurance Company	Voluntary Liability	0.00	04-23-2020	06-24-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
CEM Insurance Company	CEM Insurance Company	Voluntary Liability	(4.90)	10-10-2020	11-15-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Adjustments	14.00	12.70	7.60
CEM Insurance Company	CEM Insurance Company	Voluntary Liability	(4.30)	05-05-2020	05-05-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Discount Adj	14.00	12.70	7.60
CEM Insurance Company	CEM Insurance Company	Voluntary Liability	0.00	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Minor Base Rate Adj	14.00	12.70	7.60
CEM Insurance Company	CEM Insurance Company	Physical Damage	(4.90)	10-10-2020	11-15-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Adjustments	14.00	12.70	7.60
CEM Insurance Company	CEM Insurance Company	Physical Damage	(4.30)	05-05-2020	05-05-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Discount Adj	14.00	12.70	7.60
CEM Insurance Company	CEM Insurance Company	Physical Damage	0.00	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Minor Base Rate Adj	14.00	12.70	7.60

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Central Mutual Insurance Company Group	All America Insurance Company	Physical Damage	9.10	07-01-2020	07-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	(17.40)	12.90	25.60
Central Mutual Insurance Company Group	Central Mutual Insurance Company	Voluntary Liability	8.94	03-01-2020	03-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	15.19	15.18	11.03
Central Mutual Insurance Company Group	Central Mutual Insurance Company	Physical Damage	(1.77)	03-01-2020	03-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	10.28	17.77	2.03
Cincinnati Financial Group	Cincinnati Casualty Company, The	Voluntary Liability	0.00	01-01-2020	01-01-2020	Other	Introduction of new program	0.00	0.00	0.00
Cincinnati Financial Group	Cincinnati Casualty Company, The	Voluntary Liability	0.00	12-01-2020	01-01-2021	Other	Introduction of telematics	0.00	0.00	0.00
Cincinnati Financial Group	Cincinnati Casualty Company, The	Voluntary Liability	0.00	04-13-2020	04-13-2020	Other	COVID-19 premium relief	0.00	0.00	0.00
Cincinnati Financial Group	Cincinnati Casualty Company, The	Physical Damage	0.00	01-01-2020	01-01-2020	Other	Introduction of new program	0.00	0.00	0.00
Cincinnati Financial Group	Cincinnati Casualty Company, The	Physical Damage	0.00	12-01-2020	01-01-2021	Other	Introduction of telematics	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Cincinnati Financial Group	Cincinnati Casualty Company, The	Physical Damage	0.00	04-13-2020	04-13-2020	Other	COVID-19 premium relief	0.00	0.00	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Voluntary Liability	(5.00)	01-01-2020	01-01-2020	Other	Base rate only	5.90	0.06	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Voluntary Liability	0.00	12-01-2020	01-01-2021	Other	Introduction of telematics	5.90	0.06	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Voluntary Liability	0.00	04-13-2020	04-13-2020	Other	COVID-19 premium relief	5.90	0.06	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Physical Damage	(5.00)	01-01-2020	01-01-2020	Other	Base rate only	4.10	0.01	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Physical Damage	0.00	12-01-2020	01-01-2021	Other	Introduction of telematics	4.10	0.01	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Physical Damage	0.00	04-13-2020	04-13-2020	Other	COVID-19 premium relief	4.10	0.01	0.00
Clearcover Insurance Company	Clearcover Insurance Company	Voluntary Liability	0.00	02-01-2020	02-01-2020	Other	New Rate Filing	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Clearcover Insurance Company	Clearcover Insurance Company	Physical Damage	0.00	02-01-2020	02-01-2020	Other	New Rate Filing	0.00	0.00	0.00
Consumers County Mutual Insurance Company	Consumers County Mutual Insurance Company	Voluntary Liability	(6.58)	09-04-2020	10-09-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Group TTM-Quantum 2	(0.53)	3.83	9.04
Consumers County Mutual Insurance Company	Consumers County Mutual Insurance Company	Physical Damage	(6.66)	09-04-2020	10-09-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Group TTM-Quantum 2	(0.62)	4.89	3.19
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	(6.10)	04-16-2020	06-16-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Credit Tier, Safety Features	12.80	1.90	(0.40)
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	(1.70)	09-03-2020	11-03-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	12.80	1.90	(0.40)
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	11-30-2020	01-30-2021	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Age x Education, Affinity Discount, Capping, U02: Step 1 RN Placement, E-Signature Discount	12.80	1.90	(0.40)
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	02-07-2020	04-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Liability, Age x Gender x Marital Status, Primary Prior Year & Non-Primary Drivers Accidents	12.80	1.90	(0.40)

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	04-14-2020	06-14-2020	Introduction of new rating variable resulting in excess of $\pm 5\%$ change for some policyholders.	6 Month Policy Term, Student Away, Accident Forgiveness, Underwriting Tier, Education x Age, Compare Discount, Expense Score, Responsible Driver Discount, E-Signature Discount, Multi-Policy Discount, Early Bird Discount, Prior Insurance Status, Model Year	12.80	1.90	(0.40)
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	05-31-2020	07-31-2020	Introduction of new rating variable resulting in excess of $\pm 5\%$ change for some policyholders.	LM Expense Premium, IHS VINtelligence Body Style, Zip County Update	12.80	1.90	(0.40)
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	07-13-2020	09-13-2020	Introduction of new rating variable resulting in excess of $\pm 5\%$ change for some policyholders.	Vehicle Age x Months Owned, MSRP x Vehicle Age, Driver Age x Vehicle Group	12.80	1.90	(0.40)
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	08-10-2020	10-10-2020	Introduction of new rating variable resulting in excess of $\pm 5\%$ change for some policyholders.	Mileage x Use, Garaging, Carfax Vehicle History	12.80	1.90	(0.40)
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	08-19-2020	10-19-2020	Introduction of new rating variable resulting in excess of $\pm 5\%$ change for some policyholders.	WFH Discount, UW Tier NB Residency, UW Tier RN 6 Month Policy	12.80	1.90	(0.40)
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	(4.20)	04-16-2020	06-16-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base Rates, Credit Tier, Safety Features	7.80	(0.40)	(2.30)
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	(1.50)	09-03-2020	11-03-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base Rates	7.80	(0.40)	(2.30)

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	11-30-2020	01-30-2021	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Age x Education, Affinity Discount, Capping, U02: Step 1 RN Placement, E-Signature Discount	7.80	(0.40)	(2.30)
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	02-07-2020	04-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Liability, Age x Gender x Marital Status, Primary Prior Year & Non-Primary Drivers Accidents	7.80	(0.40)	(2.30)
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	04-14-2020	06-14-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	6 Month Policy Term, Student Away, Accident Forgiveness, Underwriting Tier, Education x Age, Compare Discount, Expense Score, Responsible Driver Discount, E-Signature Discount, Multi-Policy Discount, Early Bird Discount, Prior Insurance Status, Model Year	7.80	(0.40)	(2.30)
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	05-31-2020	07-31-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	LM Expense Premium, IHS VINtelligence Body Style, Zip County Update	7.80	(0.40)	(2.30)
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	07-13-2020	09-13-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Vehicle Age x Months Owned, MSRP x Vehicle Age, Driver Age x Vehicle Group	7.80	(0.40)	(2.30)
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	08-10-2020	10-10-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Mileage x Use, Garaging, Carfax Vehicle History	7.80	(0.40)	(2.30)
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	08-19-2020	10-19-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	WFH Discount, UW Tier NB Residency, UW Tier RN 6 Month Policy	7.80	(0.40)	(2.30)

