

Texas Department of Insurance

# 2022 Market Conditions Annual Report

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March 2023



# 2022 Market Conditions Annual Report

by the

**Texas Department of Insurance**

Submitted March 2023

A handwritten signature in black ink, appearing to read "C. Brown", with a long horizontal flourish extending to the right.

Cassie Brown

Commissioner of Insurance

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# Introduction

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[Texas Insurance Code 2251.008](#) requires the Texas Department of Insurance (TDI) to submit a report each year with information about insurance company market shares, profits and losses, loss ratios, complaints, and rates filed to the governor, lieutenant governor, speaker of the house, the legislature, and the public.

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.

## Terms

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### Direct losses paid

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Payments made during the year regardless of when the policy was written or when the accident occurred. Excludes loss adjustment expenses.

### Direct premiums written

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The Texas portion of the NAIC Annual Statement report of written premiums in the designated year.

### Number of groups (Groups)

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Companies 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.

### Loss ratio

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Unless otherwise specified:

$$\frac{\text{Direct losses paid}}{\text{Direct premiums written}}$$

### Earned to incurred loss ratio

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Uses NAIC Annual Statement data. Excludes loss adjustment expenses.

$$\frac{\text{Direct incurred losses}}{\text{Earned premiums}}$$

### Market share

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An insurer's market share of the industry premium total for the calendar year.

## NAIC Annual Statement

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The National Association of Insurance Commissioners (NAIC) Annual Statement is a financial report that insurers submit annually to the NAIC that includes information on an insurer's income, expenses, assets, and liabilities.

### Net underwriting profit or loss (Net UW profit/loss)

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Direct premiums earned minus direct losses, loss adjustment expenses, other underwriting expenses, and dividends paid to policyholders.

As the company reported. Has not been reconciled to any financial reports.

### Policies

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Includes new and renewal policies issued in Texas. Policies are adjusted to an annual basis. For example, a six-month policy is reported as 0.5 policies.

### Premiums on policies written

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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.

### Rate filing exhibits

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- Reported by the company. Not reconciled to actual rate filings received by TDI.
- Rate reductions are indicated by negative numbers.
- Rate filing information is only reported if there was a change in a given period, so there may be occurrences where a value for 2021 (12 months), 2020 (24 months), or 2019 (36 months) isn't displayed.

# Data tables

Note:

A dash in the table means value was 0, less than 0, or negligible due to accounting adjustments or the denominator in a ratio was zero.

## 2022 Summary

### Totals for the calendar year ending December 2022

Insurance line	Number of groups	Number of companies	Number of policies written	Premiums on policies written	Direct premiums written	Direct losses paid
Boiler and machinery	50	163	103,905	\$ 174,930,202	\$ 176,019,282	\$ 333,484,471
<b>Commercial auto</b>	<b>110</b>	<b>320</b>		<b>5,284,894,332</b>	<b>5,793,203,362</b>	<b>3,585,514,268</b>
Assigned risk liability	3	3	342	1,441,418	1,541,202	1,790,992
Physical damage	95	289	400,957	996,388,703	1,122,940,780	666,691,161
Voluntary liability	109	315	498,828	4,287,064,211	4,668,721,380	2,917,032,115
Commercial crime	47	129	61,828	42,181,201	43,759,526	9,008,292
Commercial fire and allied lines	74	204	82,645	1,574,944,942	1,594,665,736	1,064,275,276
Commercial glass	1	1	13	29,195	29,249	2,826
Commercial multi peril	91	262	763,279	3,426,465,010	3,368,753,045	1,566,220,790
General liability	146	427	2,848,178	3,727,944,541	4,119,708,642	1,819,224,739
Homeowners multi peril	78	163	7,969,197	13,505,609,935	12,978,643,987	6,408,358,755
Inland marine	119	343	9,490,177	3,158,352,149	3,050,104,292	1,516,467,868
Medical professional liability	30	45	113,968	214,480,643	220,377,037	49,059,019
Miscellaneous professional liability	38	107	164,870	927,745,469	1,009,164,952	245,802,635
<b>Private passenger auto</b>	<b>71</b>	<b>179</b>		<b>25,577,170,645</b>	<b>26,276,503,619</b>	<b>18,476,034,416</b>
Assigned risk liability	6	6	991	925,413	920,479	971,607
Physical damage	69	175	13,203,468	11,390,360,745	11,791,608,019	8,402,278,543
Voluntary liability	69	169	16,007,366	14,185,884,487	14,483,975,121	10,072,784,266
Product liability	58	194	51,475	195,215,933	212,078,133	92,605,695
Residential fire and allied lines	49	75	1,257,751	1,540,151,787	1,566,162,360	485,661,840
Surety	74	145	441,067	758,840,925	834,164,918	87,221,103
<b>Workers' compensation</b>	<b>91</b>	<b>302</b>	<b>294,387</b>	<b>2,365,914,012</b>	<b>2,540,398,225</b>	<b>906,954,689</b>
Residual market (Texas Mutual Start Program)	1	1	167	8,194,264	8,277,993	1,958,546
<b>Voluntary</b>	<b>91</b>	<b>302</b>	<b>294,220</b>	<b>2,357,719,748</b>	<b>2,532,120,232</b>	<b>904,996,143</b>
Voluntary premiums < \$5,000			231,301	260,235,911	N/A	N/A
Voluntary premiums \$5,000 - \$100,000			58,941	1,133,707,452	N/A	N/A
Voluntary premiums > \$100,000			3,978	963,776,385	N/A	N/A

## Groups and companies writing policies

### Number of groups and companies writing policies by calendar year

Business line	2018 Groups	2018 Companies	2019 Groups	2019 Companies	2020 Groups	2020 Companies	2021 Groups	2021 Companies	2022 Groups	2022 Companies
Boiler and machinery	46	151	50	158	48	155	51	156	50	162
Commercial auto	102	318	105	314	106	313	114	309	109	314
Commercial crime	47	113	45	110	47	118	47	120	46	126
Commercial fire and allied lines	72	202	78	209	78	213	76	204	73	202
Commercial glass	2	2	1	1	1	1	1	1	1	1
Commercial multi peril	89	254	87	246	88	253	92	244	88	251
General liability	150	407	149	417	150	419	156	418	144	418
Homeowners multi peril	81	143	83	154	84	159	85	156	76	157
Inland marine	116	331	115	325	121	330	123	333	118	339
Medical professional liability	28	46	30	46	32	49	31	46	30	45
Miscellaneous professional liability	37	102	38	103	37	103	36	105	36	104
Private passenger auto	75	172	73	167	74	172	76	174	70	174
Product liability	66	192	62	188	62	193	59	186	57	189
Residential fire and allied lines	55	76	61	80	57	79	56	78	47	70
Surety	72	138	75	140	72	138	72	135	74	143
Workers' compensation	94	301	101	300	103	303	105	312	90	294



## Boiler and machinery

Boiler and machinery insurance protects against the sudden and accidental breakdown or explosion of boilers, machinery, and electrical equipment. Includes coverage for damage to equipment, damage to other's property, and expediting expenses. Coverage can be extended to cover business interruption losses.

### Top groups | Boiler and machinery

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	FM Global Group	28.56%	\$ 56,949,700	\$ 50,271,695	-11.73%	\$ 10,150,358	393.35
2	American International Group	11.63%	17,112,043	20,464,589	19.59%	-112,400,951	588.60
3	Zurich Insurance Group	9.34%	14,537,384	16,439,808	13.09%	12,679,741	-
4	Travelers Group	8.21%	13,561,333	14,454,043	6.58%	-44,389,707	33.22
5	Swiss Re Group	6.06%	2,851,675	10,673,751	274.30%	15,783,789	10.64
6	Chubb Limited Group	5.83%	8,822,605	10,258,545	16.28%	4,513,527	11.14
7	Liberty Mutual Group	5.54%	6,863,441	9,743,359	41.96%	3,513,582	10.58
8	Nationwide Corporation Group	4.24%	6,694,830	7,458,927	11.41%	4,009,883	20.19
9	Munich Re Group	3.57%	4,979,187	6,284,896	26.22%	2,714,777	8.83
10	AXA Insurance Group	3.29%	5,232,330	5,788,165	10.62%	69,084	17.24
11	CNA Insurance Group	2.02%	4,523,544	3,559,787	-21.31%	2,855,214	10.82
12	Federated Mutual Group	1.70%	2,430,378	2,991,852	23.10%	1,974,957	7.72
13	WR Berkley Corporation Group	1.38%	2,445,249	2,425,921	-0.79%	1,853,847	6.64
14	NKSJ Holdings Incorporated Group	1.01%	1,468,682	1,784,841	21.53%	1,523,737	-
15	United Fire and Casualty Group	0.73%	1,315,556	1,287,623	-2.12%	989,447	16.49
16	American Financial Group	0.70%	1,069,373	1,230,278	15.05%	659,113	20.18
17	Brotherhood Mutual Insurance Company	0.63%	945,639	1,112,848	17.68%	762,440	16.52
18	Acuity, A Mutual Insurance Company	0.63%	700,793	1,105,692	57.78%	131,023	9.11
19	EMC Insurance Company Group	0.55%	841,179	965,920	14.83%	499,043	12.97
20	Tokio Marine Holdings Incorporated Group	0.53%	744,168	938,171	26.07%	659,586	-
21	The Hanover Insurance Group	0.47%	719,383	819,891	13.97%	2,014	42.76
22	Indiana Lumbermens Group	0.46%	736,368	814,576	10.62%	584,506	18.02
23	Triangle Insurance Company, Incorporated	0.43%	912,267	760,712	-16.61%	717,455	108.79
24	Cincinnati Financial Group	0.40%	500,711	710,373	41.87%	226,095	0.70
25	FCCI Mutual Insurance Group	0.35%	620,285	615,288	-0.81%	-2,542,412	58.33
<b>Top 25 total   Boiler and machinery</b>		<b>98.26%</b>	<b>\$ 157,578,103</b>	<b>\$ 172,961,551</b>	<b>9.76%</b>	<b>\$ -92,459,852</b>	<b>192.36</b>
<b>Total   Boiler and machinery</b>		<b>100.00%</b>	<b>\$ 160,405,386</b>	<b>\$ 176,019,282</b>	<b>9.73%</b>	<b>\$ -90,583,382</b>	<b>189.46</b>

There were 50 groups (163 companies) that had direct premiums written for boiler and machinery in 2022, compared to 51 groups (162 companies) in 2021.

### Boiler and machinery annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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
2021	157,291,306	160,405,386	91,813,571
2022	174,930,202	176,019,282	333,484,471

### Earned to incurred loss ratio

Year	Loss ratio
2012	28.1%
2013	44.4%
2014	105.9%
2015	31.0%
2016	30.2%
2017	22.8%
2018	61.2%
2019	22.5%
2020	170.3%
2021	158.5%

Note:

In 2020, FM Global Group reported about \$150 million of incurred losses impacting the industry's overall ratio.

## Commercial auto

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

### Commercial auto (all coverages)

#### Top groups | Commercial auto (all coverages)

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Progressive Group	24.62%	\$ 1,310,588,761	\$ 1,426,149,246	8.82%	\$ 185,961,962	50.22
2	Liberty Mutual Group	5.94%	274,128,152	343,926,832	25.46%	80,894,684	56.12
3	Travelers Group	4.73%	242,982,717	274,094,871	12.80%	-347,897,853	65.59
4	Berkshire Hathaway Group	4.46%	248,156,929	258,511,778	4.17%	61,047,157	65.88
5	Old Republic Group	3.61%	184,352,630	209,117,654	13.43%	30,624,711	68.40
6	WR Berkley Corporation Group	3.21%	147,518,067	186,217,772	26.23%	-706,582	45.49
7	Chubb Limited Group	3.04%	123,754,165	176,156,891	42.34%	-3,562,783	55.89
8	Zurich Insurance Group	2.92%	134,522,983	169,028,114	25.65%	-46,859,742	61.54
9	Nationwide Corporation Group	2.46%	148,631,107	142,484,810	-4.14%	-4,296,722	69.38
10	State Farm Group	2.38%	123,295,755	137,875,923	11.83%	-106,303,874	94.27
11	Clear Blue Financial Group	2.37%	123,823,833	137,181,677	10.79%	-30,410,830	52.66
12	Hartford Fire and Casualty Group	2.25%	104,196,116	130,460,630	25.21%	-20,940,941	40.89
13	Kemper Corporation Group	2.22%	90,424,285	128,599,914	42.22%	37,428,038	44.28
14	American International Group	2.19%	112,513,264	126,671,148	12.58%	-7,376,458	70.70
15	Fairfax Financial Group	1.75%	87,443,093	101,100,431	15.62%	4,764,569	69.31
16	CNA Insurance Group	1.70%	87,660,532	98,761,782	12.66%	-19,862,163	53.26
17	Farmers Insurance Group	1.65%	86,412,267	95,535,137	10.56%	-15,703,608	76.14
18	Acuity, A Mutual Insurance Company	1.62%	77,182,199	94,101,765	21.92%	-39,289,898	47.17
19	Sentry Insurance Group	1.57%	77,783,486	91,194,694	17.24%	5,496,991	54.69
20	American Financial Group	1.36%	68,295,848	79,059,159	15.76%	-6,710,832	71.61
21	Arch Insurance Group	1.34%	69,662,762	77,825,652	11.72%	891,287	51.95
22	Federated Mutual Group	1.27%	67,216,089	73,422,212	9.23%	-3,700,076	44.84
23	Incline Property and Casualty Group	1.24%	65,939,465	71,743,043	8.80%	5,796,444	38.63
24	Tokio Marine Holdings Incorporated Group	1.12%	56,007,308	64,625,576	15.39%	-11,927,250	51.92
25	Everest Reinsurance Holdings Group	1.04%	43,693,401	60,511,011	38.49%	-3,026,107	49.07
<b>Top 25 total   Commercial auto (all coverages)</b>		<b>82.07%</b>	<b>\$ 4,156,185,214</b>	<b>\$ 4,754,357,722</b>	<b>14.39%</b>	<b>\$ -255,669,876</b>	<b>56.81</b>
<b>Total   Commercial auto (all coverages)</b>		<b>100.00%</b>	<b>\$ 5,174,904,407</b>	<b>\$ 5,793,203,362</b>	<b>11.95%</b>	<b>\$ -429,381,626</b>	<b>62.46</b>

There were 110 groups (320 companies) that had direct premiums written for commercial auto in 2022, compared to 115 groups (322 companies) in 2021.

**Commercial auto (all coverages) annual experience**

Year	Premiums on policies written	Direct premiums written	Direct losses paid
2017	\$ 3,117,380,913	\$ 3,245,433,983	\$ 2,081,344,723
2018	3,670,383,705	3,780,087,615	2,249,435,551
2019	4,005,706,790	4,198,396,013	2,807,719,774
2020	4,183,646,928	4,269,259,247	2,405,239,876
2021	4,834,614,459	5,174,904,407	2,712,786,006
2022	5,284,894,332	5,793,203,362	3,585,514,268

Note: 2017 was the first year TDI collected the data above.

**Earned to incurred loss ratio**

Year	Loss ratio
2012	68.9%
2013	65.7%
2014	66.2%
2015	70.7%
2016	77.6%
2017	82.2%
2018	72.4%
2019	78.7%
2020	72.8%
2021	80.6%

## Commercial auto (assigned risk)

### Top groups | Commercial auto (assigned risk)

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	National General Group	99.70%	\$ 1,392,255	\$ 1,536,596	10.37%	\$ 410,837	112.12
2	State Farm Group	0.19%	42,134	2,868	-93.19%	-104,971	232.88
3	Texas Farm Bureau Mutual Group	0.11%	9,873	1,738	-82.40%	4,425	88.49
4	Mercury General Group	-	-	-	-	-45	-
5	Indiana Lumbersmens Group	-	6,571,150	-	-100.00%	-	-
<b>Total   Commercial auto (assigned risk)</b>		<b>100.00%</b>	<b>\$ 8,015,412</b>	<b>\$ 1,541,202</b>	<b>-80.77%</b>	<b>\$ 310,246</b>	<b>116.21</b>

There were three groups (three companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for commercial auto in 2022, compared to four groups (four companies) in 2021.

### Commercial auto (assigned risk) annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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
2021	7,534,133	8,015,412	6,166,481
2022	1,441,418	1,541,202	1,790,992

Note: 2017 was the first year TDI collected the data above.

## Commercial auto (physical damage)

### Top groups | Commercial auto (physical damage)

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Progressive Group	25.97%	\$ 268,475,198	\$ 291,610,516	8.62%	\$ 52,182,394	56.78
2	Berkshire Hathaway Group	5.98%	64,402,882	67,104,402	4.19%	14,583,611	64.38
3	Liberty Mutual Group	5.56%	51,116,722	62,483,121	22.24%	16,034,653	68.50
4	Old Republic Group	4.13%	35,603,441	46,378,085	30.26%	33,271,217	58.50
5	State Farm Group	4.05%	41,102,144	45,500,497	10.70%	-3,277,291	71.73
6	Travelers Group	4.00%	44,803,407	44,960,894	0.35%	-70,214,759	66.07
7	Zurich Insurance Group	3.37%	25,979,800	37,872,563	45.78%	5,568,931	57.51
8	WR Berkley Corporation Group	3.24%	28,953,039	36,384,523	25.67%	3,595,786	53.01
9	Nationwide Corporation Group	2.51%	29,101,989	28,172,651	-3.19%	-630,138	72.83
10	Kemper Corporation Group	2.42%	18,608,157	27,174,492	46.04%	22,430,936	46.93
11	American Financial Group	2.32%	22,766,226	26,075,174	14.53%	1,663,101	63.61
12	Farmers Insurance Group	2.14%	23,180,892	24,035,273	3.69%	1,012,377	54.56
13	Acuity, A Mutual Insurance Company	1.98%	18,864,865	22,270,732	18.05%	-7,327,534	64.43
14	Hartford Fire and Casualty Group	1.83%	15,939,904	20,553,612	28.94%	-2,166,507	58.84
15	Sentry Insurance Group	1.72%	15,245,146	19,278,594	26.46%	2,814,921	51.33
16	Clear Blue Financial Group	1.65%	15,662,298	18,553,632	18.46%	-399,472	48.20
17	Chubb Limited Group	1.51%	14,916,457	16,951,234	13.64%	1,775,914	74.70
18	Federated Mutual Group	1.50%	17,636,159	16,896,207	-4.20%	2,741,962	48.82
19	Fairfax Financial Group	1.35%	12,875,763	15,132,316	17.53%	4,583,286	52.85
20	CNA Insurance Group	1.33%	13,982,296	14,967,792	7.05%	-1,024,345	71.13
21	AmTrust GMACI Maiden Group	1.26%	11,350,517	14,133,253	24.52%	-330,136	47.29
22	Arch Insurance Group	1.21%	9,388,025	13,601,070	44.88%	4,550,223	35.24
23	Allstate Insurance Group	1.17%	11,825,806	13,146,062	11.16%	-3,707,792	75.49
24	American International Group	1.16%	13,568,546	13,038,694	-3.91%	-3,197,474	84.60
25	Texas Farm Bureau Mutual Group	1.10%	10,036,740	12,396,273	23.51%	-3,141,292	87.46
<b>Top 25 total   Commercial auto (physical damage)</b>		<b>84.48%</b>	<b>\$ 835,386,419</b>	<b>\$ 948,671,662</b>	<b>13.56%</b>	<b>\$ 71,392,572</b>	<b>60.42</b>
<b>Total   Commercial auto (physical damage)</b>		<b>100.00%</b>	<b>\$ 1,014,483,686</b>	<b>\$ 1,122,940,780</b>	<b>10.69%</b>	<b>\$ 94,288,846</b>	<b>60.10</b>

There were 95 groups (289 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for commercial auto in 2022, compared to 101 groups (298 companies) in 2021.

**Commercial auto (physical damage) annual experience**

Year	Premiums on policies written	Direct premiums written	Direct losses paid
2017	\$ 705,388,603	\$ 743,390,597	\$ 543,931,720
2018	797,743,517	830,573,881	506,873,990
2019	821,201,472	905,302,725	523,133,505
2020	885,544,254	905,978,882	444,381,054
2021	912,680,786	1,014,483,686	522,943,554
2022	996,388,703	1,122,940,780	666,691,161

Note: 2017 was the first year TDI collected the data above.



## Commercial auto (voluntary liability)

### Top groups | Commercial auto (voluntary liability)

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Progressive Group	24.30%	\$ 1,042,113,563	\$ 1,134,538,730	8.87%	\$ 133,779,568	48.53
2	Liberty Mutual Group	6.03%	223,011,430	281,443,711	26.20%	64,860,031	53.37
3	Travelers Group	4.91%	198,179,310	229,133,977	15.62%	-277,683,094	65.50
4	Berkshire Hathaway Group	4.10%	183,754,047	191,407,376	4.16%	46,463,546	66.41
5	Old Republic Group	3.49%	148,749,189	162,739,569	9.41%	-2,646,506	71.21
6	Chubb Limited Group	3.41%	108,837,708	159,205,657	46.28%	-5,338,697	53.89
7	WR Berkley Corporation Group	3.21%	118,565,028	149,833,249	26.37%	-4,302,368	43.67
8	Zurich Insurance Group	2.81%	108,543,183	131,155,551	20.83%	-52,428,673	62.70
9	Clear Blue Financial Group	2.54%	108,161,535	118,628,045	9.68%	-30,011,358	53.36
10	Nationwide Corporation Group	2.45%	119,529,118	114,312,159	-4.36%	-3,666,584	68.53
11	American International Group	2.43%	98,944,718	113,632,454	14.84%	-4,178,984	69.10
12	Hartford Fire and Casualty Group	2.35%	88,256,212	109,907,018	24.53%	-18,774,434	37.54
13	Kemper Corporation Group	2.17%	71,816,128	101,425,422	41.23%	14,997,102	43.57
14	State Farm Group	1.98%	82,151,477	92,372,558	12.44%	-102,921,612	105.36
15	Fairfax Financial Group	1.84%	74,567,330	85,968,115	15.29%	181,283	72.21
16	CNA Insurance Group	1.79%	73,678,236	83,793,990	13.73%	-18,837,818	50.07
17	Sentry Insurance Group	1.54%	62,538,340	71,916,100	15.00%	2,682,070	55.59
18	Acuity, A Mutual Insurance Company	1.54%	58,317,334	71,831,033	23.17%	-31,962,364	41.82
19	Farmers Insurance Group	1.53%	63,231,375	71,499,864	13.08%	-16,715,985	83.39
20	Arch Insurance Group	1.38%	60,274,737	64,224,582	6.55%	-3,658,936	55.49
21	Incline Property and Casualty Group	1.33%	59,038,996	61,918,428	4.88%	1,851,658	39.29
22	Tokio Marine Holdings Incorporated Group	1.21%	48,503,701	56,545,122	16.58%	-11,680,328	50.47
23	Federated Mutual Group	1.21%	49,579,930	56,526,005	14.01%	-6,442,038	43.65
24	Everest Reinsurance Holdings Group	1.16%	38,086,848	53,933,360	41.61%	-2,735,508	48.01
25	American Financial Group	1.13%	45,529,622	52,983,985	16.37%	-8,373,933	75.54
<b>Top 25 total   Commercial auto (voluntary liability)</b>		<b>81.84%</b>	<b>\$ 3,333,959,095</b>	<b>\$ 3,820,876,060</b>	<b>14.60%</b>	<b>\$ -337,543,962</b>	<b>56.09</b>
<b>Total   Commercial auto (voluntary liability)</b>		<b>100.00%</b>	<b>\$ 4,152,405,309</b>	<b>\$ 4,668,721,380</b>	<b>12.43%</b>	<b>\$ -523,980,718</b>	<b>63.01</b>

There were 109 groups (315 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for commercial auto in 2022, compared to 115 groups (320 companies) in 2021.

### Commercial auto (voluntary liability) annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
2017	\$ 2,410,716,117	\$ 2,500,496,584	\$ 1,536,389,778
2018	2,871,225,005	2,948,199,154	1,741,425,106
2019	3,182,863,534	3,291,461,106	2,283,439,957
2020	3,296,756,887	3,361,807,891	1,959,801,149
2021	3,914,399,540	4,152,405,309	2,183,675,971
2022	4,287,064,211	4,668,721,380	2,917,032,115

Note: 2017 was the first year TDI collected the data above.

## Commercial crime

Coverage for loss of property caused by burglary, theft, or employee dishonesty. May include losses inside or outside the premises, losses from counterfeit paper currency, and depositors forgery.

### Top groups | Commercial crime

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	WR Berkley Corporation Group	11.96%	\$ 4,257,866	\$ 5,232,300	22.89%	\$ 973,250	44.46
2	Travelers Group	11.66%	4,747,494	5,104,276	7.52%	-2,680,627	58.96
3	Beazley Group	11.15%	4,413,618	4,879,939	10.57%	4,117,726	6.20
4	Chubb Limited Group	8.59%	2,533,038	3,758,124	48.36%	465,555	6.35
5	AXA Insurance Group	8.53%	3,421,318	3,732,175	9.09%	47,882	-
6	Hiscox Insurance Group	7.96%	3,958,499	3,483,992	-11.99%	1,872,268	36.57
7	Kemper Corporation Group	6.19%	3,771,489	2,707,127	-28.22%	2,651,555	2.79
8	AXIS Capital Group	6.18%	2,396,993	2,706,051	12.89%	1,754,475	35.16
9	Tokio Marine Holdings Incorporated Group	5.21%	2,530,541	2,280,523	-9.88%	1,946,235	5.78
10	CNA Insurance Group	3.65%	1,418,008	1,597,734	12.67%	245,868	29.17
11	Berkshire Hathaway Group	3.44%	223,693	1,504,731	572.68%	666,896	4.84
12	Cincinnati Financial Group	2.81%	850,324	1,230,331	44.69%	141,304	4.09
13	Hartford Fire and Casualty Group	2.35%	1,048,901	1,028,580	-1.94%	157,701	-47.87
14	The Hanover Insurance Group	2.10%	966,328	918,038	-5.00%	5,492	19.68
15	Zurich Insurance Group	1.76%	864,412	769,935	-10.93%	216,132	3.40
16	American International Group	1.48%	592,072	649,247	9.66%	66,531	4.03
17	Intact Financial Group	1.15%	357,330	501,191	40.26%	49,984	42.33
18	Everest Reinsurance Holdings Group	1.09%	382,288	476,786	24.72%	260,917	5.14
19	James River Group	0.43%	256,679	188,917	-26.40%	99,506	-
20	Fairfax Financial Group	0.43%	159,368	186,939	17.30%	21,171	-
21	Nationwide Corporation Group	0.42%	200,911	185,501	-7.67%	261,741	-8.57
22	Allianz Insurance Group	0.23%	2,871	101,299	3,428.35%	101,299	-
23	United Fire and Casualty Group	0.20%	111,607	86,285	-22.69%	51,115	49.43
24	Federated Mutual Group	0.18%	65,303	78,144	19.66%	-19,875	79.58
25	Federated Rural Electric Insurance Exchange	0.15%	48,426	64,406	33.00%	-2,132,840	-
<b>Top 25 total   Commercial crime</b>		<b>99.30%</b>	<b>\$ 39,579,377</b>	<b>\$ 43,452,571</b>	<b>9.79%</b>	<b>\$ 11,341,261</b>	<b>20.63</b>
<b>Total   Commercial crime</b>		<b>100.00%</b>	<b>\$ 39,903,736</b>	<b>\$ 43,759,526</b>	<b>9.66%</b>	<b>\$ 12,312,899</b>	<b>20.59</b>

There were 47 groups (129 companies) that had direct premiums written for commercial crime in 2022, compared to 48 groups (122 companies) in 2021.

### Commercial crime annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	37,370,283	38,028,585	15,669,301
2021	38,617,207	39,903,736	21,417,912
2022	42,181,201	43,759,526	9,008,292

### Earned to incurred loss ratio

Year	Loss ratio
2012	60.8%
2013	16.0%
2014	14.9%
2015	17.8%
2016	18.0%
2017	-16.9%
2018	29.2%
2019	67.5%
2020	65.7%
2021	55.8%

Note:

In 2017 National Union Fire Insurance Company of Pittsburgh, PA, reported about \$10 million of incurred losses impacting the industry's overall loss ratio.

## Commercial fire and allied lines

Commercial fire and allied lines includes standard fire policies, which insure properties against fire and lightning and extended coverage endorsements, which cover direct and indirect risks such as windstorm, hail, explosions, smoke damage, vandalism, and water damage.

### Top groups | Commercial fire and allied lines

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	FM Global Group	16.54%	\$ 264,910,724	\$ 263,750,122	-0.44%	\$ 190,031,006	56.11
2	Zurich Insurance Group	12.82%	187,268,400	204,430,699	9.16%	-51,842,298	127.01
3	Travelers Group	9.98%	137,835,730	159,223,026	15.52%	-47,885,892	55.21
4	Texas Windstorm Insurance Association	5.57%	63,366,479	88,784,035	40.11%	27,311,485	7.62
5	Allianz Insurance Group	5.52%	77,775,672	88,047,762	13.21%	66,091,876	24.94
6	Liberty Mutual Group	5.30%	80,754,090	84,493,586	4.63%	48,289,645	31.08
7	Swiss Re Group	5.08%	44,935,059	81,053,032	80.38%	186,073,808	42.30
8	CNA Insurance Group	3.28%	39,850,590	52,252,297	31.12%	40,082,308	67.47
9	AXA Insurance Group	2.98%	37,891,863	47,511,118	25.39%	541,607	140.54
10	Hannover Group	2.90%	44,510,255	46,252,939	3.92%	-8,776,767	118.98
11	American International Group	2.77%	28,431,373	44,109,339	55.14%	-27,463,110	23.74
12	Berkshire Hathaway Group	2.63%	30,685,101	41,890,251	36.52%	21,885,566	30.01
13	Sentry Insurance Group	2.16%	30,130,503	34,485,004	14.45%	-129,102	53.49
14	Federated Mutual Group	2.15%	29,145,818	34,280,197	17.62%	-2,027,587	42.03
15	Chubb Limited Group	2.01%	34,413,049	32,067,619	-6.82%	10,860,730	79.13
16	United Fire and Casualty Group	2.00%	31,838,140	31,901,420	0.20%	16,972,659	58.21
17	NKSJ Holdings Incorporated Group	1.33%	21,426,895	21,178,378	-1.16%	-19,822,003	205.22
18	The Hanover Insurance Group	1.30%	19,380,684	20,790,830	7.28%	74,077	48.69
19	Texas Farm Bureau Mutual Group	1.26%	17,675,705	20,061,076	13.50%	7,978,434	40.24
20	Fairfax Financial Group	1.18%	14,952,080	18,772,226	25.55%	2,391,957	48.69
21	EMC Insurance Company Group	1.17%	15,631,239	18,599,837	18.99%	9,368,670	31.07
22	Nationwide Corporation Group	1.07%	18,146,038	17,041,450	-6.09%	-14,123,617	90.52
23	American Risk Insurance Company, Inc.	0.95%	15,411,903	15,142,198	-1.75%	2,333,618	43.59
24	Indiana Lumbermens Group	0.72%	10,094,976	11,512,827	14.05%	-902,930	90.78
25	Tokio Marine Holdings Incorporated Group	0.70%	8,969,558	11,227,759	25.18%	2,650,533	222.66
<b>Top 25 total   Commercial fire and allied lines</b>		<b>93.36%</b>	<b>\$ 1,305,431,924</b>	<b>\$ 1,488,859,027</b>	<b>14.05%</b>	<b>\$ 459,964,673</b>	<b>65.54</b>
<b>Total   Commercial fire and allied lines</b>		<b>100.00%</b>	<b>\$ 1,410,706,575</b>	<b>\$ 1,594,665,736</b>	<b>13.04%</b>	<b>\$ 536,290,456</b>	<b>66.74</b>

There were 74 groups (204 companies) that had direct premiums written for commercial fire and allied lines in 2022, compared to 78 groups (211 companies) in 2021.

### Commercial fire and allied lines annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	1,035,854,213	1,096,562,466	1,136,866,316
2020	1,205,939,009	1,265,592,322	945,776,778
2021	1,351,474,767	1,410,706,575	1,327,955,506
2022	1,574,944,942	1,594,665,736	1,064,275,276

### Earned to incurred loss ratio

Year	Loss ratio
2012	59.6%
2013	41.9%
2014	38.9%
2015	51.9%
2016	72.5%
2017	170.9%
2018	29.0%
2019	69.9%
2020	48.1%
2021	102.5%

Note:  
Includes residential fire and allied lines.

## Commercial glass

Commercial glass insurance covers commercial plate glass, lettering, frames, and ornamentation.