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Falcon Insurance Company	Falcon Insurance Company	Voluntary Liability	(6.20)	01-01-2020	01-01-2020	Other	Reduce Standard Policy factor, adj some Terr factors	1.20	(1.60)	25.10
Falcon Insurance Company	Falcon Insurance Company	Voluntary Liability	(3.20)	06-24-2020	07-24-2020	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Reduce base rates and adj some class and Terr factors	1.20	(1.60)	25.10
Falcon Insurance Company	Falcon Insurance Company	Physical Damage	(6.00)	01-01-2020	01-01-2020	Other	Reduce Standard Policy factor, adj some Terr factors	0.30	2.20	6.00
Falcon Insurance Company	Falcon Insurance Company	Physical Damage	(4.70)	06-24-2020	07-24-2020	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Reduce base rates and adj some class and Terr factors	0.30	2.20	6.00
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Voluntary Liability	0.00	11-09-2020	12-15-2020	Discounts – Revised existing discounts resulting in excess of $\pm 5\%$ change for some policyholders.	Semi-annual Rate Revision	0.00	8.20	9.30
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Physical Damage	0.00	11-09-2020	12-15-2020	Discounts – Revised existing discounts resulting in excess of $\pm 5\%$ change for some policyholders.	Semi-annual Rate Revision	0.00	1.80	4.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	Voluntary Liability	3.50	10-06-2020	10-28-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	First Acceptance Insurance Company, Inc. implemented these changes to our Insurance Scoring program: <ul style="list-style-type: none"> • Base Rates • Model Year • Coverage Type • Household Structure • Homeowners Discount • Advanced Quote Discount • EFT Discount • In-Agency Discount 	3.50	3.50	3.50
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	Physical Damage	3.50	10-06-2020	10-28-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	First Acceptance Insurance Company, Inc. implemented these changes to our Insurance Scoring program: <ul style="list-style-type: none"> • Base Rates • Model Year • Coverage Type • Household Structure • Homeowners Discount • Advanced Quote Discount • EFT Discount • In-Agency Discount 	3.50	3.50	3.50
General Electric Group	Electric Insurance Company	Voluntary Liability	(3.70)	08-26-2020	11-01-2020	Other	The primary components of this change were the following: revised base rates, territory relativities, driver classification plan, tiering, ISO's Risk Analyzer Program.	10.80	6.10	3.80
Germania Insurance Group	Germania Fire and Casualty Company	Voluntary Liability	(2.80)	11-15-2020	12-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Paid in full, welcome discount	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Germania Insurance Group	Germania Fire and Casualty Company	Voluntary Liability	(1.70)	01-25-2020	01-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage, rate stabilization	(1.30)	0.00	21.40
Germania Insurance Group	Germania Fire and Casualty Company	Voluntary Liability	(1.00)	09-20-2020	10-20-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	0.00	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Voluntary Liability	(0.80)	05-15-2020	05-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changing no hit	0.00	0.00	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Voluntary Liability	(0.50)	06-01-2020	06-01-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Welcome discount	0.00	0.00	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Voluntary Liability	3.60	05-01-2020	05-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate stabilization	6.90	6.00	21.40
Germania Insurance Group	Germania Fire and Casualty Company	Physical Damage	(3.60)	11-15-2020	12-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Paid in full, welcome discount	0.00	0.00	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Physical Damage	(1.70)	01-25-2020	01-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage, rate stabilization	(0.50)	0.00	10.30
Germania Insurance Group	Germania Fire and Casualty Company	Physical Damage	(1.50)	05-01-2020	05-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate stabilization	2.20	3.90	10.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Germania Insurance Group	Germania Fire and Casualty Company	Physical Damage	(1.00)	09-20-2020	10-20-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	0.00	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Physical Damage	(0.80)	05-15-2020	05-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changing no hit	0.00	0.00	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Physical Damage	(0.50)	06-01-2020	06-01-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Welcome discount	0.00	0.00	0.00
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	(2.80)	11-15-2020	12-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Paid in full, welcome discount	0.00	0.00	0.00
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	(1.70)	01-25-2020	01-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage change, rate stabilization change	(1.50)	0.00	21.30
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	(1.00)	09-20-2020	10-20-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	0.00	0.00	0.00
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	(0.80)	05-15-2020	05-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changing no hit, no score factor	0.00	0.00	0.00
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	(0.50)	06-01-2020	06-01-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Welcome discount	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	4.80	05-01-2020	05-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate. rate stabilization	7.10	6.20	21.30
Germania Insurance Group	Germania Insurance Company	Physical Damage	(4.80)	09-20-2020	10-20-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	0.00	0.00	0.00
Germania Insurance Group	Germania Insurance Company	Physical Damage	(3.60)	11-15-2020	12-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Paid in full, welcome discount	0.00	0.00	0.00
Germania Insurance Group	Germania Insurance Company	Physical Damage	(1.70)	01-25-2020	01-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage change, rate stabilization change	(0.80)	0.00	9.70
Germania Insurance Group	Germania Insurance Company	Physical Damage	(0.80)	05-15-2020	05-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changing no hit, no score factor	0.00	0.00	0.00
Germania Insurance Group	Germania Insurance Company	Physical Damage	(0.50)	05-01-2020	05-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate Stabilization	2.10	3.60	9.70
Germania Insurance Group	Germania Insurance Company	Physical Damage	(0.50)	06-01-2020	06-01-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Welcome discount	0.00	0.00	0.00
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	(2.80)	11-15-2020	12-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Paid in full, welcome discount	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	(1.70)	01-25-2020	01-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage change, Rate stabilization change	(0.20)	0.00	17.50
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	(1.00)	09-20-2020	10-20-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates	0.00	0.00	0.00
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	(0.80)	05-15-2020	05-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changing no hit	0.00	0.00	0.00
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	(0.50)	06-01-2020	06-01-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Welcome discount	0.00	0.00	0.00
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	0.80	05-01-2020	05-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate stabilization	6.80	5.70	17.50
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	(4.60)	09-20-2020	10-20-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates	0.00	0.00	0.00
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	(4.40)	05-01-2020	05-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate stabilization	2.40	4.00	7.30
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	(3.60)	11-15-2020	12-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Paid in full, welcome discount	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	(1.70)	01-25-2020	01-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage change, Rate stabilization change	0.30	0.00	7.30
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	(0.80)	05-15-2020	05-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changing no hit	0.00	0.00	0.00
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	(0.50)	06-01-2020	06-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Welcome discount	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	Voluntary Liability	0.00	04-01-2020	04-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	Voluntary Liability	0.00	07-07-2020	07-07-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Casualty Insurance Company	Voluntary Liability	0.00	04-01-2020	04-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Casualty Insurance Company	Voluntary Liability	0.00	07-07-2020	07-07-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Fire Insurance Company	Voluntary Liability	0.00	04-01-2020	04-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Hartford Fire and Casualty Group	Hartford Fire Insurance Company	Voluntary Liability	0.00	07-07-2020	07-07-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Insurance Company of The Midwest	Voluntary Liability	0.00	04-01-2020	04-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Insurance Company of The Midwest	Voluntary Liability	0.00	07-07-2020	07-07-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Insurance Company of The Midwest	Voluntary Liability	0.00	08-22-2020	10-10-2020	Other	TX Auto PLIC84 (HICMW)	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Underwriters Insurance Company	Voluntary Liability	0.00	04-01-2020	04-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Underwriters Insurance Company	Voluntary Liability	0.00	07-07-2020	07-07-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	Voluntary Liability	0.00	04-01-2020	04-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	Voluntary Liability	0.00	07-07-2020	07-07-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	TX Auto Rule COVID-19 Shelter in Place Filing	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	Voluntary Liability	0.00	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	2.80	9.90	0.00
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	Physical Damage	0.00	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	11.70	9.90	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(26.20)	06-12-2020	07-18-2020	Other	MRAD.PA.MC.Rates.06.12.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(9.00)	05-01-2020	06-01-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Excel.NS.PA.Rates.05.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(7.30)	07-31-2020	07-31-2020	Other	Kemper.PA.Rates.07.31.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(7.20)	10-01-2020	11-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MSIS.PA.Rates.10.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(6.50)	02-14-2020	04-14-2020	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Apollo.1mo.PA.Rates.02.14.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(6.50)	10-01-2020	11-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive.PA.Rates.10.01.20	(0.37)	(0.79)	4.33