### Top groups | Commercial glass

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	US Plate Glass Insurance Company	100.00%	\$ 29,290	\$ 29,249	-0.14%	\$ 16,343	0.94
2	Liberty Mutual Group	-	-	-	-	-603,220	-
<b>Total   Commercial glass</b>		<b>100.00%</b>	<b>\$ 29,290</b>	<b>\$ 29,249</b>	<b>-0.14%</b>	<b>\$ -586,877</b>	<b>0.94</b>

There was one group (one company) that had direct premiums written for commercial glass in 2022, compared to one group (one company) in 2021.

### Commercial glass annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	-
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
2021	29,290	29,290	500
2022	29,195	29,249	2,826

### Earned to incurred loss ratio

Year	Loss ratio
2012	75.4%
2013	34.0%
2014	32.5%
2015	52.8%
2016	86.2%
2017	254.5%
2018	22.2%
2019	77.4%
2020	50.5%
2021	110.9%

Note:

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



## Commercial multi-peril insurance

Commercial multi-peril insurance generally includes property, liability, crime, and boiler and machinery coverages for businesses.

### Top groups | Commercial multi-peril insurance

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Travelers Group	10.82%	\$ 286,548,674	\$ 364,487,622	27.20%	\$ -410,995,878	33.99
2	Hartford Fire and Casualty Group	8.72%	257,876,532	293,772,005	13.92%	74,270,454	45.04
3	Chubb Limited Group	7.49%	248,865,801	252,202,181	1.34%	28,231,494	70.77
4	Liberty Mutual Group	6.01%	174,448,885	202,397,415	16.02%	71,257,279	38.47
5	Nationwide Corporation Group	5.94%	175,130,276	200,063,328	14.24%	7,660,281	56.25
6	CNA Insurance Group	5.02%	140,671,974	169,137,461	20.24%	1,811,559	41.52
7	State Farm Group	4.90%	125,799,264	165,234,744	31.35%	15,504,081	46.44
8	Farmers Insurance Group	4.85%	153,615,087	163,476,528	6.42%	38,886,807	43.73
9	Tokio Marine Holdings Incorporated Group	4.09%	130,018,316	137,922,807	6.08%	9,868,880	60.85
10	Allstate Insurance Group	3.73%	109,015,779	125,701,447	15.31%	23,460,284	44.03
11	The Hanover Insurance Group	3.22%	95,748,741	108,491,594	13.31%	264,838	51.82
12	Church Mutual Group	2.82%	81,681,710	94,961,577	16.26%	8,492,001	58.20
13	American International Group	2.49%	71,871,938	83,918,249	16.76%	53,301,883	23.85
14	WR Berkley Corporation Group	2.08%	63,505,609	70,095,653	10.38%	16,462,992	47.58
15	AmTrust GMACI Maiden Group	1.84%	55,982,781	62,087,036	10.90%	8,703,846	63.72
16	Brotherhood Mutual Insurance Company	1.80%	46,438,188	60,539,008	30.36%	-3,349,538	69.37
17	Utica Group	1.52%	43,478,508	51,355,300	18.12%	13,492,010	29.51
18	Berkshire Hathaway Group	1.37%	44,940,906	46,043,705	2.45%	5,909,436	54.67
19	QBE Insurance Group	1.25%	20,515,511	42,048,122	104.96%	19,757,830	22.79
20	Amerisure Company Group	1.19%	33,369,545	40,237,598	20.58%	7,824,873	35.75
21	Cincinnati Financial Group	1.14%	36,365,091	38,529,259	5.95%	-3,504,456	54.82
22	FCCI Mutual Insurance Group	1.12%	32,009,375	37,631,982	17.57%	-1,569,481	39.02
23	Central Mutual Insurance Company Group	0.99%	36,812,933	33,396,586	-9.28%	10,059,130	34.86
24	Zurich Insurance Group	0.92%	36,756,015	31,109,833	-15.36%	12,225,493	68.27
25	Fairfax Financial Group	0.86%	26,613,511	28,919,124	8.66%	3,135,023	46.00
<b>Top 25 total   Commercial multi-peril insurance</b>		<b>86.20%</b>	<b>\$ 2,528,080,950</b>	<b>\$ 2,903,760,164</b>	<b>14.86%</b>	<b>\$ 11,161,121</b>	<b>47.37</b>
<b>Total   Commercial multi-peril insurance</b>		<b>100.00%</b>	<b>\$ 2,964,029,059</b>	<b>\$ 3,368,753,045</b>	<b>13.65%</b>	<b>\$ 78,797,649</b>	<b>46.49</b>

There were 91 groups (262 companies) that had direct premiums written for commercial multiple peril in 2022, compared to 93 groups (256 companies) in 2021.

### Commercial multi-peril insurance annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	2,651,341,093	2,627,634,284	1,459,895,151
2021	2,884,507,358	2,964,029,059	2,659,325,341
2022	3,426,465,010	3,368,753,045	1,566,220,790

### Earned to incurred loss ratio

Year	Loss ratio
2012	61.6%
2013	49.5%
2014	49.4%
2015	48.5%
2016	87.5%
2017	100.9%
2018	38.7%
2019	74.6%
2020	55.8%
2021	113.3%

## General liability

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 business operation.

### Top groups | General liability

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Travelers Group	7.47%	\$ 281,530,645	\$ 307,708,023	9.30%	\$ -494,387,227	54.84
2	Chubb Limited Group	6.86%	454,903,822	282,417,735	-37.92%	18,961,248	51.01
3	Zurich Insurance Group	6.68%	241,817,254	275,257,074	13.83%	151,222,992	66.16
4	Liberty Mutual Group	6.13%	200,373,474	252,678,005	26.10%	-75,370,815	48.71
5	American International Group	5.47%	215,119,042	225,419,870	4.79%	168,169,309	65.02
6	CNA Insurance Group	4.18%	140,538,911	172,316,372	22.61%	11,046,864	38.69
7	Hartford Fire and Casualty Group	3.83%	140,162,088	157,737,196	12.54%	14,374,151	-8.82
8	Starr Group	3.66%	140,391,021	150,872,043	7.47%	-78,965,721	46.24
9	WR Berkley Corporation Group	3.41%	96,283,383	140,438,999	45.86%	-28,959,463	73.81
10	American Financial Group	3.21%	123,421,729	132,431,786	7.30%	-17,933,708	56.12
11	TD Friedkin Group	3.04%	85,278,551	125,189,047	46.80%	11,506,986	31.19
12	Arch Insurance Group	3.03%	125,679,642	125,019,617	-0.53%	46,518,321	22.01
13	Nationwide Corporation Group	2.88%	112,771,556	118,791,248	5.34%	5,380,279	30.95
14	Berkshire Hathaway Group	2.60%	109,952,509	106,924,274	-2.75%	35,505,114	21.64
15	Everest Reinsurance Holdings Group	2.44%	75,854,379	100,353,275	32.30%	-11,503,420	21.28
16	Allianz Insurance Group	1.73%	56,383,527	71,452,563	26.73%	63,970,857	10.47
17	Fairfax Financial Group	1.70%	73,872,398	70,104,642	-5.10%	6,049,273	60.96
18	AXA Insurance Group	1.60%	68,425,974	66,069,821	-3.44%	2,323,255	77.24
19	Farmers Insurance Group	1.54%	44,380,720	63,290,428	42.61%	11,814,331	22.80
20	State Farm Group	1.51%	56,520,335	62,391,540	10.39%	-35,247,478	81.88
21	Federated Mutual Group	1.50%	50,441,639	61,857,059	22.63%	-15,880,854	59.51
22	Markel Corporation Group	1.26%	42,400,696	52,095,079	22.86%	-119,689	32.88
23	Tokio Marine Holdings Incorporated Group	1.25%	44,473,164	51,318,616	15.39%	613,306	42.67
24	Old Republic Group	1.03%	40,276,844	42,362,761	5.18%	28,580,976	22.14
25	Caterpillar Group	0.94%	34,968,706	38,927,740	11.32%	6,149,866	72.86
<b>Top 25 total   General liability</b>		<b>78.97%</b>	<b>\$ 3,056,222,009</b>	<b>\$ 3,253,424,813</b>	<b>6.45%</b>	<b>\$ -176,181,247</b>	<b>45.90</b>
<b>Total   General liability</b>		<b>100.00%</b>	<b>\$ 3,858,426,045</b>	<b>\$ 4,119,708,642</b>	<b>6.77%</b>	<b>\$ 53,878,558</b>	<b>44.16</b>

There were 146 groups (427 companies) that had direct premiums written for general liability in 2022, compared to 159 groups (431 companies) in 2021.

### General liability annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	3,093,573,604	3,308,919,427	1,524,564,056
2021	3,355,496,648	3,858,426,045	1,741,062,192
2022	3,727,944,541	4,119,708,642	1,819,224,739

### Earned to incurred loss ratio

Year	Loss ratio
2012	64.5%
2013	52.0%
2014	52.4%
2015	51.0%
2016	54.4%
2017	59.9%
2018	63.1%
2019	63.2%
2020	72.9%
2021	62.8%

## Homeowners multi-peril insurance

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.

### Top groups | Homeowners multi-peril insurance

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	State Farm Group	18.21%	\$ 2,050,760,370	\$ 2,362,790,572	15.22%	\$ 486,213,363	40.91
2	Allstate Insurance Group	14.30%	1,540,100,544	1,856,299,275	20.53%	277,669,045	44.68
3	United Services Auto Association Group	10.29%	1,195,853,586	1,335,866,656	11.71%	-13,991,447	64.58
4	Farmers Insurance Group	8.97%	1,101,543,016	1,163,539,099	5.63%	72,917,908	54.00
5	Liberty Mutual Group	8.29%	960,701,075	1,075,711,799	11.97%	219,430,319	57.91
6	Travelers Group	6.43%	654,134,472	835,065,481	27.66%	-352,088,401	49.15
7	Nationwide Corporation Group	2.49%	285,941,243	323,208,249	13.03%	21,421,327	62.15
8	Texas Farm Bureau Mutual Group	2.45%	276,101,190	317,549,882	15.01%	-30,670,236	75.27
9	Homeowners of America Insurance Company	2.39%	234,466,475	310,472,776	32.42%	42,795,853	13.86
10	Progressive Group	2.36%	271,826,452	306,391,551	12.72%	95,057,246	43.87
11	Chubb Limited Group	1.87%	230,319,291	242,601,081	5.33%	-11,105,590	60.44
12	American Family Insurance Group	1.74%	156,008,405	225,985,279	44.85%	-21,917,497	32.78
13	Auto Club Enterprises Insurance Group	1.35%	145,824,346	174,791,920	19.86%	-1,770,993	46.89
14	Amica Mutual Group	1.12%	139,046,043	145,499,777	4.64%	23,962,076	54.33
15	Iron Family Holdings Group	1.06%	38,785,470	137,002,649	253.23%	-9,584,581	13.12
16	SH1 Holdings Group	1.01%	135,710,743	131,236,542	-3.30%	32,022,670	73.97
17	IAT Reinsurance Company Group	0.92%	129,423,914	118,998,276	-8.06%	41,066,150	41.24
18	Mercury General Group	0.81%	73,649,565	104,804,568	42.30%	-8,167,747	53.99
19	Tokio Marine Holdings Incorporated Group	0.78%	84,024,360	101,862,088	21.23%	-7,398,613	7.62
20	National General Group	0.75%	46,857,991	97,731,279	108.57%	-18,715,499	43.27
21	Munich Re Group	0.72%	86,377,576	93,129,395	7.82%	37,598,117	39.16
22	Allied Trust Insurance Company	0.71%	104,051,840	92,745,328	-10.87%	13,581,718	68.61
23	Assurant Incorporated Group	0.68%	87,133,906	88,409,528	1.46%	11,483,646	36.38
24	QBE Insurance Group	0.66%	85,376,154	85,103,589	-0.32%	26,888,963	59.74
25	Berkshire Hathaway Group	0.63%	78,767,656	81,834,734	3.89%	3,797,297	68.38
<b>Top 25 total   Homeowners multi-peril insurance</b>		<b>90.99%</b>	<b>\$ 10,192,785,683</b>	<b>\$ 11,808,631,373</b>	<b>15.85%</b>	<b>\$ 930,495,094</b>	<b>49.36</b>
<b>Total   Homeowners multi-peril insurance</b>		<b>100.00%</b>	<b>\$ 11,501,377,650</b>	<b>\$ 12,978,643,987</b>	<b>12.84%</b>	<b>\$ 1,135,547,997</b>	<b>49.38</b>

There were 78 groups (163 companies) that had direct premiums written for homeowners multiple peril (including renters insurance) in 2022, compared to 87 groups (163 companies) in 2021.

### Homeowners multi-peril insurance annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	10,967,809,243	10,552,749,712	5,707,352,492
2021	11,948,436,474	11,501,377,650	10,450,539,846
2022	13,505,609,935	12,978,643,987	6,408,358,755

### Earned to incurred loss ratio

Year	Loss ratio
2012	54.5%
2013	44.8%
2014	46.4%
2015	53.4%
2016	87.5%
2017	79.7%
2018	44.7%
2019	66.6%
2020	55.8%
2021	104.0%

## Inland marine

Inland marine insurance covers property that may be in transit, held by a bailee at a fixed location, or movable goods that are often at different locations, or scheduled property. Includes live animals, property with antique or collector's value, bridges, tunnels, piers, docks, wharves, pipelines, power and phone lines, and radio and television towers. Excludes motor vehicles licensed for use on public roads.

### Top groups | Inland marine

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	CNA Insurance Group	16.37%	\$ 494,670,586	\$ 499,446,516	0.97%	\$ 102,800,297	64.51
2	Liberty Mutual Group	8.71%	250,319,990	265,728,944	6.16%	80,761,053	63.77
3	Ohio Indemnity Company	7.91%	268,766,207	241,171,325	-10.27%	44,277,692	40.52
4	Assurant Incorporated Group	4.99%	102,802,350	152,266,041	48.12%	54,127,098	23.78
5	Allianz Insurance Group	4.83%	114,994,327	147,220,430	28.02%	116,985,078	20.54
6	Chubb Limited Group	4.74%	128,632,996	144,493,707	12.33%	23,756,750	34.07
7	Zurich Insurance Group	4.65%	106,397,054	141,787,359	33.26%	-40,297,067	38.02
8	Travelers Group	3.55%	97,698,813	108,350,193	10.90%	-72,553,724	45.73
9	American International Group	2.96%	80,562,531	90,301,528	12.09%	14,935,351	29.86
10	Starr Group	2.36%	34,217,973	71,923,275	110.19%	53,779,609	17.08
11	Nationwide Corporation Group	2.35%	63,688,863	71,685,912	12.56%	25,019,257	56.84
12	State Farm Group	2.12%	60,764,363	64,715,219	6.50%	6,480,835	46.06
13	The Hanover Insurance Group	2.05%	54,171,251	62,503,446	15.38%	468,183	48.01
14	FM Global Group	1.87%	-	57,020,308	-	12,307,959	398.76
15	American Financial Group	1.82%	50,340,624	55,393,385	10.04%	12,400,511	46.11
16	Progressive Group	1.66%	45,529,819	50,675,006	11.30%	16,583,935	32.36
17	United Services Auto Assn. Group	1.59%	46,327,162	48,542,978	4.78%	13,896,307	27.84
18	Texas Farm Bureau Mutual Group	1.58%	39,932,462	48,095,851	20.44%	10,772,847	57.35
19	Markel Corporation Group	1.50%	35,314,852	45,713,590	29.45%	9,615,996	36.70
20	AXA Insurance Group	1.25%	41,150,268	38,136,631	-7.32%	382,685	32.10
21	Fairfax Financial Group	1.18%	24,465,247	35,935,615	46.88%	12,808,043	46.66
22	Trupanion Group	1.13%	25,181,696	34,475,180	36.91%	9,618,147	58.05
23	Old Republic Group	1.12%	28,915,976	34,222,248	18.35%	44,594,215	25.73
24	Generali - United States Branch	1.08%	11,745,799	33,066,050	181.51%	-667,399	31.11
25	IAT Reinsurance Company Group	1.08%	27,676,836	32,987,618	19.19%	19,277,392	12.17
<b>Top 25 total   Inland marine</b>		<b>84.45%</b>	<b>\$ 2,234,268,045</b>	<b>\$ 2,575,858,355</b>	<b>15.29%</b>	<b>\$ 572,131,050</b>	<b>52.32</b>
<b>Total   Inland marine</b>		<b>100.00%</b>	<b>\$ 2,620,294,580</b>	<b>\$ 3,050,104,292</b>	<b>16.40%</b>	<b>\$ 728,840,279</b>	<b>49.72</b>

There were 119 groups (343 companies) that had direct premiums written for inland marine in 2022, compared to 124 groups (339 companies) in 2021.