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(5.00)	08-22-2020	08-22-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Stateauto.PA.Rates.08.22.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(4.55)	02-14-2020	04-14-2020	Other	Apollo.6mo.PA.Rates.02.14.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(3.96)	06-10-2020	07-10-2020	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	ASA.Select.6mo.PA.Rates.06.10.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(3.20)	11-15-2020	12-01-2020	Other	Germania.PA.Rates.11.15.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(2.90)	09-20-2020	10-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Germania.PA.Rates.09.20.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(2.64)	10-01-2020	11-01-2020	Other	SNAP.PA.Rates.10.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(2.30)	04-24-2020	05-14-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	StateAuto.PA.Rates.04.24.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(2.02)	08-11-2020	10-11-2020	Other	ApolloSA.1mo.PA.Rates.08.11.20	(0.37)	(0.79)	4.33

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(1.70)	01-01-2020	01-01-2020	Other	Germania.PA.Rates.01.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(1.30)	01-01-2020	02-15-2020	Class - Relativity change in excess of ±5% for some policyholders.	WGLaredo.PA.Rates.01.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(1.10)	12-01-2020	01-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.12.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(0.90)	11-20-2020	12-26-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.Rates.11.20.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(0.80)	05-15-2020	05-15-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Germania.PA.Rates.05.15.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(0.70)	04-01-2020	05-01-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Aggressive.PA.Rates.04.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(0.50)	06-01-2020	06-01-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Germania.PA.Rates.06.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(0.50)	06-18-2020	08-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.06.18.20	(0.37)	(0.79)	4.33

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(0.40)	08-17-2020	09-04-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AlfaVision.PA.Rates.08.17.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(0.20)	09-03-2020	09-27-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	KemperPrime.PA.Rates.09.03.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	02-04-2020	03-04-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Apollo.6mo.PA.Rates.01.15.20 (Now 02.04.20)	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	02-04-2020	03-04-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Apollo.1mo.PA.Rates.01.15.20 (Now 02.04.20)	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	03-11-2020	03-11-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Acuity.PA.Rates.03.11.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-08-2020	04-08-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Germania.PA.Rates.04.08.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-01-2020	05-01-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	TSLC.PA.Rates.05.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-01-2020	05-01-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	MSIS.PA.Rates.05.01.20	(0.37)	(0.79)	4.33

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-01-2020	05-01-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Aggressive.PA.Rates.05.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-02-2020	05-02-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	SCPREFERRED.PA.Rates.05.02.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-05-2020	05-05-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Germania.PA.Rates.05.05.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-01-2020	01-01-2020	Other	Choice.NS.Rates.01.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-01-2020	01-01-2020	Other	AAAA.PA.Rates.01.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-01-2020	01-01-2020	Other	AmWinsChoice.PA.Rates.01.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-01-2020	01-01-2020	Other	EGA.PA.Rates.01.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	12-10-2020	01-29-2020	Other	StateAuto.PA.Rates.12.10.20	(0.37)	(0.79)	4.33

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-07-2020	02-07-2020	Other	ApolloSA.1mo.PA.Rates.01.07.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-01-2020	04-01-2020	Other	Mendota.MAP.PA.Rates.04.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-01-2020	04-01-2020	Other	NGIC.PA.Rates.04.10.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-20-2020	04-20-2020	Other	Kemper.PA.Rates.04.20.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-20-2020	04-20-2020	Other	KemperPrime.PA.Rates.04.20.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-20-2020	04-20-2020	Other	KemperDirect.PA.Rates.04.20.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-24-2020	04-24-2020	Other	Esurance.PA.Rates. 04.24.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-01-2020	05-01-2020	Other	EGA.PA.Rates.04.01.20	(0.37)	(0.79)	4.33

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Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-01-2020	05-01-2021	Other	Excel.NS.PA.Rates.04.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-01-2020	05-07-2020	Other	MRAD.PA.MC.Rates.04.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	03-27-2020	05-11-2020	Other	RAD6.PA.Rates.03.27.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-12-2020	05-12-2020	Other	NGIC.PA.Rates.05.12.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-12-2020	05-12-2020	Other	MRAD.PA.MC.Rates.05.12.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-12-2020	05-12-2020	Other	RAD6.PA.Rates.05.12.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-12-2020	05-12-2020	Other	RAD5.PA.Rates.05.12.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-10-2020	05-16-2020	Other	RAD5.PA.Rates.04.10.20	(0.37)	(0.79)	4.33

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-18-2020	05-18-2020	Other	Esurance.PA.Rates.05.18.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	07-01-2020	07-01-2020	Other	NewStar.PA.Rates.07.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	07-30-2020	07-30-2020	Other	CoastNational.PA.Select2.5.Rates.07.30.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	07-30-2020	08-13-2020	Other	RAD6.PA.Rates.07.30.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-11-2020	10-17-2020	Other	RAD6.PA.Rates.09.11.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	11-01-2020	11-01-2020	Other	Excellent.PA.Rates.11.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-15-2020	11-15-2020	Other	ApolloSA.6mo.PA.Rates.10.15.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-15-2020	11-15-2020	Other	ApolloSA.1mo.PA.Rates.10.15.20	(0.37)	(0.79)	4.33

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Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-15-2020	11-15-2020	Other	ASA.Select.6mo.PA.Rates.10.15.20 (VIN List)	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-15-2020	11-15-2020	Other	ASA.Select.1mo.PA.Rates.10.15.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-15-2020	11-15-2020	Other	Apollo.6mo.PA.Rates.10.15.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-15-2020	11-15-2020	Other	Apollo.1mo.PA.Rates.10.15.20 (VIN List)	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-15-2020	11-15-2020	Other	Newstar.PA.Rates.10.15.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	11-04-2020	12-01-2020	Other	Excellent.PA.Rates.11.04.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-07-2020	02-07-2020	Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	ASA.Select.1mo.PA.Rates.01.07.20	(0.37)	(0.79)	(4.33)
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-07-2020	02-07-2020	Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	ASA.Select.6mo.PA.Rates.01.07.20 (VIN)	(0.37)	(0.79)	4.33

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Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-07-2020	02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Apollo.1mo.PA.Rates.01.07.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-07-2020	02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	ApolloSA.6mo.PA.Rates.01.07.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-07-2020	02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Apollo.6mo.PA.Rates.01.07.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel.NS.PA.Rates.01.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-15-2020	02-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.01.15.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-25-2020	03-10-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mendota.MAP.PA.Rates.01.25.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	03-01-2020	05-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Allied.PA.Rates.03.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	06-18-2020	08-17-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acuity.PA.Rates.06.18.20	(0.37)	(0.79)	4.33

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	11-01-2020	11-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	CGATrinity.PA.Rates.11.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.60	05-01-2020	05-01-2020	Other	Germania.PA.Rates.05.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	1.20	04-01-2020	05-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SCPreferred.PA.Rates.04.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	1.50	04-24-2020	05-30-2020	Other	RAD5.PA.Rates.04.24.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	1.55	03-12-2020	04-12-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SNAP.PA.Rates.03.12.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	1.60	02-01-2020	03-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MSIS.PA.Rates.02.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.00	02-01-2020	03-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive.PA.Rates.02.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.60	09-01-2020	10-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel.NS.PA.Rates.09.01.20	(0.37)	(0.79)	4.33