### Inland marine annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	2,128,919,813	2,281,547,141	1,279,164,446
2021	2,491,601,703	2,620,294,580	1,342,788,225
2022	3,158,352,149	3,050,104,292	1,516,467,868

Note: 2017 was the first year TDI collected the data above.

### Earned to incurred loss ratio

Year	Loss ratio
2012	46.3%
2013	42.5%
2014	44.4%
2015	58.0%
2016	56.6%
2017	73.8%
2018	48.8%
2019	60.6%
2020	68.5%
2021	59.7%



## Medical professional liability

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

### Top groups | Medical professional liability

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Berkshire Hathaway Group	26.28%	\$ 55,030,817	\$ 57,904,512	5.22%	\$ 25,336,992	18.08
2	Doctors Company Group	20.22%	40,170,738	44,552,143	10.91%	33,778,899	20.49
3	ProAssurance Corporation Group	16.41%	38,328,923	36,162,311	-5.65%	8,280,275	44.14
4	CNA Insurance Group	7.65%	16,269,555	16,856,641	3.61%	2,526,843	9.39
5	Health Care Indemnity Incorporated	5.02%	9,758,815	11,054,137	13.27%	-7,001,181	-
6	Coverys Group	4.58%	9,326,910	10,083,978	8.12%	-3,094,983	15.32
7	Texas Medical Liability Trust Group	3.24%	6,973,781	7,149,876	2.53%	2,779,382	6.87
8	National Group	3.02%	6,520,649	6,657,279	2.10%	150,814	10.06
9	NCMIC Group	2.65%	5,788,821	5,839,279	0.87%	198,901	47.47
10	Liberty Mutual Group	1.86%	3,830,029	4,098,781	7.02%	3,457,653	36.24
11	Texas Hospital Insurance Exchange	1.66%	3,246,427	3,665,978	12.92%	2,427,873	1.19
12	Church Mutual Group	1.00%	2,400,787	2,211,430	-7.89%	392,443	62.06
13	Pharmacists Mutual Group	1.00%	2,330,143	2,195,536	-5.78%	-319,532	26.48
14	Chubb Limited Group	0.97%	1,882,091	2,134,562	13.41%	-489,899	26.08
15	Athene Group	0.74%	1,289,886	1,620,535	25.63%	-442,690	33.78
16	Fairfax Financial Group	0.67%	1,418,601	1,479,005	4.26%	352,738	14.74
17	MAG Mutual Insurance Group	0.53%	916,779	1,174,573	28.12%	674,334	-
18	ISMIE Group	0.48%	1,213,965	1,050,168	-13.49%	-180,569	-
19	WR Berkley Corporation Group	0.46%	904,812	1,021,495	12.90%	-1,403,496	38.21
20	American International Group	0.38%	794,362	827,398	4.16%	2,531,036	-
21	Medmal Direct Insurance Company	0.37%	791,809	818,115	3.32%	408,351	32.39
22	The Hanover Insurance Group	0.24%	556,532	532,814	-4.26%	539	107.92
23	Cincinnati Financial Group	0.12%	292,694	258,185	-11.79%	124,543	23.24
24	Beazley Group	0.12%	232,703	257,572	10.69%	296,577	1.63
25	Hartford Fire and Casualty Group	0.10%	45,588	211,816	364.63%	46,698	-
<b>Top 25 total   Medical professional liability</b>		<b>99.75%</b>	<b>\$ 210,316,217</b>	<b>\$ 219,818,119</b>	<b>4.52%</b>	<b>\$ 70,832,541</b>	<b>22.17</b>
<b>Total   Medical professional liability</b>		<b>100.00%</b>	<b>\$ 210,624,657</b>	<b>\$ 220,377,037</b>	<b>4.63%</b>	<b>\$ 68,800,129</b>	<b>22.26</b>

There were 30 groups (45 companies) that had direct premiums written for medical professional liability in 2022, compared to 31 groups (46 companies) in 2021.

### Medical professional liability annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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
2021	207,743,240	210,624,657	45,359,861
2022	214,480,643	220,377,037	49,059,019

### Earned to incurred loss ratio

Year	Loss ratio
2012	18.9%
2013	14.8%
2014	14.5%
2015	28.5%
2016	16.8%
2017	-18.5%
2018	27.2%
2019	37.1%
2020	11.9%
2021	25.6%

Note:

In 2017 The Medical Protective Company reported about \$70 million of incurred losses impacting the industry's overall ratio.

## Miscellaneous professional liability

Provides coverage for professional practitioners that will defend suits filed against them for malpractice or errors and omissions. It will also pay damages, subject to policy limits. 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.

### Top groups | Miscellaneous professional liability

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Chubb Limited Group	19.37%	\$ 183,110,480	\$ 195,498,988	6.77%	\$ -1,611,213	26.38
2	AXA Insurance Group	14.88%	174,541,690	150,168,023	-13.96%	2,627,654	24.58
3	NKSJ Holdings Incorporated	6.90%	77,468,126	69,611,010	-10.14%	38,503,455	19.82
4	Tokio Marine Holdings Incorporated Group	6.77%	73,862,363	68,349,723	-7.46%	27,314,810	34.73
5	Fairfax Financial Group	6.53%	66,710,441	65,891,682	-1.23%	5,834,081	5.47
6	Hartford Fire and Casualty Group	6.13%	68,269,314	61,822,385	-9.44%	10,869,350	39.44
7	Berkshire Hathaway Group	5.64%	43,354,810	56,871,708	31.18%	9,827,533	19.59
8	WR Berkley Corporation Group	5.13%	53,092,091	51,725,222	-2.57%	33,989,077	15.25
9	AXIS Capital Group	3.85%	40,301,843	38,887,189	-3.51%	25,659,026	34.02
10	Markel Corporation Group	3.82%	27,992,657	38,576,352	37.81%	-20,270,374	40.97
11	Beazley Group	2.72%	30,913,763	27,493,950	-11.06%	-13,221,802	44.79
12	Hiscox Insurance Group	2.40%	21,802,509	24,176,316	10.89%	6,631,932	15.78
13	American Financial Group	2.33%	22,431,841	23,552,760	5.00%	10,046,764	9.22
14	The Hanover Insurance Group	2.14%	18,182,795	21,645,454	19.04%	133,604	20.82
15	Nationwide Corporation Group	2.12%	24,841,382	21,391,321	-13.89%	7,256,266	13.59
16	Old Republic Group	1.88%	22,834,879	18,982,512	-16.87%	-17,734	1.64
17	Argonaut Group	1.73%	23,162,285	17,436,214	-24.72%	-4,888,934	-55.63
18	Travelers Group	1.14%	9,104,773	11,466,023	25.93%	7,450,262	10.39
19	Athene Group	0.95%	9,830,576	9,570,137	-2.65%	6,198	100.58
20	CNA Insurance Group	0.85%	5,275,727	8,581,753	62.66%	4,657,920	8.94
21	Intact Financial Group	0.85%	2,349,114	8,539,000	263.50%	-19,000	58.50
22	Samsung Fire and Marine Insurance Company	0.44%	-	4,431,349	-	440,381	-
23	Utica Group	0.35%	3,719,965	3,495,680	-6.03%	-1,972,465	36.77
24	Liberty Mutual Group	0.30%	1,867,215	2,990,407	60.15%	-16,673,031	27.77
25	Munich Re Group	0.16%	789,356	1,621,421	105.41%	1,185,944	3.98
<b>Top 25 total   Miscellaneous professional liability</b>		<b>99.37%</b>	<b>\$ 1,005,809,995</b>	<b>\$ 1,002,776,579</b>	<b>-0.30%</b>	<b>\$ 133,759,704</b>	<b>23.65</b>
<b>Total   Miscellaneous professional liability</b>		<b>100.00%</b>	<b>\$ 1,024,592,929</b>	<b>\$ 1,009,164,952</b>	<b>-1.51%</b>	<b>\$ 158,105,694</b>	<b>24.20</b>

There were 38 groups (107 companies) that had direct premiums written for miscellaneous professional liability in 2022, compared to 36 groups (106 companies) in 2021.

### Miscellaneous professional liability annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	716,559,889	857,108,528	164,779,101
2021	920,660,749	1,024,592,929	256,457,018
2022	927,745,469	1,009,164,952	245,802,635

### Earned to incurred loss ratio

Year	Loss ratio
2012	64.5%
2013	52.0%
2014	52.4%
2015	51.0%
2016	54.4%
2017	59.9%
2018	63.1%
2019	63.2%
2020	72.9%
2021	62.8%

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

## Private passenger auto

Private passenger auto includes liability, personal injury protection, uninsured motorist, and physical damage coverage for personal vehicles.

### Private passenger auto (all coverages)

#### Top groups | Private passenger auto (all coverages)

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Progressive Group	16.28%	\$ 3,795,014,379	\$ 4,276,697,361	12.69%	\$ 609,176,062	61.59
2	State Farm Group	15.29%	3,357,468,384	4,017,076,579	19.65%	-1,338,308,462	76.30
3	Berkshire Hathaway Group	12.48%	3,254,006,879	3,279,248,649	0.78%	-223,359,183	84.58
4	Allstate Insurance Group	11.94%	2,718,724,900	3,137,425,707	15.40%	-549,186,361	67.18
5	United Services Auto Assn. Group	8.19%	1,991,209,678	2,151,937,464	8.07%	-377,063,198	77.51
6	Farmers Insurance Group	6.57%	1,688,712,025	1,726,663,222	2.25%	-108,896,443	65.08
7	Liberty Mutual Group	4.57%	1,082,473,163	1,201,908,925	11.03%	33,427,812	61.74
8	Texas Farm Bureau Mutual Group	3.21%	763,615,767	842,977,813	10.39%	-114,422,870	75.40
9	Consumers County Mutual Insurance Company	2.50%	517,160,541	656,572,471	26.96%	37,897,331	62.15
10	Incline Property and Casualty Group	2.08%	381,417,331	546,898,036	43.39%	-11,466,173	65.90
11	Home State Insurance Group	1.91%	402,964,546	502,827,742	24.78%	438,998	60.78
12	Kemper Corporation Group	1.91%	569,120,245	501,553,788	-11.87%	-4,711,082	88.43
13	Auto Club Enterprises Insurance Group	1.69%	380,630,152	443,192,946	16.44%	-91,427,641	64.42
14	Orpheus Group	1.31%	294,949,230	344,875,702	16.93%	-4,021,807	65.08
15	Nationwide Corporation Group	1.23%	316,647,175	324,429,537	2.46%	-12,102,052	73.12
16	Germania Insurance Group	1.19%	250,832,427	312,352,899	24.53%	-37,093,892	59.25
17	Loya Group	1.03%	265,473,166	270,939,195	2.06%	-22,632,691	55.97
18	Sentry Insurance Group	0.53%	119,946,879	139,454,873	16.26%	752,394	59.66
19	Amica Mutual Group	0.50%	128,447,727	131,312,823	2.23%	-57,064,877	80.36
20	Hartford Fire and Casualty Group	0.42%	12,829,112	110,602,570	762.12%	-9,615,991	25.21
21	Alinsco Insurance Company	0.39%	124,396,187	101,306,864	-18.56%	-11,567,002	99.47
22	Elephant Insurance Company	0.38%	82,920,101	100,857,702	21.63%	-9,705,722	76.22
23	Falcon Insurance Company	0.37%	66,655,151	96,631,302	44.97%	7,741,813	48.52
24	Mercury General Group	0.37%	68,221,821	96,563,462	41.54%	-14,290,376	58.91
25	Chubb Limited Group	0.28%	70,897,621	73,862,996	4.18%	14,413,464	52.71
<b>Top 25 total   Private passenger auto (all coverages)</b>		<b>96.62%</b>	<b>\$ 22,704,734,587</b>	<b>\$ 25,388,170,628</b>	<b>11.82%</b>	<b>\$ -2,293,087,949</b>	<b>70.46</b>
<b>Total   Private passenger auto (all coverages)</b>		<b>100.00%</b>	<b>\$ 23,493,099,321</b>	<b>\$ 26,276,503,619</b>	<b>11.85%</b>	<b>\$ -2,769,129,939</b>	<b>70.31</b>

There were 71 groups (179 companies) that had direct premiums written for private passenger auto in 2022, compared to 78 groups (187 companies) in 2021.

**Private passenger auto (all coverages) annual experience**

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	22,266,670,903	12,537,878,262
2021	22,398,187,823	23,493,099,321	15,582,657,006
2022	25,577,170,645	26,276,503,619	18,476,034,416

**Earned to incurred loss ratio**

Year	Loss ratio
2012	65.6%
2013	64.3%
2014	65.6%
2015	72.1%
2016	79.8%
2017	76.5%
2018	59.0%
2019	64.4%
2020	55.8%
2021	73.5%

## Private passenger auto (assigned risk)

### Top groups | Private passenger auto (assigned risk)

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	National General Group	45.94%	\$ 483,344	\$ 422,842	-12.52%	\$ -112,769	103.47
2	Farmers Insurance Group	35.90%	212,349	330,449	55.62%	918,086	59.70
3	Berkshire Hathaway Group	15.80%	109,019	145,431	33.40%	37,155	46.97
4	Texas Farm Bureau Mutual Group	3.06%	42,599	28,129	-33.97%	-46,155	382.34
5	Alfa Insurance Group	0.13%	261	1,165	346.36%	529	-
6	State Farm Group	-0.82%	152,874	-7,537	-104.93%	-258,131	-2018.93
7	Chubb Limited Group	-	-	-	-	6,530,111	-
8	Allstate Insurance Group	-	-	-	-	16,197	-
9	Munich Re Group	-	-	-	-	2,637	-
10	Liberty Mutual Group	-	-	-	-	1,762	-
11	IAT Reinsurance Company Group	-	-	-	-	89	-
12	United Services Auto Association Group	-	-	-	-	-34,436	-
<b>Total   Private passenger auto (assigned risk)</b>		<b>100.00%</b>	<b>\$ 1,000,446</b>	<b>\$ 920,479</b>	<b>-7.99%</b>	<b>\$ 7,055,075</b>	<b>105.55</b>

There were six groups (six companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for private passenger auto in 2022, compared to six groups (six companies) in 2021.

### Private passenger auto (assigned risk) annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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
2021	1,101,554	1,000,446	877,266
2022	925,413	920,479	971,607



## Private passenger auto (physical damage)

### Top groups | Private passenger auto (physical damage)

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Progressive Group	16.07%	\$ 1,667,583,645	\$ 1,895,465,662	13.67%	\$ 335,345,319	62.33
2	State Farm Group	15.98%	1,511,833,347	1,884,276,859	24.64%	-445,398,315	80.76
3	Allstate Insurance Group	13.13%	1,474,254,278	1,547,708,495	4.98%	163,142,732	58.42
4	Berkshire Hathaway Group	11.89%	1,413,336,202	1,402,376,620	-0.78%	-111,137,824	90.81
5	United Services Auto Assn. Group	8.93%	985,277,752	1,052,995,824	6.87%	-107,405,171	79.75
6	Farmers Insurance Group	6.13%	721,302,257	723,190,272	0.26%	-29,716,775	69.85
7	Liberty Mutual Group	5.00%	531,682,303	589,672,225	10.91%	48,625,843	61.81
8	Texas Farm Bureau Mutual Group	3.82%	394,953,238	450,930,059	14.17%	-42,475,740	74.83
9	Consumers County Mutual Insurance Co.	2.48%	234,959,993	292,522,015	24.50%	15,559,633	65.83
10	Auto Club Enterprises Insurance Group	1.67%	173,817,827	197,113,860	13.40%	-33,831,319	65.93
11	Germania Insurance Group	1.46%	131,689,283	172,655,020	31.11%	-11,411,775	58.25
12	Home State Insurance Group	1.46%	136,766,562	172,453,693	26.09%	150,562	59.12
13	Kemper Corporation Group	1.44%	180,753,385	169,459,640	-6.25%	31,872,953	73.91
14	Incline Property and Casualty Group	1.38%	105,015,629	163,047,752	55.26%	-10,515,661	76.42
15	Nationwide Corporation Group	1.27%	140,378,830	149,662,587	6.61%	-11,264,849	77.46
16	Orpheus Group	0.81%	77,248,782	95,350,581	23.43%	15,494,591	56.80
17	Loya Group	0.74%	87,133,455	87,208,249	0.09%	5,972,670	49.21
18	Amica Mutual Group	0.49%	56,471,158	57,719,970	2.21%	-18,116,175	79.51
19	Sentry Insurance Group	0.40%	38,753,720	46,813,261	20.80%	-6,203,805	72.82
20	Markel Corporation Group	0.39%	38,415,936	45,989,062	19.71%	24,232,384	29.34
21	Hartford Fire and Casualty Group	0.38%	4,989,361	44,461,970	791.14%	-2,568,749	37.89
22	Mercury General Group	0.37%	30,056,620	43,253,692	43.91%	-1,893,902	62.90
23	Elephant Insurance Company	0.36%	35,213,415	42,768,590	21.46%	-2,373,090	79.84
24	Chubb Limited Group	0.35%	39,899,126	41,771,505	4.69%	8,126,036	48.30
25	Alinsco Insurance Company	0.31%	43,282,052	36,684,579	-15.24%	-4,188,567	80.82
<b>Top 25 total   Private passenger auto (physical damage)</b>		<b>96.73%</b>	<b>\$ 10,255,068,156</b>	<b>\$ 11,405,552,042</b>	<b>11.22%</b>	<b>\$ -189,978,994</b>	<b>71.34</b>
<b>Total   Private passenger auto (physical damage)</b>		<b>100.00%</b>	<b>\$ 10,594,437,426</b>	<b>\$ 11,791,608,019</b>	<b>11.30%</b>	<b>\$ -367,648,708</b>	<b>71.26</b>

There were 69 groups (175 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for private passenger auto in 2022, compared to 76 groups (178 companies) in 2021.