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.80	06-15-2020	08-03-2020	Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	Renegade.PA.Rates.05.28.20 (Now 06.15.20)	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	6.00	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Renegade.PA.Rates.01.01.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	7.30	04-26-2020	04-26-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Kemper.PA.Rates.04.26.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	10.40	01-30-2020	03-01-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	KemperPrime.PA.Rates.01.30.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	14.90	03-15-2020	04-15-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Trinity.PA.Rates.03.15.20	(0.37)	(0.79)	4.33
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	20.30	01-21-2020	03-01-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	RAD6.PA.Rates.01.21.20	(0.37)	(0.79)	4.33
J and P Holdings Group	First Chicago Insurance Company	Voluntary Liability	0.00	04-15-2020		Other	Product Introduction	0.00	0.00	0.00
J and P Holdings Group	First Chicago Insurance Company	Physical Damage	0.00	04-15-2020		Other	Product Introduction	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	(6.00)	11-07-2020	01-06-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rate, ID Card Surcharge, Tier Group Definitions, Territory	3.98	0.79	13.75
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	(5.89)	11-07-2020	01-06-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rate, ID Card Surcharge, Tier Group Definitions, Territory	(0.87)	1.59	10.07
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	0.01	11-07-2020	01-06-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rate, ID Card Surcharge, Tier Group Definitions, Territory	(28.55)	1.56	(1.41)
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	4.11	11-07-2020	01-06-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rate, ID Card Surcharge, Tier Group Definitions, Territory	(27.66)	(2.56)	0.90
Kemper Corporation Group	Unitrin County Mutual Insurance Company	Voluntary Liability	0.00	05-16-2020	07-15-2020	Other	New Program	0.00	0.00	0.00
Kemper Corporation Group	Unitrin County Mutual Insurance Company	Physical Damage	0.00	05-16-2020	07-15-2020	Other	New Program	0.00	0.00	0.00
Liberty Mutual Group	General Insurance Company of America	Voluntary Liability	0.00	04-20-2020	04-01-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00
Liberty Mutual Group	General Insurance Company of America	Voluntary Liability	0.00	04-20-2020	04-20-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	General Insurance Company of America	Physical Damage	0.00	04-20-2020	04-01-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00
Liberty Mutual Group	General Insurance Company of America	Physical Damage	0.00	04-20-2020	04-20-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	(0.70)	01-18-2020	04-14-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base Rates	(0.40)	(1.30)	4.80
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	(0.40)	03-09-2020	04-18-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base Rates	(0.40)	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	04-20-2020	04-01-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	04-20-2020	04-20-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	02-15-2020	04-22-2020	Other	Symbol revision	0.00	7.40	12.40
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	05-18-2020	05-18-2020	Other	Program updated to collect	(0.40)	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	10-19-2020	05-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base Rates	(0.40)	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	6.00	03-17-2020	05-23-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base Rates	3.30	7.40	12.40
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	(0.30)	03-09-2020	04-18-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates	(0.40)	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	(0.10)	01-18-2020	04-14-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates	(0.40)	(1.30)	4.80
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	04-20-2020	04-01-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	04-20-2020	04-20-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	02-15-2020	04-22-2020	Other	Symbol revision	0.00	7.40	12.40
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	05-18-2020	05-18-2020	Other	Program updated to collect	(0.40)	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	10-19-2020	05-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates	(0.40)	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	1.20	03-17-2020	05-23-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base Rates	3.30	7.40	12.40
Liberty Mutual Group	Safeco Insurance Company of America	Voluntary Liability	0.00	04-20-2020	04-01-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of America	Voluntary Liability	0.00	04-20-2020	04-20-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of America	Physical Damage	0.00	04-20-2020	04-01-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of America	Physical Damage	0.00	04-20-2020	04-20-2020	Other	Amend Cancellation Rule	0.00	0.00	0.00
Loya Group	Loya Insurance Company	Voluntary Liability	0.00	01-27-2020	02-27-2020	Other	Rule Change, New Business Requires TNC Form; Co 66 Artisan Use Vehicles Now Maximum 2	0.00	0.00	0.00
Loya Group	Loya Insurance Company	Physical Damage	(4.37)	08-24-2020	09-24-2020	Other	Introduction of \$1500 deductible; Introduction of Multi-Coverage OC/CL Discount	(4.37)	(4.74)	(5.48)

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Loya Group	Loya Insurance Company	Physical Damage	0.00	08-24-2020	09-24-2020	Other	Introduction of \$1500 deductible	0.00	0.00	0.00
Loya Group	Vision Insurance Company	Voluntary Liability	0.00	01-27-2020	02-27-2020	Other	Rule Change, New Business Requires TNC Form; Artisan Use Vehicles Now Maximum 2	0.00	0.00	0.00
Loya Group	Vision Insurance Company	Physical Damage	(0.96)	08-24-2020	09-24-2020	Other	Introduction of \$1,500 deductible, Factor Change for CL \$1,000 Deductible	(0.96)	(0.83)	(0.62)
Mercury General Group	Mercury County Mutual Insurance Company	Voluntary Liability	(0.10)	06-26-2020	08-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pick up MA 1.0: Revised Credit Model, Insight Score, Base rate , and factor changes + Piloting UBI (MercuryGo)	3.60	0.00	13.30
Mercury General Group	Mercury County Mutual Insurance Company	Voluntary Liability	0.00	05-08-2020	06-27-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	E-sign discount	3.60	0.00	13.30
Mercury General Group	Mercury County Mutual Insurance Company	Voluntary Liability	0.00	09-25-2020	11-14-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MercuryGO Mapping, Score Factors and Variable Policy Fee	3.60	0.00	13.30
Mercury General Group	Mercury County Mutual Insurance Company	Voluntary Liability	2.00	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base, Model Year. Policy Contract and form changes. Theft fee name change and increase to \$4 per vehicle per year from \$2.	3.60	0.00	13.30
Mercury General Group	Mercury County Mutual Insurance Company	Physical Damage	0.00	05-08-2020	06-27-2020	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	E-sign discount	(4.20)	0.00	(0.40)

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Mercury General Group	Mercury County Mutual Insurance Company	Physical Damage	0.00	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base, Model Year. Policy Contract and form changes. Theft fee name change and increase to \$4 per vehicle per year from \$2.	(4.20)	0.00	(0.40)
Mercury General Group	Mercury County Mutual Insurance Company	Physical Damage	0.00	06-26-2020	08-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pick up MA 1.0: Revised Credit Model, Insight Score, Base rate , and factor changes + Piloting UBI (MercuryGo)	(4.20)	0.00	(0.40)
Mercury General Group	Mercury County Mutual Insurance Company	Physical Damage	0.00	09-25-2020	11-14-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MercuryGO Mapping, Score Factors and Variable Policy Fee	(4.20)	0.00	(0.40)
Metropolitan Group	Economy Fire and Casualty Company	Voluntary Liability	13.00	03-02-2020	05-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates Revised	13.00	14.10	6.50
Metropolitan Group	Economy Fire and Casualty Company	Physical Damage	0.00	03-02-2020	05-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates Revised	0.00	(3.90)	11.70
Metropolitan Group	Metropolitan Direct Property and Casualty Insurance Company	Voluntary Liability	5.40	01-31-2020	03-31-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates Revised	5.40	0.00	0.00
Metropolitan Group	Metropolitan Direct Property and Casualty Insurance Company	Physical Damage	(4.10)	01-31-2020	03-31-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates Revised	(4.10)	0.00	0.00
Metropolitan Group	Metropolitan General Insurance Company	Voluntary Liability	11.40	01-31-2020	03-31-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates Revised	11.40	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Metropolitan Group	Metropolitan General Insurance Company	Physical Damage	0.80	01-31-2020	03-31-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates Revised	0.80	0.00	0.00
Metropolitan Group	Metropolitan Group Property and Casualty Insurance Company	Voluntary Liability	7.30	01-31-2020	03-31-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates Revised	7.30	0.00	0.00
Metropolitan Group	Metropolitan Group Property and Casualty Insurance Company	Physical Damage	1.60	01-31-2020	03-31-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates Revised	1.60	0.00	0.00
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	Voluntary Liability	11.70	01-31-2020	03-31-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates revised	11.70	0.00	8.90
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	Physical Damage	(4.70)	01-31-2020	03-31-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates revised	(4.70)	0.00	6.90
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	(2.82)	04-08-2020	05-23-2020	Other	TX BEP Electronic Funds Transfer	0.40	(5.75)	(3.99)
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	1.22	10-02-2020	11-16-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates, Rate Capping, Driver Class, SR-22, Increased Limits, Zip Code, Vehicle Make, Model Year, Vehicle Length of Ownership, Profile Initial Model Age, Proof of Prior – Renew, Vehicle to Driver, Proof of Prior – Insurance Score - TUIRS, Proof	1.63	(1.96)	(4.78)

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MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	1.60	02-28-2020	04-13-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates, Rate Capping, Vehicle Make, Vehicle Series, Model Year, Electronic Stability Control, Antitheft, Average Horse Power, Base Price, Body Construct, Curb Weight, Vehicle Class and Size, Braking System, Drive Type, Safety Feature: Cruise Co	3.31	(3.02)	1.72
Munich Re Group	American Modern Property and Casualty Insurance Company	Physical Damage	0.00	01-07-2020	02-01-2020	Other	TX Fee Update	0.00	0.00	1.30
Munich Re Group	American Modern Property and Casualty Insurance Company	Physical Damage	0.00	01-07-2020	02-01-2020	Other	TX Fee Update	(1.30)	0.00	(0.40)
National General Group	Direct General Insurance Company	Voluntary Liability	21.20	01-20-2020	02-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate change	21.20	21.20	21.20
National General Group	Direct General Insurance Company	Physical Damage	18.80	01-20-2020	02-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate change	18.80	18.80	18.80
National General Group	Integon Indemnity Corporation	Voluntary Liability	3.80	04-24-2020	05-30-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	: Comprehensive revision based on update GLM using a countrywide mid market customer experience base, which closely matches existing customer base of the IIC agency plant.	3.80	5.80	9.40

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National General Group	Integon Indemnity Corporation	Physical Damage	(0.30)	04-24-2020	05-30-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Comprehensive revision based on update GLM using a countrywide mid market customer experience base, which closely matches existing customer base of the IIC agency plant	(0.30)	(0.90)	26.60
Nationwide Corporation Group	Allied Property and Casualty Insurance Company	Voluntary Liability	2.20		02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes	0.00	10.00	14.90
Nationwide Corporation Group	Allied Property and Casualty Insurance Company	Physical Damage	2.20		02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	base rates and various rating plan changes	0.00	10.00	14.90
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Voluntary Liability	0.60	01-07-2020	02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes	(9.60)	(5.00)	0.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Voluntary Liability	1.00		02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes	0.00	10.20	13.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Voluntary Liability	1.30		02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes	0.00	9.90	13.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Physical Damage	0.60	01-07-2020	02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes	(9.60)	(5.00)	0.00

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Nationwide Corporation Group	Colonial County Mutual Insurance Company	Physical Damage	1.00		02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes	0.00	10.20	13.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Physical Damage	1.30		02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes	0.00	9.90	13.00
Nationwide Corporation Group	Nationwide Agribusiness Insurance Company	Voluntary Liability	0.80		02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes	0.00	10.00	12.90
Nationwide Corporation Group	Nationwide Agribusiness Insurance Company	Physical Damage	0.80		02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes	0.00	10.00	12.90
Nationwide Corporation Group	Nationwide Mutual Insurance Company	Voluntary Liability	0.60		02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes	0.00	4.50	8.20
Nationwide Corporation Group	Nationwide Mutual Insurance Company	Physical Damage	0.60		02-07-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes	0.00	4.50	8.20
Noblr Reciprocal Exchange	Noblr Reciprocal Exchange	Voluntary Liability	0.00	04-07-2020	04-07-2020	Other	Adding new pay plan	0.00	0.00	0.00
Noblr Reciprocal Exchange	Noblr Reciprocal Exchange	Voluntary Liability	0.00	04-21-2020	04-21-2020	Other	Modifying new pay plan	0.00	0.00	0.00

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Noblr Reciprocal Exchange	Noblr Reciprocal Exchange	Voluntary Liability	0.00	08-10-2020	09-14-2020	Other	Withdrawn - pay plan rule change	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(10.60)	09-15-2020	11-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros Base rates; territories; prior insurance discount TEJ11-120 PPA	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(8.80)	05-01-2020	06-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto, Inc. COVID-19 Pandemic Discount introduced LEG17-220 LEG - Legacy	0.00	15.80	9.63
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(8.80)	09-15-2020	11-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies Base rates; territories AAM16-220 Monthly	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(8.00)	05-01-2020	06-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto, Inc. COVID-19 Pandemic Discount introduced VLE18-220 VLE - Value	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(7.03)	09-25-2020	10-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Save Money Car Insurance Driver class; points; discounts SMCI20-120 6 Month	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(6.50)	05-01-2020	06-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto, Inc. COVID-19 Pandemic Discount introduced HTG19-220 HTG- Heritage	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(5.60)	07-29-2020	07-29-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Auto Insurers of America COVID-19 EFT Discount AIOA20-220 PPA	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(5.10)	12-15-2020	01-15-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros Base rates; territories; multi car discount. TEJ11-220 PPA	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(4.50)	05-15-2020	06-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA Inc. Added Carfx; factor changes; base rates CCB12-120 CCB	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(2.65)	02-01-2020	02-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar MGA Base rates reduced LONMAV08-120 Maverick	(1.78)	7.86	7.43
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(1.42)	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Group Underwriters Removal of the Named Driver endorsements; base rates UAIS01-020 UAIS	0.00	0.00	(3.10)
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(1.40)	09-01-2020	10-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Hillco General Agency Territory relativities HGA20-320 PPA	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(0.90)	05-15-2020	06-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA Inc. Added Carfx; factor changes; base rates CCA12-120 CCA	2.81	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(0.20)	08-24-2020	09-24-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Cox Insurance Group Base rates CIG17-020 PPA	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(0.10)	08-10-2020	09-10-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency Base rates; territory def by zip code VGA14-121 PPA	(0.70)	1.80	19.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	1.00	07-13-2020	08-13-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Hillco General Agency Territory relativities HGA20-220 PPA	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	1.10	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency Removal of the Named Driver endorsements; base rates TFCI13-020 Select 2.0	(1.38)	2.70	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	1.20	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA Inc. Removal of the Named Driver endorsements; base rates CCB12-020 CCB	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	1.50	09-02-2020	09-06-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Monument General Agency (fka Windhaven) Base rates MGAC20-020 Sprinters Edge	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	1.60	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency Removal of the Named Driver endorsements; base rates TFC13-020 Select	0.00	2.70	5.40
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	1.90	09-01-2020	10-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto, Inc. Deductible factors; policy/vehicle coverage factors; base rates VLE18-320 VLE - Value	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	2.00	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency Removal of the Named Driver endorsements; base rates TFCD13-020 Direct	0.00	4.10	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	2.00	09-01-2020	10-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto, Inc. Vehicle count; household structure factors; policy/vehicle coverage factors; base rates HTG19-320 HTG - Heritage	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	2.20	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency Removal of the Named Driver endorsements; base rates TFCDI13-020 Direct 2.0	0.00	4.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	2.50	03-01-2020	04-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies Base rates; territory; driver to vehicle ratio AAM16-020 Monthly	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	3.04	06-01-2020	07-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Group Underwriters Base rates and factor changes UATX01-220 UATX	0.00	(3.58)	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	3.22	10-06-2020	10-28-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acceptance Insurance Agency of TN Base rates; model year; coverage type, discounts, surcharge; VHS transition to TransUnion; installment fees AIACS05-020 Credit	0.61	11.24	8.40
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	3.50	09-01-2020	10-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto, Inc. Base rates LEG17-320 LEG - Legacy	0.00	15.80	9.63