### Private passenger auto (physical damage) annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	9,906,323,555	5,287,561,451
2021	10,054,045,300	10,594,437,426	7,503,848,679
2022	11,390,360,745	11,791,608,019	8,402,278,543

## Private passenger auto (voluntary liability)

### Top groups | Private passenger auto (voluntary liability)

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Progressive Group	16.44%	\$ 2,127,430,734	\$ 2,381,231,699	11.93%	\$ 273,830,743	61.01
2	State Farm Group	14.73%	1,845,482,163	2,132,807,257	15.57%	-892,652,016	72.35
3	Berkshire Hathaway Group	12.96%	1,840,561,658	1,876,726,598	1.96%	-112,258,514	79.92
4	Allstate Insurance Group	10.98%	1,244,470,622	1,589,717,212	27.74%	-712,345,290	75.71
5	United Services Auto Assn. Group	7.59%	1,005,931,926	1,098,941,640	9.25%	-269,623,591	75.37
6	Farmers Insurance Group	6.93%	967,197,419	1,003,142,501	3.72%	-80,097,754	61.64
7	Liberty Mutual Group	4.23%	550,790,860	612,236,700	11.16%	-15,199,793	61.67
8	Texas Farm Bureau Mutual Group	2.71%	368,619,930	392,019,625	6.35%	-71,900,975	76.03
9	Incline Property and Casualty Group	2.65%	276,401,702	383,850,284	38.87%	-950,512	61.43
10	Consumers County Mutual Insurance Co.	2.51%	282,200,548	364,050,456	29.00%	22,337,698	59.19
11	Kemper Corporation Group	2.29%	388,366,860	332,094,148	-14.49%	-36,584,035	95.84
12	Home State Insurance Group	2.28%	266,197,984	330,374,049	24.11%	288,436	61.65
13	Orpheus Group	1.72%	217,700,448	249,525,121	14.62%	-19,516,398	68.24
14	Auto Club Enterprises Insurance Group	1.70%	206,812,325	246,079,086	18.99%	-57,596,322	63.21
15	Loya Group	1.27%	178,339,711	183,730,946	3.02%	-28,605,361	59.17
16	Nationwide Corporation Group	1.21%	176,268,345	174,766,950	-0.85%	-837,203	69.41
17	Germania Insurance Group	0.96%	119,143,144	139,697,879	17.25%	-25,682,117	60.49
18	Sentry Insurance Group	0.64%	81,193,159	92,641,612	14.10%	6,956,199	53.01
19	Falcon Insurance Company	0.59%	58,030,461	86,052,115	48.29%	5,813,235	47.40
20	Amica Mutual Group	0.51%	71,976,569	73,592,853	2.25%	-38,948,702	81.02
21	Hartford Fire and Casualty Group	0.46%	7,839,751	66,140,600	743.66%	-7,047,242	16.69
22	Alinsco Insurance Company	0.45%	81,114,135	64,622,285	-20.33%	-7,378,435	110.06
23	Elephant Insurance Company	0.40%	47,706,686	58,089,112	21.76%	-7,332,632	73.55
24	Mercury General Group	0.37%	38,165,201	53,309,770	39.68%	-12,396,474	55.67
25	Root Incorporated Group	0.31%	89,516,339	44,555,506	-50.23%	1,661,025	124.85
<b>Top 25 total   Private passenger auto (vol. liability)</b>		<b>96.87%</b>	<b>\$ 12,537,458,680</b>	<b>\$ 14,029,996,004</b>	<b>11.90%</b>	<b>\$ -2,086,066,030</b>	<b>69.81</b>
<b>Total   Private passenger auto (vol. liability)</b>		<b>100.00%</b>	<b>\$ 12,897,661,449</b>	<b>\$ 14,483,975,121</b>	<b>12.30%</b>	<b>\$ -2,408,536,306</b>	<b>69.54</b>

There were 69 groups (169 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for private passenger auto in 2022, compared to 76 groups (176 companies) in 2021.

**Private passenger auto (voluntary liability) annual experience**

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	12,359,084,820	7,249,129,688
2021	12,343,040,969	12,897,661,449	8,077,931,061
2022	14,185,884,487	14,483,975,121	10,072,784,266

## Product liability

Coverage for a manufacturer or contractor for claims after a manufactured product is sold, or a claim from an operation which the manufacturer has completed. 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.

### Top groups | Product liability

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Chubb Limited Group	13.69%	\$ 25,064,636	\$ 29,023,171	15.79%	\$ 11,359,719	41.53
2	Liberty Mutual Group	9.65%	15,401,238	20,462,081	32.86%	12,726,605	40.10
3	Hartford Fire and Casualty Group	6.64%	14,261,182	14,085,033	-1.24%	7,980,119	21.76
4	United Fire and Casualty Group	6.11%	13,779,113	12,965,769	-5.90%	-3,226,629	97.16
5	American Financial Group	6.02%	11,023,046	12,768,035	15.83%	947,497	22.27
6	Travelers Group	5.64%	12,457,516	11,954,710	-4.04%	-198,653,697	47.41
7	Allianz Insurance Group	5.34%	8,002,231	11,319,744	41.46%	10,208,041	9.82
8	Zurich Insurance Group	4.72%	12,294,078	10,016,983	-18.52%	-17,542,629	175.94
9	CNA Insurance Group	4.50%	8,017,303	9,546,588	19.07%	11,189,326	-54.44
10	Arch Insurance Group	4.40%	4,158,994	9,341,871	124.62%	4,736,230	0.03
11	Federated Mutual Group	2.97%	4,502,285	6,301,626	39.97%	-810,030	24.85
12	Chandler Insurance Group	2.87%	4,339,117	6,082,694	40.18%	1,792,212	0.37
13	Sentry Insurance Group	2.55%	4,507,536	5,411,848	20.06%	-293,839	67.14
14	Nationwide Corporation Group	2.41%	4,380,600	5,104,630	16.53%	3,569,987	13.11
15	Everest Reinsurance Holdings Group	2.15%	4,753,480	4,554,934	-4.18%	2,940,528	-
16	Central Mutual Insurance Company Group	2.03%	4,145,417	4,312,970	4.04%	176,057	39.96
17	EMC Insurance Company Group	1.91%	2,551,945	4,049,660	58.69%	1,587,274	2.26
18	Tokio Marine Holdings Incorporated Group	1.66%	2,621,198	3,529,023	34.63%	-17,416,266	520.19
19	Athene Group	1.58%	2,094,317	3,343,100	59.63%	1,383,276	0.45
20	Cincinnati Financial Group	1.51%	2,688,462	3,198,454	18.97%	-114,183	37.06
21	American International Group	1.15%	1,704,995	2,438,421	43.02%	7,568,027	34.08
22	Fairfax Financial Group	1.12%	1,598,401	2,366,798	48.07%	-2,240,018	147.88
23	Indiana Lumbermens Group	0.91%	1,651,219	1,935,758	17.23%	3,928,309	30.60
24	Starr Group	0.82%	1,220,671	1,741,397	42.66%	-744,933	21.77
25	WR Berkley Corporation Group	0.72%	1,147,871	1,517,394	32.19%	-2,333,285	23.11
<b>Top 25 total   Product liability</b>		<b>93.07%</b>	<b>\$ 168,366,851</b>	<b>\$ 197,372,692</b>	<b>17.23%</b>	<b>\$ -161,282,302</b>	<b>46.05</b>
<b>Total   Product liability</b>		<b>100.00%</b>	<b>\$ 182,997,513</b>	<b>\$ 212,078,133</b>	<b>15.89%</b>	<b>\$ -152,835,841</b>	<b>43.49</b>

There were 58 groups (194 companies) that had direct premiums written for product liability in 2022, compared to 59 groups (188 companies) in 2021.

### Product liability annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	187,951,530	195,709,566	78,101,390
2021	171,375,075	182,997,513	68,482,015
2022	195,215,933	212,078,133	92,605,695

### Earned to incurred loss ratio

Year	Loss ratio
2012	27.8%
2013	50.4%
2014	6.6%
2015	37.5%
2016	16.3%
2017	24.9%
2018	64.2%
2019	59.5%
2020	38.6%
2021	42.7%

## Residential fire and allied lines

Residential fire and allied lines insurance includes personal, family, or household coverage.

### Top groups | Residential fire and allied lines

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Texas Windstorm Insurance Association	29.26%	\$ 360,534,146	\$ 458,317,972	27.12%	\$ 47,701,408	10.65
2	Farmers Insurance Group	19.40%	278,074,938	303,772,337	9.24%	-25,739,580	41.08
3	Liberty Mutual Group	9.96%	126,167,388	155,938,165	23.60%	59,472,607	47.21
4	Assurant Incorporated Group	8.30%	100,780,187	129,923,709	28.92%	1,284,535	22.36
5	United Services Auto Assn. Group	5.72%	85,733,865	89,632,303	4.55%	5,239,274	59.33
6	Munich Re Group	3.80%	41,802,890	59,444,451	42.20%	21,216,146	35.55
7	Texas Farm Bureau Mutual Group	2.22%	31,284,944	34,842,152	11.37%	9,528,719	45.02
8	Progressive Group	2.13%	35,772,861	33,420,582	-6.58%	10,620,847	60.67
9	Homeowners of America Insurance Company	2.00%	23,361,949	31,318,132	34.06%	2,302,166	17.14
10	MGI Holdings Group	1.99%	28,441,441	31,125,644	9.44%	3,836,319	38.97
11	Tower Hill Prime Insurance Company	1.68%	17,874,019	26,292,947	47.10%	3,907,617	31.99
12	Incline Property and Casualty Group	1.49%	13,194,992	23,358,294	77.02%	-2,555,375	17.32
13	Southern Vanguard Insurance Company	1.46%	22,884,093	22,794,202	-0.39%	6,400,206	30.99
14	IAT Reinsurance Company Group	1.24%	20,371,933	19,343,701	-5.05%	7,947,684	28.18
15	WL Dunn Group	1.14%	18,118,807	17,797,963	-1.77%	2,197,935	51.33
16	Iron Family Holdings Group	1.10%	2,714,683	17,202,327	533.68%	-1,214,464	9.61
17	Transverse Insurance LLC Group	0.88%	12,100,991	13,799,050	14.03%	6,889,846	24.46
18	Nationwide Corporation Group	0.86%	10,525,570	13,442,335	27.71%	-888,181	49.16
19	Kemper Corporation Group	0.64%	14,541,348	10,039,194	-30.96%	5,356,049	38.51
20	Wellington Insurance Company	0.62%	10,148,155	9,735,137	-4.07%	5,783,759	32.66
21	Travelers Group	0.50%	8,434,867	7,753,014	-8.08%	-333,079	57.01
22	Palomar Holdings Group	0.35%	4,827,051	5,487,806	13.69%	-462,176	25.11
23	Amica Mutual Group	0.34%	5,715,960	5,291,944	-7.42%	1,979,730	45.90
24	Allstate Insurance Group	0.34%	3,203,545	5,284,281	64.95%	-1,323,903	42.05
25	Insurors Indemnity Group	0.33%	5,004,613	5,159,915	3.10%	594,868	47.29
<b>Top 25 total   Residential fire and allied lines</b>		<b>97.72%</b>	<b>\$ 1,281,615,236</b>	<b>\$ 1,530,517,557</b>	<b>19.42%</b>	<b>\$ 169,742,957</b>	<b>30.69</b>
<b>Total   Residential fire and allied lines</b>		<b>100.00%</b>	<b>\$ 1,391,501,197</b>	<b>\$ 1,566,162,360</b>	<b>12.55%</b>	<b>\$ 177,940,841</b>	<b>31.01</b>

There were 49 groups (75 companies) that had direct premiums written for residential fire and allied lines in 2022, compared to 56 groups (79 companies) in 2021.

**Residential fire and allied lines annual experience**

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	1,369,822,350	1,241,649,992	489,746,838
2020	1,560,794,016	1,301,269,837	501,627,107
2021	1,626,116,208	1,391,501,197	706,967,549
2022	1,540,151,787	1,566,162,360	485,661,840

Note: 2017 was the first year TDI collected the data above.

**Earned to incurred loss ratio**

Year	Loss ratio
2012	59.6%
2013	41.9%
2014	38.9%
2015	51.9%
2016	72.5%
2017	170.9%
2018	29.0%
2019	69.9%
2020	48.1%
2021	102.5%

Note:  
Includes commercial fire and allied lines.



## Surety insurance

Surety insurance 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).

### Top groups | Surety insurance

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Travelers Group	11.45%	\$ 81,272,892	\$ 95,497,752	17.50%	\$ -114,019,659	-0.23
2	Liberty Mutual Group	10.76%	76,363,340	89,791,038	17.58%	72,600,825	-1.72
3	CNA Insurance Group	7.85%	55,300,424	65,521,354	18.48%	20,316,223	4.35
4	Chubb Limited Group	6.97%	58,336,843	58,121,760	-0.37%	35,530,887	0.06
5	Hartford Fire and Casualty Group	6.04%	42,391,563	50,350,028	18.77%	9,263,836	1.50
6	Zurich Insurance Group	5.16%	43,729,120	43,065,210	-1.52%	17,304,859	1.12
7	Tokio Marine Holdings Incorporated Group	5.12%	41,608,573	42,683,830	2.58%	29,908,912	5.37
8	Merchants Bonding Company Group	3.52%	22,519,513	29,348,144	30.32%	-6,975,057	60.82
9	Intact Financial Group	3.34%	24,126,893	27,850,908	15.44%	119,585	51.65
10	Argonaut Group	3.24%	26,522,360	27,000,792	1.80%	10,358,954	-11.02
11	NKSJ Holdings Incorporated Group	2.84%	26,993,870	23,718,428	-12.13%	1,277,752	51.74
12	American Financial Group	2.76%	13,482,797	22,995,332	70.55%	-2,961,713	10.78
13	Fairfax Financial Group	2.61%	18,225,023	21,770,325	19.45%	8,755,332	16.59
14	Markel Corporation Group	2.28%	9,657,366	18,984,865	96.58%	6,711,361	9.87
15	Swiss Re Group	2.21%	35,842,342	18,464,910	-48.48%	91,340,345	108.15
16	Arch Insurance Group	2.21%	18,019,489	18,428,618	2.27%	12,075,057	0.54
17	Berkshire Hathaway Group	1.72%	13,026,932	14,383,270	10.41%	7,414,211	0.07
18	IAT Reinsurance Company Group	1.63%	13,058,847	13,598,803	4.13%	9,149,064	-0.30
19	Allianz Insurance Group	1.50%	5,221,629	12,546,843	140.29%	2,491,807	-
20	RLI Insurance Group	1.40%	11,101,969	11,690,696	5.30%	7,901,064	3.66
21	FCCI Mutual Insurance Group	1.34%	8,569,114	11,213,021	30.85%	134,680	15.29
22	Westfield Group	1.28%	9,184,718	10,712,987	16.64%	2,582,211	-
23	WR Berkley Corporation Group	1.24%	11,554,358	10,333,405	-10.57%	13,227,161	0.11
24	The Hanover Insurance Group	1.15%	8,004,756	9,570,676	19.56%	49,520	-7.74
25	Nationwide Corporation Group	1.09%	8,107,913	9,055,138	11.68%	5,519,843	-1.66
<b>Top 25 total   Surety insurance</b>		<b>90.71%</b>	<b>\$ 682,222,644</b>	<b>\$ 756,698,133</b>	<b>10.92%</b>	<b>\$ 240,077,060</b>	<b>9.97</b>
<b>Total   Surety insurance</b>		<b>100.00%</b>	<b>\$ 739,478,651</b>	<b>\$ 834,164,918</b>	<b>12.80%</b>	<b>\$ 259,183,371</b>	<b>10.46</b>

There were 74 groups (145 companies) that had direct premiums written for surety in 2022, compared to 73 groups (142 companies) in 2021.

### Surety insurance annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	601,647,592	670,842,410	63,550,162
2021	660,239,931	739,478,651	26,314,597
2022	758,840,925	834,164,918	87,221,103

Note: 2017 was the first year TDI collected the data above.

### Earned to incurred loss ratio

Year	Loss ratio
2012	14.9%
2013	56.4%
2014	-14.6%
2015	30.5%
2016	12.7%
2017	25.3%
2018	10.6%
2019	20.3%
2020	11.6%
2021	29.1%

Note:

In 2014, Liberty Mutual Insurance Company reported about \$104 million of incurred losses impacting the industry's overall loss ratio.

## Workers' compensation

Medical care, death, disability, and rehabilitation coverage for employee job-related injuries or diseases without regard to fault.

### Workers' compensation (all markets)

#### Top groups | Workers' compensation (all markets)

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Texas Mutual Insurance Company	41.73%	\$ 923,449,372	\$ 1,060,021,072	14.79%	\$ -77,396,530	31.90
2	Zurich Insurance Group	5.31%	100,025,134	134,832,690	34.80%	-68,624,517	43.14
3	Liberty Mutual Group	5.16%	101,048,404	130,987,410	29.63%	40,135,498	40.43
4	Travelers Group	5.15%	119,911,298	130,825,029	9.10%	-281,588,256	44.46
5	Hartford Fire and Casualty Group	5.02%	117,943,103	127,425,996	8.04%	-19,530,057	33.56
6	Chubb Limited Group	3.83%	90,141,808	97,334,098	7.98%	-69,923,320	28.15
7	WR Berkley Corporation Group	2.20%	41,230,322	55,763,952	35.25%	12,066,858	33.81
8	CNA Insurance Group	2.18%	49,126,578	55,466,286	12.90%	4,204,742	45.14
9	Old Republic Group	2.04%	43,228,121	51,722,055	19.65%	53,501,832	58.73
10	AmTrust GMACI Maiden Group	1.87%	31,965,340	47,505,871	48.62%	11,253,481	36.58
11	Arch Insurance Group	1.75%	38,150,159	44,486,544	16.61%	29,457,137	17.91
12	American International Group	1.66%	40,679,911	42,229,480	3.81%	38,153,690	56.78
13	Service Life Group	1.49%	47,964,964	37,794,034	-21.20%	6,446,142	51.23
14	BCBS of Michigan Group	1.35%	38,843,217	34,325,153	-11.63%	13,567,283	64.23
15	Starr Group	1.33%	28,554,123	33,870,248	18.62%	25,477,670	27.07
16	Berkshire Hathaway Group	1.31%	27,376,949	33,196,917	21.26%	387,873,743	27.47
17	Amerisure Company Group	1.25%	29,446,527	31,716,223	7.71%	1,703,791	36.53
18	American Financial Group	1.21%	27,648,525	30,847,564	11.57%	7,712,673	32.78
19	The Hanover Insurance Group	0.97%	21,917,088	24,538,226	11.96%	-159,108	27.08
20	Everest Reinsurance Holdings Group	0.92%	16,088,422	23,488,482	46.00%	-67,016	44.46
21	Sentry Insurance Group	0.86%	18,576,744	21,796,398	17.33%	15,112,768	26.11
22	Markel Corporation Group	0.79%	20,011,893	19,965,950	-0.23%	6,922,425	30.42
23	Federated Mutual Group	0.72%	18,077,854	18,219,739	0.78%	6,514,200	31.23
24	Fairfax Financial Group	0.66%	15,683,678	16,873,635	7.59%	9,500,422	43.50
25	QBE Insurance Group	0.57%	11,595,925	14,572,477	25.67%	19,781,726	-13.45
<b>Top 25 total   Workers' compensation (all markets)</b>		<b>91.32%</b>	<b>\$ 2,018,685,459</b>	<b>\$ 2,319,805,529</b>	<b>14.92%</b>	<b>\$ 172,097,277</b>	<b>35.46</b>
<b>Total   Workers' compensation (all markets)</b>		<b>100.00%</b>	<b>\$ 2,226,595,935</b>	<b>\$ 2,540,398,225</b>	<b>14.09%</b>	<b>\$ 222,176,010</b>	<b>35.70</b>

There were 91 groups (302 companies) that had direct premiums written for workers' compensation in 2022, compared to 100 groups (317 companies) in 2021.

**Workers' compensation (all markets) annual experience**

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	2,340,307,413	2,522,087,959	1,049,758,118
2020	2,148,252,546	2,199,734,312	895,278,875
2021	2,116,693,956	2,226,595,935	926,792,079
2022	2,365,914,012	2,540,398,225	906,954,689

**Earned to incurred loss ratio**

Year	Loss ratio
2012	47.8%
2013	47.7%
2014	46.2%
2015	44.3%
2016	39.9%
2017	35.8%
2018	47.1%
2019	37.0%
2020	40.9%
2021	36.6%

## Workers' compensation (voluntary market)

### Top groups | Workers' compensation (voluntary market)

Rank	Group	2022 Market share	2021 Premiums written	2022 Premiums written	Change 2021 - 2022	2022 Net UW profit/loss	2022 Loss ratio
1	Texas Mutual Insurance Company	41.54%	\$ 912,605,344	\$ 1,051,743,079	15.25%	\$ -81,063,588	31.97
2	Zurich Insurance Group	5.32%	100,025,134	134,832,690	34.80%	-68,624,517	43.14
3	Liberty Mutual Group	5.17%	101,048,404	130,987,410	29.63%	40,135,498	40.43
4	Travelers Group	5.17%	119,911,298	130,825,029	9.10%	-281,588,256	44.46
5	Hartford Fire and Casualty Group	5.03%	117,943,103	127,425,996	8.04%	-19,530,057	33.56
6	Chubb Limited Group	3.84%	90,141,808	97,334,098	7.98%	-69,923,320	28.15
7	WR Berkley Corporation Group	2.20%	41,230,322	55,763,952	35.25%	12,066,858	33.81
8	CNA Insurance Group	2.19%	49,126,578	55,466,286	12.90%	4,204,742	45.14
9	Old Republic Group	2.04%	43,228,121	51,722,055	19.65%	53,501,832	58.73
10	AmTrust GMACI Maiden Group	1.88%	31,965,340	47,505,871	48.62%	11,253,481	36.58
11	Arch Insurance Group	1.76%	38,150,159	44,486,544	16.61%	29,457,137	17.91
12	American International Group	1.67%	40,679,911	42,229,480	3.81%	38,153,690	56.78
13	Service Life Group	1.49%	47,964,964	37,794,034	-21.20%	6,446,142	51.23
14	BCBS of Michigan Group	1.36%	38,843,217	34,325,153	-11.63%	13,567,283	64.23
15	Starr Group	1.34%	28,554,123	33,870,248	18.62%	25,477,670	27.07
16	Berkshire Hathaway Group	1.31%	27,376,949	33,196,917	21.26%	387,873,743	27.47
17	Amerisure Company Group	1.25%	29,446,527	31,716,223	7.71%	1,703,791	36.53
18	American Financial Group	1.22%	27,648,525	30,847,564	11.57%	7,712,673	32.78
19	The Hanover Insurance Group	0.97%	21,917,088	24,538,226	11.96%	-159,108	27.08
20	Everest Reinsurance Holdings Group	0.93%	16,088,422	23,488,482	46.00%	-67,016	44.46
21	Sentry Insurance Group	0.86%	18,576,744	21,796,398	17.33%	15,112,768	26.11
22	Markel Corporation Group	0.79%	20,011,893	19,965,950	-0.23%	6,922,425	30.42
23	Federated Mutual Group	0.72%	18,077,854	18,219,739	0.78%	6,514,200	31.23
24	Fairfax Financial Group	0.67%	15,683,678	16,873,635	7.59%	9,500,422	43.50
25	QBE Insurance Group	0.58%	11,595,925	14,572,477	25.67%	19,781,726	-13.45
<b>Top 25 total   Workers' compensation (vol. market)</b>		<b>91.29%</b>	<b>\$ 2,007,841,431</b>	<b>\$ 2,311,527,536</b>	<b>15.13%</b>	<b>\$ 168,430,219</b>	<b>35.50</b>
<b>Total   Workers' compensation (vol. market)</b>		<b>100.00%</b>	<b>\$ 2,215,751,907</b>	<b>\$ 2,532,120,232</b>	<b>14.28%</b>	<b>\$ 218,508,952</b>	<b>35.74</b>

There were 91 groups (302 companies) that had voluntary direct premiums written for workers' compensation in 2022, compared to 100 groups (317 companies) in 2021.

### Workers' compensation (voluntary market) annual experience

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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	2,329,270,620	2,511,071,790	1,047,173,834
2020	2,141,034,230	2,194,638,949	893,224,843
2021	2,104,847,071	2,215,751,907	925,002,019
2022	2,357,719,748	2,532,120,232	904,996,143

### **Workers' compensation (residual market)**

Assigned risk policies can't 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 2022, the Start Program reported \$8,277,993 in direct premiums written. This accounted for 100% of all residual market experience reported, a decrease of 23.6% from 2021.

The balance of all workers' compensation (page 49) minus the voluntary market (page 51) and residual market experience reported above is due to runoff business, including retro adjustments and policy audits, reported on policies written before January 1, 1994.

All groups includes Texas Mutual Insurance Company. The table for Texas Mutual Insurance Company shows the experience of the Start Program.

## Annual experience - all groups

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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
2021	11,846,885	10,844,028	1,790,060
2022	8,194,264	8,277,993	1,958,546

## Annual experience - Texas Mutual Insurance Company

Year	Premiums on policies written	Direct premiums written	Direct losses paid
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
2021	11,846,885	10,844,028	1,790,060
2022	8,194,264	8,277,993	1,958,546



## Workers' compensation deductible plans

There were 90 groups (294 companies) that wrote voluntary policies for workers' compensation in 2022, as compared to 105 groups (312 companies) in 2021.

The total premiums on direct policies written after deductible credit as shown in the table below will not equal the total direct premiums written on page 49. As referenced in the Terms section 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 NAIC 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.

### 2022 Workers' compensation deductible plans

Plan type	2022 Policies written	Premium on direct policies written before deductible credit	Premium on direct policies written after deductible credit	Reduction in premiums
<b>Per accident deductible plan</b>				
Premium of \$5,000-\$9,999	268	\$ 2,059,975	\$ 1,535,821	25.44%
Premium of \$10,000-\$24,999	335	5,467,200	4,391,009	19.68%
Premium of \$25,000-\$49,999	188	6,803,762	5,192,327	23.68%
Premium of \$50,000-\$74,999	78	4,712,410	3,444,880	26.90%
Premium of \$75,000-\$100,000	37	3,251,575	2,188,036	32.71%
<b>Total per accident deductible plan</b>	<b>906</b>	<b>\$ 22,294,922</b>	<b>\$ 16,752,073</b>	<b>24.86%</b>
<b>Per claim deductible plan</b>				
Premium of \$5,000-\$9,999	86	\$ 662,679	\$ 596,439	10.00%
Premium of \$10,000-\$24,999	46	685,152	635,144	7.30%
Premium of \$25,000-\$49,999	42	1,526,353	1,410,663	7.58%
Premium of \$50,000-\$74,999	23	1,420,427	1,244,611	12.38%
Premium of \$75,000-\$100,000	14	1,255,255	1,075,651	14.31%
<b>Total per claim deductible plan</b>	<b>211</b>	<b>\$ 5,549,866</b>	<b>\$ 4,962,508</b>	<b>10.58%</b>

Plan type	2022 Policies written	Premium on direct policies written before deductible credit	Premium on direct policies written after deductible credit	Reduction in premiums
<b>Medical only deductible plan</b>				
Premium of \$5,000-\$9,999	4	\$ 26,544	\$ 25,463	4.07%
Premium of \$10,000-\$24,999	8	123,127	118,012	4.15%
Premium of \$25,000-\$49,999	3	112,028	106,075	5.31%
Premium of \$50,000-\$74,999	2	120,804	117,846	2.45%
Premium of \$75,000-\$100,000	-	-	-	-
<b>Total medical only deductible plan</b>	<b>17</b>	<b>\$ 382,503</b>	<b>\$ 367,396</b>	<b>3.95%</b>
<b>Negotiated deductible plan</b>				
Premium up to \$100,000	6,856	\$ 73,310,953	\$ 31,221,372	57.41%
Premium of \$100,001-\$150,000	346	43,065,739	17,164,697	60.14%
Premium of \$150,001-\$250,000	330	64,423,158	23,947,719	62.83%
Premium of \$250,001-\$350,000	167	49,497,310	15,811,050	68.06%
Premium of \$350,001-\$500,000	153	64,561,388	19,313,443	70.09%
Premium of \$500,001-\$750,000	127	76,532,074	26,112,857	65.88%
Premium of \$750,001-\$1,000,000	63	52,811,403	14,615,950	72.32%
Premium of \$1,000,001-\$2,500,000	79	119,898,269	29,389,690	75.49%
Premium of \$2,500,001-\$5,000,000	24	79,503,364	13,769,937	82.68%
Premium greater than \$5,000,000	9	89,251,277	13,807,457	84.53%
<b>Total negotiated deductible plan</b>	<b>8,154</b>	<b>\$ 712,854,935</b>	<b>\$ 205,154,172</b>	<b>71.22%</b>
<b>No deductible plan</b>				
Premium Less Than \$5,000	225,930	\$ 257,074,262	\$ 257,074,262	-
Premium of \$5,000-\$9,999	24,641	172,869,624	172,869,624	-
Premium of \$10,000-\$24,999	18,644	292,274,042	292,274,042	-
Premium of \$25,000-\$49,999	7,894	277,175,640	277,175,640	-
Premium of \$50,000-\$74,999	2,964	180,866,786	180,866,786	-
Premium of \$75,000-\$100,000	1,465	126,925,944	126,925,944	-
Premium greater than \$100,000	3,394	823,297,301	823,297,301	-
<b>Total no deductible plan</b>	<b>284,932</b>	<b>\$ 2,130,483,599</b>	<b>\$ 2,130,483,599</b>	<b>-</b>
<b>Total - all plans</b>	<b>294,220</b>	<b>\$ 2,871,565,825</b>	<b>\$ 2,357,719,748</b>	<b>17.89%</b>

# Complaint data

## Complaints by line

Complaints received and confirmed by TDI in 2021 and 2022.