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	3.80	01-16-2020	02-19-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	The General Automobile Insurance Services of TX Implementing TransUnion VHS 2.1 model; base rates; secondary discounts reflects new VHS factors; Rule 26 VHS GAIS18-020 PPA	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	4.00	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto, Inc. County factors; base rates VLE18-020 VLE - Value	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	5.10	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA Inc. Removal of the Named Driver endorsements; base rates CCA12-020 CCA	2.81	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	7.40	02-25-2020	04-10-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services, LLC Base rates; factor relativities; driver class; symbol change WISEG15-120 Edge	0.00	5.78	12.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	7.77	01-03-2020	02-16-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services, LLC Base rates; territory; driver class; multi-car discount; vehicle profile surcharge; moving to ISO symbols; vehicle class code; rate capping WISA15-120 Apex	0.00	13.51	14.00
Progressive Group	Progressive County Mutual Insurance Company	Voluntary Liability	(3.60)	07-31-2020	09-03-2020	Other	Base rates and factor changes	2.80	(4.20)	5.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Progressive Group	Progressive County Mutual Insurance Company	Voluntary Liability	0.00	03-13-2020	04-22-2020	Other	Model upgrade	0.00	9.25	10.25
Progressive Group	Progressive County Mutual Insurance Company	Voluntary Liability	2.56	07-31-2020	09-09-2020	Other	Model upgrade	0.00	0.00	0.00
Progressive Group	Progressive County Mutual Insurance Company	Physical Damage	(3.40)	07-31-2020	09-03-2020	Other	Base rates and factor changes	(6.90)	0.10	3.50
Qualitas Insurance Company	Qualitas Insurance Company	Voluntary Liability	0.00	07-01-2020	07-01-2020	Other	Borderless Auto program - initial rate filing	0.00	0.00	0.00
Qualitas Insurance Company	Qualitas Insurance Company	Voluntary Liability	0.00	12-01-2020	12-01-2020	Other	Borderless Auto program - reduce initial rates	0.00	0.00	0.00
Qualitas Insurance Company	Qualitas Insurance Company	Physical Damage	(0.40)	09-01-2020	10-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Crossborder program - reduce rates for trailer interchange cover only	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(17.90)	11-01-2020	11-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Superior Rate Change	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(16.80)	01-01-2020	02-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWins Rate Change	(17.95)	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(5.86)	05-01-2020	06-01-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	AmWins COVID Change	(17.95)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(5.46)	04-16-2020	06-16-2020	Credit scoring - Relativity change in excess of $\pm 5\%$ for some policyholders.	Apparent Rate Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(5.32)	04-16-2020	06-16-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Elephant COVID Rate Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(4.39)	10-01-2020	11-01-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Quantum Rate Change	14.13	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(3.70)	09-09-2020	10-24-2020	Class - Relativity change in excess of $\pm 5\%$ for some policyholders.	Cover Rate Change	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(3.60)	10-10-2020	11-15-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Pronto Core Rate Change	20.93	15.59	7.80
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(1.50)	10-05-2020	11-05-2020	Class - Relativity change in excess of $\pm 5\%$ for some policyholders.	Diamond Specialty Rate Change	5.62	7.67	45.50
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(1.10)	10-01-2020	11-01-2020	Other rating variables - Revised rating variable definition resulting in excess of $\pm 5\%$ change for some policyholders.	ACACIA Rate Change	15.03	5.10	78.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(0.70)	10-20-2020	11-20-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Southern General Rate Change	0.00	(1.30)	12.30
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	05-31-2020	07-25-2020	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Apparent Rate Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	03-30-2020	04-30-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Go Maps GET Discount	(6.58)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	01-15-2020	03-15-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Lamar Rate Change	2.78	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	06-08-2020	07-08-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Diamond Specialty Rate Change	5.62	7.67	45.50
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	02-07-2020	04-07-2020	Class - Relativity change in excess of ±5% for some policyholders.	Elephant Rate Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	02-07-2020	04-07-2020	Class - Relativity change in excess of ±5% for some policyholders.	Apparent Rate Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	03-23-2020	05-23-2020	Class - Relativity change in excess of ±5% for some policyholders.	Apparent Rate Change	10.57	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	02-27-2020	02-27-2020	Other	Ready Initial Filing	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	04-01-2020	05-01-2021	Other	AmWins Rate Change	(17.95)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	03-23-2020	05-23-2020	Other	Elephant Rate Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	07-20-2020	07-20-2020	Other	Go Maps GET Discount Removal	(6.58)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	08-03-2020	08-03-2020	Other	Superior Initial Filing	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	08-15-2020	08-15-2020	Other	Constitution Initial Filing	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	06-17-2020	08-17-2020	Other	Apparent Rate Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	08-01-2020	09-01-2020	Other	ACACIA Rate Order Change	15.03	5.10	78.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	10-02-2020	10-02-2020	Other	Drive Safe Initial Filing	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	10-12-2020	10-12-2020	Other	Drive Safe Updated me-too	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	12-11-2020	12-11-2020	Other	Nations General Initial Filing	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	11-30-2020	01-30-2021	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Elephant Rate Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	11-30-2020	01-30-2021	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Apparent Rate Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	04-21-2020	05-21-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Go Maps Vehicle Symbol	(6.58)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	05-31-2020	07-25-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Elephant Rate Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	06-17-2020	08-17-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Elephant Rate Change	17.37	(5.91)	0.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	07-13-2020	09-13-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Elephant Rate Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	07-13-2020	09-13-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Apparent Rate Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	08-19-2020	10-19-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Elephant Rate Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	08-19-2020	10-19-2020	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Apparent Rate Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.75	05-25-2020	05-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Core Rate Change	20.93	15.59	7.80
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	1.05	11-01-2020	12-01-2020	Class - Relativity change in excess of ±5% for some policyholders.	Constitution Rate Change	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	1.09	02-15-2020	04-15-2020	Other	Links Rate Change	8.11	19.60	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	1.79	01-01-2020	01-01-2020	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Pronto Core Rule Change	20.93	15.59	7.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	2.09	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Southern General Rate Change	0.00	(1.30)	12.30
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	2.51	09-01-2020	10-01-2020	Surcharges - Introduction of new surcharge resulting in excess of +5% change for affected policyholders.	AmWins Rate Change	(17.95)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	3.28	08-15-2020	10-15-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Lamar COVID Rate Change	2.78	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	4.50	04-30-2020	06-16-2020	Class - Relativity change in excess of ±5% for some policyholders.	Cover Rate Change	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	5.78	02-24-2020	03-25-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Commonwealth Rate Change	(12.12)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	5.91	01-01-2020	01-01-2020	Class - New class definition resulting in excess of ±5% change for some policyholders.	Pronto Flex Rule Change	16.51	11.10	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	6.32	01-01-2020	03-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Links Rate Change	8.11	19.60	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	6.54	03-15-2020	04-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Southern General Rate Change	0.00	(1.30)	12.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	11.79	02-01-2020	02-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Quantum Rate Change	14.13	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(17.90)	11-01-2020	11-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Superior Rate Change	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(16.80)	01-01-2020	02-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWins Rate Change	(16.86)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(9.78)	11-01-2020	12-01-2020	Class - Relativity change in excess of ±5% for some policyholders.	Constitution Rate Change	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(9.34)	10-05-2020	11-05-2020	Class - Relativity change in excess of ±5% for some policyholders.	Diamond Specialty Rate Change	(2.88)	52.30	(9.00)
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(7.05)	10-01-2020	11-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Quantum Rate Change	(6.08)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(6.17)	05-25-2020	05-25-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Core Rate Change	0.77	(4.00)	4.10
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(4.79)	02-01-2020	02-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Quantum Rate Change	(6.08)	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(4.69)	05-01-2020	06-01-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	AmWins COVID Change	(16.86)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(4.51)	04-16-2020	06-16-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Apparent Rate Change	4.14	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(4.33)	04-16-2020	06-16-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Elephant COVID Rate Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(3.70)	09-09-2020	10-24-2020	Class - Relativity change in excess of $\pm 5\%$ for some policyholders.	Cover Rate Change	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(3.67)	01-01-2020	01-01-2020	Other rating variables - Revised rating variable definition resulting in excess of $\pm 5\%$ change for some policyholders.	Pronto Core Rule Change	0.77	(4.00)	4.10
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(2.68)	06-08-2020	07-08-2020	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Diamond Specialty Rate Change	(2.88)	52.30	(9.00)
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(2.43)	10-10-2020	11-15-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Pronto Core Rate Change	0.77	(4.00)	4.10
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(1.20)	10-01-2020	11-01-2020	Other rating variables - Revised rating variable definition resulting in excess of $\pm 5\%$ change for some policyholders.	ACACIA Rate Change	(10.15)	2.55	38.20

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	05-31-2020	07-25-2020	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Apparent Rate Change	4.14	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	03-30-2020	04-30-2020	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Go Maps GET Discount	(3.78)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	02-07-2020	04-07-2020	Class - Relativity change in excess of ±5% for some policyholders.	Elephant Rate Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	02-07-2020	05-07-2020	Class - Relativity change in excess of ±5% for some policyholders.	Apparent Rate Change	4.14	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	03-23-2020	05-23-2020	Class - Relativity change in excess of ±5% for some policyholders.	Apparent Rate Change	4.14	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	11-01-2020	01-01-2021	Other	Lamar Initial Physical Damage Rates	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	02-27-2020	02-27-2020	Other	Ready Initial Filing	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	02-15-2020	04-15-2020	Other	Links Rate Change	(16.82)	10.90	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	04-01-2020	05-01-2020	Other	AmWins Rate Change	(16.86)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	03-23-2020	05-23-2020	Other	Elephant Rate Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	07-20-2020	07-20-2020	Other	Go Maps GET Discount Removal	(3.78)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	08-03-2020	08-03-2020	Other	Superior Initial Filing	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	06-17-2020	08-17-2020	Other	Apparent Rate Change	4.14	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	08-01-2020	09-01-2020	Other	ACACIA Rate Order Change	(10.15)	2.55	38.20
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	08-15-2020	09-15-2020	Other	Constitution Initial Filing	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	10-02-2020	10-02-2020	Other	Drive Safe Initial Filing	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	10-12-2020	10-12-2020	Other	Drive Safe Updated me-too	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	12-11-2020	12-11-2020	Other	Nations General Initial Filing	0.00	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	11-30-2020	01-30-2021	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Elephant Rate Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	11-30-2020	01-30-2021	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Apparent Rate Change	4.14	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	04-21-2020	05-21-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Go Maps Vehicle Symbol	(3.78)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	05-31-2020	07-25-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Elephant Rate Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	06-17-2020	08-17-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Elephant Rate Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	07-13-2020	09-13-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Apparent Rate Change	4.14	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	07-13-2020	09-13-2020	Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	Elephant Rate Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	08-19-2020	10-19-2020	Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	Elephant Rate Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	08-19-2020	10-19-2020	Tier factors - Revised tier factors resulting in excess of $\pm 5\%$ change for some policyholders.	Apparent Rate Change	4.14	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	01-01-2020	03-01-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Links Rate Change	(16.82)	10.90	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	03-15-2020	04-15-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Southern General Rate Change	0.00	9.40	6.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	10-20-2020	11-20-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Southern General Rate Change	0.00	9.40	6.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.96	09-01-2020	10-01-2020	Surcharges - Introduction of new surcharge resulting in excess of $+5\%$ change for affected policyholders.	AmWins Rate Change	(16.86)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	2.60	01-01-2020	01-01-2020	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Southern General Rate Change	0.00	9.40	6.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	2.79	01-01-2020	01-01-2020	Class - New class definition resulting in excess of $\pm 5\%$ change for some policyholders.	Pronto Flex Rule Change	88.00	2.70	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	5.85	02-24-2020	03-25-2020	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Commonwealth Rate Change	(2.59)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	5.87	04-30-2020	06-16-2020	Class - Relativity change in excess of $\pm 5\%$ for some policyholders.	Cover Rate Change	0.00	0.00	0.00
Root Insurance Company	Root Insurance Company	Voluntary Liability	4.10	04-08-2020	05-11-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Updates telematics. Updates base rates.	2.30	36.60	0.00
Root Insurance Company	Root Insurance Company	Physical Damage	4.10	04-08-2020	05-11-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Updates telematics. Updates base rates.	2.30	36.60	0.00
Safe Auto Group	Safe Auto Insurance Company	Voluntary Liability	(1.40)	04-16-2020	04-16-2020	Other	remove policy, installment and reinstatement, fees, remove driver delivery exclusion	0.00	0.00	0.00
Safe Auto Group	Safe Auto Insurance Company	Voluntary Liability	1.00	06-11-2020	06-11-2020	Other	reinstate installment and reinstatement fees	0.00	0.00	0.00
Safe Auto Group	Safe Auto Insurance Company	Voluntary Liability	2.00	10-01-2020	11-09-2020	Other	remove age from LTV model, adjust LTV score breaks	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Safe Auto Group	Safe Auto Insurance Company	Voluntary Liability	2.80	02-27-2020	04-05-2020	Other	Base Rates, Channel Factor	0.00	0.00	0.00
Safeway Insurance Group	Safeway Insurance Company	Voluntary Liability	(1.70)	10-01-2020	10-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates & Class Factors changes	3.10	3.10	15.37
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	(3.50)	10-05-2020	11-04-2020	Territory - Relativity change in excess of ±5% for some policyholders.	Applies to Auto product. Adjustments to territory assignments & factors	0.00	3.70	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	0.00		03-01-2020	Other	Applies to Dairyland Cycle program. Filed current rates & rules to comply with 28 TX Admin. Code 5.9342	0.00	13.00	4.80
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	0.00	03-10-2020	03-10-2020	Other	Applies to Motorcycle Powersports product. Changed refund method from short rate to pro-rate	0.00	9.10	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	0.00	03-10-2020	03-10-2020	Other	Applies to Auto product. Changed refund method from short rate to pro-rate	0.00	3.70	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	0.00	11-16-2020	11-30-2020	Other	Applies to Auto product. Replace mistakenly deleted ZIP codes in rate manual that are no longer open for new business.	0.00	3.70	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	4.90	08-24-2020	09-23-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Auto product. Changes to base rates and territory assignments & factors change.	0.00	3.70	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	7.30		08-17-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Dairyland Cycle program. Change to base rates only	0.00	13.00	4.80
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	7.40	07-08-2020	08-17-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Powersports product. Changed factors for: base rates, expense constant. Added a vehicle make	0.00	9.10	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	(19.90)	08-24-2020	09-23-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Auto product. Changes to base rates and territory assignments & factors change.	0.00	0.00	2.30
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00		03-01-2020	Other	Applies to Dairyland Cycle program. Filed current rates & rules to comply with 28 TX Admin. Code 5.9342	0.00	(1.00)	9.10
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	03-10-2020	03-10-2020	Other	Applies to Auto product. Changed refund method from short rate to pro-rate	0.00	0.00	2.30
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	03-10-2020	03-10-2020	Other	Applies to Motorcycle Powersports product. Changed refund method from short rate to pro-rate	0.00	(1.90)	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	10-05-2020	11-04-2020	Other	Applies to Auto product. No changes	0.00	0.00	2.30
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	11-16-2020	11-30-2020	Other	Applies to Auto product. Replace mistakenly deleted ZIP codes in rate manual that are no longer open for new business.	0.00	0.00	2.30
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	5.30		08-17-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Dairyland Cycle program. Change to base rates only	0.00	(1.00)	9.10
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	6.20	07-08-2020	08-17-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Powersports product. Changed factors for: base rates, optional equipment, model year. Added a vehicle make	0.00	(1.90)	0.00
Sentry Insurance Group	Sentry Select Insurance Company	Voluntary Liability	0.00	03-10-2020	03-10-2020	Other	Applies to Motorcycle Platinum product. Changed refund method from short rate to pro-rate	0.90	4.80	0.00
Sentry Insurance Group	Sentry Select Insurance Company	Voluntary Liability	2.80	12-08-2020	01-17-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Platinum product. Changed base rates and a number of rating factors to accommodate 4-digit symbol rating	0.90	4.80	0.00
Sentry Insurance Group	Sentry Select Insurance Company	Physical Damage	0.00	03-10-2020	03-10-2020	Other	Applies to Motorcycle Platinum product. Changed refund method from short rate to pro-rate	3.50	13.40	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Sentry Insurance Group	Sentry Select Insurance Company	Physical Damage	12.90	12-08-2020	01-17-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Platinum product. Changed base rates and a number of rating factors to accommodate 4-digit symbol rating	3.50	13.40	0.00
State Farm Group	State Farm County Mutual Insurance Company of Texas	Voluntary Liability	(12.90)	07-20-2020	07-20-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduced premium adjustment factor in response to Covid 19	(2.70)	0.00	16.50
State Farm Group	State Farm County Mutual Insurance Company of Texas	Voluntary Liability	0.00	09-14-2020	09-14-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Applied various rating variables to miscellaneous coverages	(2.70)	0.00	16.50
State Farm Group	State Farm County Mutual Insurance Company of Texas	Physical Damage	(11.70)	07-20-2020	07-20-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduced premium adjustment factor in response to Covid 19	(2.90)	0.00	11.10
State Farm Group	State Farm County Mutual Insurance Company of Texas	Physical Damage	0.00	09-14-2020	09-14-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Applied various rating variables to miscellaneous coverages	(2.90)	0.00	11.10
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	(12.70)	07-20-2020	07-20-2020	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduced premium adjustment factor in response to Covid 19	(9.80)	(8.70)	12.20
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	0.00	09-14-2020	09-14-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Applied various rating variables to miscellaneous coverages	(9.80)	(8.70)	12.20