The following lines don't track complaints:

- Commercial crime
- Commercial glass
- Surety lines

The following lines did not receive any complaints in 2021 or 2022:

- Boiler and machinery
- Commercial multi peril
- Inland marine
- Medical professional liability
- Miscellaneous professional liability
- Product liability
- Residential fire and allied lines

### Business lines with confirmed complaints

Business line	2021 Confirmed complaints	2021 Policies written	2021 Complaints per policy	2022 Confirmed complaints	2022 Policies written	2022 Complaints per policy
Commercial auto*	49	914,448	0.00536%	25	900,127	0.00278%
Commercial fire and allied lines	21	81,222	0.02586%	26	82,645	0.03146%
General liability	17	2,653,015	0.00064%	17	2,848,178	0.00060%
Homeowners multi peril	338	7,755,040	0.00436%	280	7,969,197	0.00351%
Private passenger auto*	355	28,711,744	0.00124%	588	29,211,825	0.00201%
Workers' compensation	460	276,533	0.16635%	532	294,387	0.18071%

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

## Homeowners insurance complaints

### Homeowners by confirmed complaints per policy in 2022

2022 Rank*	Group	2021 Confirmed complaints	2021 Policies written	2021 Complaints per policy	2022 Confirmed complaints	2022 Policies written	2022 Complaints per policy
25	Berkshire Hathaway Group	13	40,387	0.03219%	4	44,774	0.00893%
20	American Risk Insurance Company, Inc.	8	45,459	0.01760%	5	67,749	0.00738%
18	QBE Insurance Group	4	91,158	0.00439%	6	84,190	0.00713%
14	Nationwide Corporation Group	6	165,067	0.00363%	11	160,605	0.00685%
16	SH1 Holdings Group	2	165,498	0.00121%	8	154,032	0.00519%
4	Liberty Mutual Group	31	553,520	0.00560%	27	563,165	0.00479%
2	Allstate Insurance Group	62	922,891	0.00672%	44	976,917	0.00450%
23	Amica Mutual Group	1	55,418	0.00180%	2	52,025	0.00384%
19	MGI Holdings Group	-	43,150	0.00000%	3	82,921	0.00362%
13	American Family Insurance Group	7	140,573	0.00498%	5	178,795	0.00280%
6	United Services Auto Association Group	15	471,876	0.00318%	11	489,815	0.00225%
7	Progressive Group	7	287,344	0.00244%	7	332,881	0.00210%
8	Lemonade Incorporated Group	1	399,043	0.00025%	6	304,588	0.00197%
1	State Farm Group	31	1,230,308	0.00252%	25	1,317,581	0.00190%
15	Auto Club Enterprises Ins. Group	10	145,088	0.00689%	3	158,964	0.00189%
21	Iron Family Holdings Group	-	26,554	0.00000%	1	59,870	0.00167%
12	Texas Farm Bureau Mutual Group	2	193,349	0.00103%	3	196,853	0.00152%
3	Farmers Insurance Group	11	676,917	0.00163%	10	670,675	0.00149%
5	Travelers Group	8	455,181	0.00176%	6	494,531	0.00121%
9	Assurant Incorporated Group	0	264,798	0.00000%	3	259,578	0.00116%
10	Homeowners of America Insurance Company	2	217,532	0.00092%	2	233,713	0.00086%
11	Munich Re Group	2	205,632	0.00097%	1	200,457	0.00050%
17	National General Group	-	85,386	0.00000%	-	116,757	0.00000%
22	Excess Reinsurance Group	-	-	0.00000%	-	53,988	0.00000%
24	Markel Corporation Group	2	52,071	0.00384%	-	49,725	0.00000%
	All other licensed insurers	83	820,840	0.01011%	64	664,048	0.00964%
	No company identified+	30			23		
<b>Totals</b>		<b>338</b>	<b>7,755,040</b>	<b>0.00436%</b>	<b>280</b>	<b>7,969,197</b>	<b>0.00351%</b>

\* 2022 Policies written rank

+ Includes complaints where company wasn't identified by complainant, company was non-admitted (surplus lines), or complaint was against an agent.

## Private passenger auto insurance complaints

### Private passenger auto by confirmed complaints per policy in 2022

2022 Rank*	Group	2021 Confirmed complaints	2021 Policies written	2021 Complaints per policy	2022 Confirmed complaints	2022 Policies written	2022 Complaints per policy
9	Incline Property and Casualty Group	9	359,413	0.00250%	148	695,187	0.02129%
23	Falcon Insurance Company	3	56,829	0.00528%	8	70,679	0.01132%
22	Buckle Corporation	0	147,983	0.00000%	6	84,265	0.00712%
11	Home State Insurance	17	410,026	0.00415%	23	482,387	0.00477%
12	Auto Club Enterprises Insurance	7	398,626	0.00176%	17	438,433	0.00388%
13	Orpheus Group	10	402,041	0.00249%	15	406,667	0.00369%
14	Kemper Corporation Group	51	496,050	0.01028%	14	404,157	0.00346%
16	Loya Group	5	302,523	0.00165%	8	281,429	0.00284%
20	Amica Mutual Group	1	116,102	0.00086%	3	111,557	0.00269%
8	Liberty Mutual Group	9	775,412	0.00116%	17	782,116	0.00217%
3	Allstate Insurance Group	34	3,815,388	0.00089%	71	4,033,035	0.00176%
25	Mercury General Group	3	26,007	0.01154%	1	62,801	0.00159%
10	Consumers County Mutual Ins. Co.	4	526,284	0.00076%	7	488,106	0.00143%
2	Progressive Group	53	5,403,112	0.00098%	75	5,408,367	0.00139%
6	Farmers Insurance Group	10	1,489,770	0.00067%	19	1,405,930	0.00135%
5	United Services Auto Assn. Group	23	1,455,489	0.00158%	19	1,484,748	0.00128%
4	Berkshire Hathaway	32	3,547,721	0.00090%	34	2,992,286	0.00114%
21	Sentry Insurance Group	-	96,317	-	1	98,473	0.00102%
19	Hartford Fire and Casualty Group	-	14,823	-	1	121,250	0.00082%
1	State Farm Group	26	6,295,107	0.00041%	43	6,820,902	0.00063%
18	Nationwide Corporation Group	6	216,782	0.00277%	1	207,595	0.00048%
7	Texas Farm Bureau Mutual Group	5	844,736	0.00059%	4	845,691	0.00047%
15	Germania Insurance Group	-	265,497	0.00000%	1	302,867	0.00033%
17	Markel Corporation Group	1	199,380	0.00050%	-	211,534	-
24	Alinsco Insurance Company	2	92,422	0.00216%	-	69,172	-
	All other licensed insurers	30	957,904	0.00313%	18	902,191	0.00200%
	No company identified+	14			34		
<b>Totals</b>		<b>355</b>	<b>28,711,744</b>	<b>0.00124%</b>	<b>588</b>	<b>29,211,825</b>	<b>0.00201%</b>

\* 2022 Policies written rank

+ Includes complaints where company wasn't identified by complainant, company was non-admitted (surplus lines), or complaint was against an agent.

# Rate filing exhibits

- Reported by the company. Not reconciled to actual rate filings received by TDI.
- Rate reductions are indicated by negative numbers.
- A dash means there wasn't a change.
- Rate change from 2021, 2020, and 2019 means:
  - 2021 - Overall rate change previous 12 months
  - 2020 - Overall rate change previous 24 months
  - 2019 - Overall rate change previous 36 months

## Homeowners rate filing exhibits

### Allstate Insurance Group homeowners rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Allstate Fire & Casualty Ins. Co.	4.80	2/14/22	3/31/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners rate change + NCOR	3.80	0.20	5.00
Allstate Indemnity Co.	8.10	2/14/22	3/31/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MFH RAF + reinsurance	0.30	0.50	8.00
Allstate Indemnity Co.	-0.30	2/14/22	3/31/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters reinsurance	-14.40	0.20	-
Allstate Indemnity Co.	0.20	2/14/22	3/31/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo reinsurance	-	0.50	7.20
Allstate Ins. Co.	3.20	2/14/22	3/31/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo rate + reinsurance	-	0.60	7.30
Allstate Ins. Co.	-0.20	2/14/22	3/31/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters reinsurance	0.20	0.20	-
Allstate Texas Lloyd's	-0.10	2/14/22	3/31/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters reinsurance	0.10	0.10	-
Allstate Texas Lloyd's	4.60	2/14/22	3/31/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners RC + reinsurance	1.70	0.40	5.00



### Allstate Insurance Group homeowners rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Allstate Vehicle & Property Ins. Co.	9.70	2/14/22	3/31/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo rate change + NCOR	6.80	0.40	4.80
Allstate Vehicle & Property Ins. Co.	4.50	2/14/22	3/31/22	Territory - new territory definitions resulting in excess of ±5% change for some policyholders.	Homeowners rate change + NCOR	3.90	3.90	7.90
Encompass Home & Auto Ins. Co.	11.60	4/30/22	4/30/22	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	11.60	21.40	14.60
Encompass Indemnity Co.	11.60	4/30/22	4/30/22	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	11.60	10.00	22.00
Mic General Insurance Corp.	12.80	10/6/22	11/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	12.8 overall rate increase, this includes changes to base rate by form factor	-	20.00	35.00
Mountain Valley Indemnity Co.	8.40	10/6/22	11/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	A 8.4% overall increase on a 8.4% indication. We'll be adjusting the rating factors for the base rates to achieve the overall impact of 8.4%.	-	12.50	52.50

### American Family Insurance Group homeowners rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Family Connect P&C Ins. Co.	15.00	4/26/22	4/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	9.00	-	15.10

### American Family Insurance Group homeowners rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Family Connect P&C Ins. Co.	9.00	12/27/22	12/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and county factors update	9.00	-	15.10
Homesite Ins. Co.	25.60	10/1/22	10/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mobile homeowners	9.20	-	-
Homesite Ins. Co.	5.00	11/1/22	11/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates, census block ID, coverage A and foundation by tear built factors update	3.00	4.00	4.00

### American Risk Insurance Company, Incorporated homeowners rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Risk Ins. Co., Inc.	5.20	7/1/22	8/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners only	5.20	13.90	13.90

### Amica Mutual Group homeowners rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Amica Mutual Ins. Co.	0.00	1/1/22	1/1/22	Surcharges-revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD assessment	-	-	7.50
Amica Mutual Ins. Co.	7.20	2/1/22	2/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates, territories and implement ACES factor table	-	-	7.50

### Amica Mutual Group homeowners rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Amica Mutual Ins. Co.	-0.10	6/1/22	6/1/22	Territory-relativity change in excess of ±5% for some policyholders.	Revise territory factors and protective devices	-	-	7.50
Amica Mutual Ins. Co.	0.00	10/1/22	10/1/22	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction of cape analytics factors	-	-	7.50

### Armed Forces Insurance Exchange homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Armed Forces Ins. Exchange	9.93	2/7/22	2/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change			

### Auto Club Enterprises Insurance Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Auto Club Indemnity Company	-2.30	1/1/22	1/1/22	Other	Developed a by-peril rating plan consisting of a separate base rate for each peril. As part of this revised rating plan, we removed the following rating variables: protective device discount points, renovated home discount, 55+ and retired discount.	-	-5.00	-2.50

### Benchmark Holding Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Benchmark Ins. Co.	27.60	5/15/22	6/30/22	Other rating variables-revised rating variable definition resulting in excess of ±5% change for some policyholders.	Statewide rate level adequacy for HO-3 policies	-	-	-

### Benchmark Holding Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Benchmark Ins. Co.	15.40	8/13/22	10/13/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Approval for TX homeowners program rate filing-increased catastrophe losses.	11.70	18.90	-

### Berkshire Hathaway Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Amguard Ins. Co.	17.50	6/1/22	6/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate revisions			
United States Liability Ins. Co.	0.00	8/15/22		Other	Introduce condo unit owners product	-	-	-

### Branch Insurance Exchange Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Branch Ins. Exchange	0.00	7/26/22	9/4/22	Other	Endorsement introduced	3.40	-	-
Branch Ins. Exchange	25.00	8/26/22	10/10/22	Territory - relativity change in excess of ±5% for some policyholders.	Base rates and territory	3.40	-	-
Branch Ins. Exchange	4.20	12/1/22	1/10/23	Other	Reinsurance	3.40	-	-
Branch Ins. Exchange	20.00	12/26/22	2/9/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates by peril	3.40	-	-

### Brickell Insurance Holdings LLC Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Sutton National Ins. Co.	3.00	12/1/22	12/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and factor change	-	-	-

### Central Mutual Insurance Company Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Central Mutual Ins. Co.	13.01	10/1/22	10/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate change	9.69	14.03	5.74

### Chubb Limited Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Chubb Lloyds Ins. Co. of Texas	10.00	6/24/22	6/24/22	Other rating variables-revised relativities resulting in excess of ±5% change for some policyholders.	Revised base rates by territory and liability	10.00	17.80	-

### Clear Blue Financial Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Clear Blue Ins. Co.	17.00	5/1/22	6/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Introduces minimum rate per TIV on HO-3 forms	-	-	-
Clear Blue Ins. Co.	12.00	8/13/22	10/13/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased loss costs due to increased cost of CAT reinsurance	-	-	-

### Cypress Holdings Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Cypress P&C Ins. Co.	85.60	8/13/22	9/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	37.04	10.19	27.90

### Farmers Insurance Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Economy Preferred Ins. Co.	18.50	4/23/22	6/2/22	Class-relativity change in excess of ±5% for some policyholders.	Age of dwell; PFM; hurricane score; age of ins; capping	59.10	-	-
Economy Preferred Ins. Co.	12.00	6/2/22	7/12/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates	59.10	-	-
Economy Preferred Ins. Co.	20.00	10/15/22	11/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates; PFM; age of dwell; capping	59.10	-	-
Farmers Insurance Exchange	9.90	2/23/22	2/23/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change, roof age factor adjustments	9.90	-	9.90
Farmers Lloyds Ins. Co. of Texas	23.10	6/30/22	8/4/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates; capping	60.70	5.00	2.20
Farmers Lloyds Ins. Co. of Texas	30.40	10/15/22	11/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates; capping; platinum curve; age of dwelling factors	60.70	5.00	2.20
Fire Insurance Exchange	0.00	10/22/22	10/22/22	Other	New product launch			

### Farmers Insurance Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Foremost Ins. Co. Grand Rapids, MI	0.00	2/1/22	2/1/22	Other	Introduction of new homeowners program	-	-	-
Texas Farmers Ins. Co.	9.90	2/23/22	2/23/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate/loss cost multiplier - revised base rates/loss cost/loss cost multiplier resulting in excess of +5% changes	8.30	-	9.70
Texas Farmers Ins. Co.	4.60	6/4/22	6/4/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate/loss cost multiplier - revised base rates/loss cost/loss cost multiplier resulting in excess of +5% changes	8.30	-	9.70

### Farmers Mutual Protection Assn. Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
New Century Ins. Co.	16.16	7/1/22	7/1/22	Other	Territory factor change resulting in a +/- 5% for some customers.	-	-	-

### General Electric Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Electric Ins. Co.	2.20	6/27/22	6/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates for dwelling forms, construction age factors, rate stability factors for all forms, and water damage factors.	3.20	-	-

### Hartford Fire and Casualty Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Hartford Accident & Indemnity Co.	4.90	5/21/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX home advantage - TRUM, TCFIC, HAIC and HFIC			

### Hartford Fire and Casualty Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Hartford Fire Ins. Co.	5.40	5/21/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX home advantage - TRUM, TCFIC, HAIC and HFIC			
Trumbull Ins. Co.	5.30	5/21/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX home advantage - TRUM, TCFIC, HAIC and HFIC			
Twin City Fire Ins. Co.	5.60	5/21/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX home advantage - TRUM, TCFIC, HAIC and HFIC			

### Homeowners of America Insurance Company homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Homeowners of America Ins. Co.	16.60	3/1/22	3/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates	4.14	10.43	-
Homeowners of America Ins. Co.	2.48	8/15/22	9/1/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Revised MGA fee and water damage coverage endorsement	4.14	10.43	-
Homeowners of America Ins. Co.	25.60	10/15/22	11/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates	4.14	10.43	-



### Horace Mann Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Horace Mann Ins. Co.	0.00	2/7/22	6/20/22	Other	Revision to policy system; many changes to rates/factors, etc	-	-	-
Horace Mann Ins. Co.	11.60	7/20/22	7/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes	-	-	-
Teachers Ins. Co.	-0.10	2/7/22	6/20/22	Other	Revision to policy system; many changes to rates/factors, etc	-	-	-
Teachers Ins. Co.	1.90	7/20/22	7/20/22	Other	Base rate changes	-	-	-

### Lat Reinsurance Company Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Safepoint Ins. Co.	9.40	6/1/22	9/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	+10.2% AOP, +30% OWH, adjusted age of home factors.	19.00	-	-
Safepoint Ins. Co.	15.00	11/1/22	12/16/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	+30% OWH, +15.4% Hurr, adjusted age of roof and proximity factors.	19.00	-	-

### Incline Property and Casualty Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Agricultural Workers Mutual Auto Ins. Co.	12.50	7/5/22	8/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and factor change	-	-	-
Incline Casualty Co.	-	12/16/22	12/16/22	Other	Initial rental filing for commonwealth	-	-	-

### Insurors Indemnity Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Roadrunner Indemnity Co.	9.30	7/1/22	7/1/22	Territory - relativity change in excess of $\pm 5\%$ for some policyholders.	Homeowners - statewide program	-	-0.20	-10.60
Roadrunner Indemnity Co.	5.00	7/1/22	7/1/22	Territory - relativity change in excess of $\pm 5\%$ for some policyholders.	Homeowners - DUB program	4.14	10.43	-

### Iron Family Holdings Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Elevate Reciprocal Exchange	-	1/1/22	1/1/22	Other	New product.	-	-	-
Surechoice Underwriters Reciprocal Exchange	12.48	6/1/22	7/16/22	Base rate/loss cost/loss cost multiplier-revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	+12% AOP, +30% OWH, adjusted age of home factors.	9.30	-	-