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Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
State Farm Group	State Farm Mutual Automobile Insurance Company	Physical Damage	(12.70)	07-20-2020	07-20-2020	Introduction of new rating variable resulting in excess of $\pm 5\%$ change for some policyholders.	Introduced premium adjustment factor in response to Covid 19	(9.10)	(7.80)	5.50
State Farm Group	State Farm Mutual Automobile Insurance Company	Physical Damage	0.00	09-14-2020	09-14-2020	Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	Applied various rating variables to miscellaneous coverages	(9.10)	(7.80)	5.50
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Voluntary Liability	9.80	01-01-2020	03-01-2020	Other	Update rating factors, vehicles symbols, and implement policy capping	0.00	10.37	3.16
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Physical Damage	(1.95)	01-01-2020	03-01-2020	Other	Update rating factors, vehicles symbols, and implement policy capping	0.00	9.65	6.74
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Voluntary Liability	4.13	01-01-2020	03-01-2020	Other	Update rating factors, vehicles symbols, and implement policy capping	4.99	4.48	(0.91)
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Physical Damage	2.02	01-01-2020	03-01-2020	Other	Update rating factors, vehicles symbols, and implement policy capping	2.22	(1.06)	0.32
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Voluntary Liability	2.07	01-01-2020	03-01-2020	Other	Update rating factors, vehicles symbols, and implement policy capping	5.27	3.19	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Physical Damage	4.42	01-01-2020	03-01-2020	Other	Update rating factors, vehicles symbols, and implement policy capping	2.47	4.54	2.17

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Voluntary Liability	(1.46)	01-01-2020	03-01-2020	Other	Update rating factors, vehicles symbols, and implement policy capping	5.29	1.50	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Physical Damage	3.00	01-01-2020	03-01-2020	Other	Update rating factors, vehicles symbols, and implement policy capping	2.48	2.05	0.00
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	Voluntary Liability	0.00	05-18-2020	07-11-2020	Other	Rate Capping	0.00	6.60	9.50
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	Voluntary Liability	0.00	08-09-2020	08-09-2020	Other	Enhanced Rate Cap	0.00	6.60	9.50
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	Voluntary Liability	0.00	05-18-2020	07-11-2020	Other rating variables - Revised rating variable definition resulting in excess of $\pm 5\%$ change for some policyholders.	Symbols	0.00	6.60	9.50
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	Physical Damage	0.00	05-18-2020	07-11-2020	Other	Rate Capping	0.00	0.30	6.90
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	Physical Damage	0.00	08-09-2020	08-09-2020	Other	Enhanced Rate Cap	0.00	0.30	6.90
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	Physical Damage	0.00	05-18-2020	07-11-2020	Other rating variables - Revised rating variable definition resulting in excess of $\pm 5\%$ change for some policyholders.	Symbols	0.00	0.30	6.90

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Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Auto Association Group	United Services Automobile Association	Voluntary Liability	0.00	05-18-2020	07-11-2020	Other	Rate Capping	0.00	1.40	21.30
United Services Auto Association Group	United Services Automobile Association	Voluntary Liability	0.00	08-09-2020	08-09-2020	Other	Enhanced Rate Cap	0.00	1.40	21.30
United Services Auto Association Group	United Services Automobile Association	Voluntary Liability	0.00	05-18-2020	07-11-2020	Other rating variables - Revised rating variable definition resulting in excess of $\pm 5\%$ change for some policyholders.	Symbols	0.00	1.40	21.30
United Services Auto Association Group	United Services Automobile Association	Physical Damage	0.00	05-18-2020	07-11-2020	Other	Rate Capping	0.00	3.80	7.90
United Services Auto Association Group	United Services Automobile Association	Physical Damage	0.00	08-09-2020	08-09-2020	Other	Enhanced Rate Cap	0.00	3.80	7.90
United Services Auto Association Group	United Services Automobile Association	Physical Damage	0.00	05-18-2020	07-11-2020	Other rating variables - Revised rating variable definition resulting in excess of $\pm 5\%$ change for some policyholders.	Symbols	0.00	3.80	7.90
United Services Auto Association Group	USAA Casualty Insurance Company	Voluntary Liability	0.00	05-18-2020	07-11-2020	Other	Rate Capping	0.00	0.20	14.30
United Services Auto Association Group	USAA Casualty Insurance Company	Voluntary Liability	0.00	08-09-2020	08-09-2020	Other	Enhanced Rate Cap	0.00	0.20	14.30

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Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Auto Association Group	USAA Casualty Insurance Company	Voluntary Liability	0.00	05-18-2020	07-11-2020	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbols	0.00	0.20	14.30
United Services Auto Association Group	USAA Casualty Insurance Company	Physical Damage	(0.10)	05-18-2020	07-11-2020	Other	Rate Capping	(0.10)	(0.10)	9.50
United Services Auto Association Group	USAA Casualty Insurance Company	Physical Damage	0.00	08-09-2020	08-09-2020	Other	Enhanced Rate Cap	(0.10)	(0.10)	9.50
United Services Auto Association Group	USAA Casualty Insurance Company	Physical Damage	0.00	05-18-2020	07-11-2020	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbols	(0.10)	(0.10)	9.50
United Services Auto Association Group	USAA General Indemnity Company	Voluntary Liability	0.00	05-18-2020	07-11-2020	Other	Rate Capping	0.00	2.80	11.30
United Services Auto Association Group	USAA General Indemnity Company	Voluntary Liability	0.00	08-09-2020	08-09-2020	Other	Enhanced Rate Cap	0.00	2.80	11.30
United Services Auto Association Group	USAA General Indemnity Company	Voluntary Liability	0.00	05-18-2020	07-11-2020	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbols	0.00	2.80	11.30
United Services Auto Association Group	USAA General Indemnity Company	Physical Damage	0.00	08-09-2020	08-09-2020	Other	Enhanced Rate Cap	0.10	1.20	2.60

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Group Name	Company Name	Line of Business	Overall Rate Change 2020	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Auto Association Group	USAA General Indemnity Company	Physical Damage	0.00	05-18-2020	07-11-2020	Other rating variables - Revised rating variable definition resulting in excess of $\pm 5\%$ change for some policyholders.	Symbols	0.10	1.20	2.60
United Services Auto Association Group	USAA General Indemnity Company	Physical Damage	0.10	05-18-2020	07-11-2020	Other	Rate Capping	0.10	1.20	2.60
WR Berkley Corporation Group	Berkley Insurance Company	Voluntary Liability	(3.50)	04-22-2020	07-21-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base rate decrease	0.00	0.00	0.00
WR Berkley Corporation Group	Berkley Insurance Company	Physical Damage	(3.50)	04-22-2020	07-21-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base rate decrease	0.00	0.00	0.00
WT Holdings Group	Stillwater Insurance Company	Voluntary Liability	(9.90)	11-20-2020	02-27-2021	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Post 5.2 enhancement(HH STRC, Paid in Full, Base Rates)	(9.90)	0.04	21.00

*Note: The following describes the information included for the previous 12, 24, and 36 months:

Overall Rate Change Previous 12 months - overall rate change for the period January 1, 2019, through December 31, 2019.
 Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2018, through December 31, 2018.
 Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2017, through December 31, 2017.



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