### Kemper Corporation Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Kemper Independence Ins. Co.	15.00	5/26/22	7/11/22	Base rate/loss cost/loss cost multiplier-revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base rate change	15.00	7.40	12.00
Kemper Independence Ins. Co.	0.00	12/12/22	1/29/23	Other	Implementing a change to acquisition factors	15.00	7.40	12.00
Unitrin Safeguard Ins. Co.	13.00	3/22/22	3/22/22	Base rate/loss cost/loss cost multiplier-revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base rate change for 13% overall	13.00	2.00	10.00

### Lemonade Incorporated Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Lemonade Ins. Co.	5.10	9/19/22	11/18/22	Introduction of new rating variable resulting in excess of $\pm 5\%$ change for some policyholders.	Introduction of model tier factor, and other rating segmentation variables for HO3	-	-	8.60

### Liberty Mutual Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Economy Ins. Co.	11.00	5/3/22	7/9/22	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.	8.60	-	-
American Economy Ins. Co.	-	5/21/22	7/27/22	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.	8.60	-	-
American Economy Ins. Co.	10.20	7/7/22	9/12/22	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.	8.60	-	-
American Economy Ins. Co.	-	9/17/22	11/23/22	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.	8.60	-	-
Liberty Insurance Corp.	4.00		6/21/22	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.	2.60	2.60	-
Liberty Insurance Corp.	18.60	10/5/22	11/9/22	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.	6.00	6.00	-

## Liberty Mutual Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Liberty Lloyds of Texas Ins. Co.	10.80		8/30/22	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.	-	7.20	8.40
Liberty Lloyds of Texas Ins. Co.	9.90		3/20/22	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.	-	7.20	8.40
Liberty Mutual Fire Ins. Co.	10.00		3/22/22	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.	-	7.40	8.40
Liberty Mutual Fire Ins. Co.	11.00		8/30/22	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.	-	7.40	8.40
Meridian Security Ins. Co.	9.00	1/4/22	1/4/22	Territory - relativity change in excess of ±5% for some policyholders.	Updated several existing rating factors based on loss ratio relativity analysis from our homeowners program and introduced several new factors.	25.10	7.91	2.70
Meridian Security Ins. Co.	12.00	7/22/22	8/9/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated base rates across the state.	25.10	7.91	2.70
Safeco Ins. Co. of America	11.60	9/3/22	9/3/22	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..	7.00	7.00	5.50
Safeco Ins. Co. of Indiana	9.20		9/5/22	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.	7.00	5.50	-

### Liberty Mutual Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Safeco Lloyds Ins. Co.	9.20		9/5/22	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.	7.00	5.50	-
Safeco Lloyds Ins. Co.	11.10	9/3/22	11/9/22	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.	7.00	7.00	5.50
State Auto P&C Ins. Co.	10.40		3/21/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated base rates across the state.	-	2.80	15.90

### Markel Corporation Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
City National Ins. Co.	2.40	6/1/22	7/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and age of home factors adjusted based on recommendations from our actuarial consultants.	9.90	9.90	25.50

### Mercury General Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Mercury Lloyd's Ins. Co.	7.80	1/28/22	3/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MH 1.0	3.20	2.60	-
American Mercury Lloyd's Ins. Co.	4.10	3/25/22	5/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	11.00	2.60	-

### Mercury General Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Mercury Lloyd's Ins. Co.	11.30	8/26/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, add new hurricane zip codes.	15.10	2.60	-

### MGI Holdings Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Summit Ins. Co.	0.00	4/1/22	4/1/22	Other	New program			
American Summit Ins. Co.	12.90	12/1/22	12/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates by territory for the Atlas Coastal Program effective 12/1/22 for new and renewal business.			
National Summit Ins. Co.	5.00	7/22/22	9/5/22	Territory-relativity change in excess of ±5% for some policyholders.	We are submitting a rate increase for our mobile home insurance program.	1.60	6.80	
National Summit Ins. Co.	5.00	7/22/22	9/5/22	Territory-relativity change in excess of ±5% for some policyholders.	This rate increase will affect our homeowners and legacy HOA programs.	1.30	3.70	7.60

### Munich Re Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Modern P&C Ins. Co.	6.43	4/6/22	4/16/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and rental rates were updated.	-	16.55	-
American Modern P&C Ins. Co.	3.58	8/10/22	9/8/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Dwelling coverage base rates were been updated.	5.92	-	-

### Munich Re Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Modern P&C Ins. Co.	8.25	11/9/22	11/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated base rates on dwelling, other structures and personal property coverage, all occasions. Other structures into rental/seasonal and vacant.	-	16.17	16.10
American Modern P&C Ins. Co.	18.00	11/22/22	12/2/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised the coverage base rates for dwelling rental, dwelling seasonal, personal property rental, and personal property seasonal.	-	-	-
American Modern P&C Ins. Co.	24.00	12/7/22	12/17/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and rental rates were updated.	-	16.17	16.10

### National General Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Integon National Ins. Co.	9.90	5/16/22	6/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9.9% overall rate increase this includes changes to base rates.	9.90	9.90	9.90
Integon National Ins. Co.	18.10	10/6/22	11/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	18.1% overall rate increase this includes changes to base rates.	9.90	19.80	19.80

### Nationwide Corporation Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Allied P&C Ins. Co.	10.60		2/10/22	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 homeowner and condo products.	9.20	8.60	5.00

### Nationwide Corporation Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Crestbrook Ins. Co.	17.00	10/1/22	10/1/22	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, flood rates, protective device discounts.	11.90	9.70	9.30
Nationwide General Ins. Co.	10.40		2/10/22	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 homeowner and condo products.	9.20	8.10	2.80
Nationwide Ins. Co. of America	6.10		2/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised territory factors; revised base rates for homeowner and condo products.	5.00	2.40	-
Nationwide Mutual Ins. Co.	12.40	1/10/22	2/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised a few rating factors, including territory factors; revised base rates for homeowner and condo products.	10.40	7.50	-
Nationwide P&C Ins. Co.	6.10		2/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised territory factors; revised base rates for homeowner and condo products.	9.20	6.30	0.10

### Ocean Harbor Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Ocean Harbor Casualty Ins. Co.	8.20	12/1/22	2/1/23	Other	Base rate changes, distance to coast factor and age of home factor revisions.	12.37	12.37	12.37

### Pharmacists Mutual Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Pharmacists Mutual Ins. Co.	20.00	10/1/22	10/1/22	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	ISO introduction	-	-	-



### Progressive Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Asi Lloyds	5.00	2/16/22	4/16/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to main homeowners program (HO3 "HOH") only.	7.50	15.75	9.90
Asi Lloyds	3.30	7/6/22	9/6/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to main homeowners program (HO3 "HOH") and condominium unit-owners program (HO6 "HOU").	7.50	15.75	9.90
Asi Lloyds	9.90	9/2/22	11/2/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to main new build homeowners program (HO5 "HOB") only.	2.00	5.00	5.30

### QBE Insurance Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Praetorian Ins. Co.	9.90	10/15/22	110/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas homeowners PIC rate rev RR.	10.00	10.40	3.60

### Safepoint Holdings Incorporated Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Safepoint Ins. Co.	18.70	3/15/22	3/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Annual rate filing	-	-	-
Safepoint Ins. Co.	20.00	12/10/22	12/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Annual rate filing	-	-	-

### Southern Vanguard Insurance Company Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Southern Vanguard Ins. Co.	9.90	5/15/22	5/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate increase	-	-	-
Southern Vanguard Ins. Co.	5.66	5/15/22	5/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policy fee increase	-	-	-

### State Farm Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
State Farm Lloyds	5.00	9/15/22	11/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising CRI post-model adjustments. Revised LRF's for non-tenants. Revised basic premium adjustments.	3.20	-0.10	-2.60

### Texas Fair Plan and Texas Windstorm Insurance Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Texas Fair Plan Assn.	7.60	8/1/22	8/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate revision	9.60	7.90	-

### Texas Farm Bureau Mutual Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Texas Farm Bureau Mutual Ins. Co.	9.60	1/1/22	3/1/22	Other	Update rating factors and new rating variables.	15.20	-	-1.00
Texas Farm Bureau Mutual Ins. Co.	14.00	12/1/22	12/1/22	Other	Update rating factors and new rating variables	15.20	-	-1.00

### Texas Farm Bureau Mutual Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Texas Farm Bureau Underwriters	9.60	1/1/22	3/1/22	Other	Update rating factors and new rating variables.	15.20	-	-1.00
Texas Farm Bureau Underwriters	14.00	12/1/22	12/1/22	Other	Update rating factors and new rating variables.	15.20	-	-1.00

### Tokio Marine Holdings Incorporated Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Privilege Underwriters Reciprocal Exchange	14.90	6/11/22	8/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Segmented rate change.	6.90	19.90	15.00

### Tower Hill Prime Insurance Company Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Tower Hill Prime Ins. Co.	16.80	9/1/22	11/1/22	Other rating variables-revised relativities resulting in excess of ±5% change for some policyholders.	Multiple changes to rates and factors manufactured homeowners.	11.40		

### Transverse Insurance LLC Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Transverse Ins. Co.	12.50	9/15/22	10/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and factor change	4.00		

### Travelers Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Travelers Lloyds of Texas Ins. Co.	-		4/11/22	Other	Rates, rules - revision to rules.			
Travelers Personal Ins. Co.	9.20	5/27/22	7/16/22	Other	Rates, rules - rate increase and RAF intro.			
Travelers Personal Ins. Co.	12.00	12/30/22	2/18/22	Other	Rates, rules - rate increase			
Travelers Personal Security Ins. Co.	-		4/11/22	Other	2022-2/0078 Personal lines rate rule.			

### Trisura Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Trisura Ins. Co.	16.20	7/1/22	8/1/22	Base rate/loss cost/loss cost multiplier-revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Overall proposed rate change is +10%. This will be accomplished via a 10% package factor increase in the standard homeowner product and a 10% base rate and reinsurance factor increase on the select homeowner product.	16.20	16.20	16.20

### US Lloyds Insurance Company homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
US Lloyds Ins. Co.	9.90	4/15/22	4/15/22	Base rate/loss cost/loss cost multiplier-revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Statewide rate increase	-	-	-

### United Services Auto Assn. Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Garrison P&C Ins. Co.	7.70	9/14/22	11/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental: revised base rates.	3.10	-	0.10
Garrison P&C Ins. Co.	4.40	9/14/22	9/14/22	Other	Homeowners: revised base rates and premium caps.	3.10	-	0.10
United Services Automobile Assn.	3.40	9/14/22	11/30/22	Other	Rental: revised base rates.	-0.10	-	0.10
United Services Automobile Assn.	4.20	9/14/22	9/14/22	Other	Homeowners: revised base rates and premium caps.	-0.10	-	0.10
USAA Casualty Ins. Co.	5.60	9/14/22	11/30/22	Other	Rental: revised base rates.	-0.10	-	0.20
USAA Casualty Ins. Co.	3.00	9/14/22	9/14/22	Other	Homeowners: revised base rates and premium caps.	-0.10	-	0.20
USAA General Indemnity Company	5.90	9/14/22	11/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental: revised base rates.	1.90	-0.20	3.90
USAA General Indemnity Company	5.00	9/14/22	9/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners: revised base rates and premium caps.	1.90	-0.20	3.90

### Universal Insurance Company Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Universal North America Ins. Co.	18.80	5/19/22	4/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas homeowners annual rate filing.	18.80	14.13	-3.75

### W.R. Berkley Corporation Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Berkley Ins. Co.	12.00	5/21/22	8/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase and other revisions.	14.90	19.80	0.00

### The Woodlands Insurance Company homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Woodlands Ins. Co., The	8.10	08/15/22	8/15/22	Discounts – revised existing discounts resulting in excess of ±5% change for some policyholders.	Increased factor for no insurance score from 0.69 to 1.00.	8.10	30.00	30.18

### Wt Holdings Group homeowners rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Stillwater Ins. Co.	6.40	8/12/22	10/1/22	Territory - relativity change in excess of ±5% for some policyholders.	Geographically based peril modification factors and several other rating factors were revised.	6.40	6.40	19.70
Stillwater P&C Ins. Co.	16.10	9/21/22	11/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates for all territories were revised.	16.10	16.10	16.10

## Private passenger auto physical damage rate filing exhibits

### Acuity, A Mutual Insurance Company private passenger physical damage rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Acuity, A Mutual Ins. Co.	-	6/19/22	6/19/22	Other	ACUT-133266119 update pay plan offerings.	-	-	-

### Alfa Insurance Group private passenger physical damage rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Trexis One Insurance Corp.	7.90	4/25/22	5/13/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate only	-2.00	-2.60	4.50
Trexis One Insurance Corp.	20.40	11/07/22	11/25/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rate and model year factor changes.	-2.00	-2.60	8.00

### Allstate Insurance Group private passenger physical damage rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Allstate County Mutual Ins. Co.	-10.60	4/25/22	6/9/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	PPA RAF-ACMC and APMC combined.	-	-3.00	-
Allstate County Mutual Ins. Co.	1.40	11/21/22	1/5/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	PPA RAF + trailer base rates, APMC combined.	-	-3.00	-
Allstate Fire & Casualty Ins. Co.	2.60	2/14/22	3/31/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	12.0% Overall auto change	-4.40	-3.20	2.00

**Allstate Insurance Group private passenger physical damage rate filing exhibit**

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Allstate Fire & Casualty Ins. Co.	16.70	8/15/22	9/29/22	Tier factors-Revised tier factors resulting in excess of ±5% change for some policyholders.	23.0% Overall auto change.	-4.40	-3.20	2.00
Allstate Fire & Casualty Ins. Co.	9.70	11/21/22	1/5/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	12.7% Overall auto change + trailer	-4.40	-3.20	2.00
Allstate Indemnity Company	-11.80	4/25/22	6/9/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	7.0% Overall rate	0.20	-3.00	0.10
Allstate Indemnity Company	3.30	11/21/22	1/5/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	9.9% Overall rate + trailer base rates.	0.20	-3.00	0.10
Allstate Ins. Co.	-12.50	4/25/22	6/9/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	7.0% Overall change	0.30	-3.00	0.10
Allstate Ins. Co.	0.50	11/21/22	1/5/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	4.0% Overall change + trailer base rates.	0.30	-3.00	0.10
Allstate P&C Ins. Co.	-13.80	4/25/22	6/9/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	7.0% Overall rate	0.20	-3.00	0.10
Allstate P&C Ins. Co.	-1.60	11/21/22	1/5/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	4.0% Overall rate + trailer base rates.	0.20	-3.00	0.10



**Allstate Insurance Group private passenger physical damage rate filing exhibit**

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Encompass Home & Auto Ins. Co.	-	4/30/22	4/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate/factor filing only.	-	-	-
Encompass Ins. Co. of America	-	4/30/22	4/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate/factor filing only.	-	-	-
Encompass P&C Company	-	4/30/22	4/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate/factor filing only.	-	-	-
Esurance Ins. Co.	40.00	10/19/22	12/08/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	-	-	1.20
Safe Auto Ins. Co.	18.90	2/3/22	3/12/22	Class-relativity change in excess of ±5% for some policyholders.	Class change was a change to the coverage structure factor.	44.30	63.50	67.20
Safe Auto Ins. Co.	13.30	6/17/22	7/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Raised base rate to match intended need.	44.30	63.50	67.20
Safe Auto Ins. Co.	7.10	10/18/22	11/22/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Raised base rate to match intended need.	44.30	63.50	67.20

**American Family Insurance Group private passenger physical damage rate filing exhibit**

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Family Connect P&C Ins. Co.	11.20	5/28/22	5/28/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change	3.40	-1.00	-2.30

**American Family Insurance Group private passenger physical damage rate filing exhibit**

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Family Connect P&C Ins. Co.	12.70	8/23/22	8/23/22	Class-relativity change in excess of ±5% for some policyholders.	Territory, education	3.40	-1.00	-2.30
General Automobile Ins. Co., Inc., The	23.40	6/21/22	7/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate			
Midvale Indemnity Company	-	3/31/22	3/31/22	Other	Introducing the connected car rating factor, the connected enrollment discount, and the advanced safety discount.	-17.70	6.80	0.10
Midvale Indemnity Company	-3.00	6/1/22	6/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to emergency roadside service, rental reimbursement, and qualifying partners.	-17.70	6.80	0.10

**American International Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Aig Property Casualty Company	8.00	11/01/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO revised prospective loss cost.	-	-	-

**Amica Mutual Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Amica Mutual Ins. Co.	-	1/1/22	1/1/22	Surcharges-Revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD assessment	-4.00	-4.80	-4.10

**Amica Mutual Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Amica Mutual Ins. Co.	2.90	4/1/22	4/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revise base rates, existing discounts and factors	-4.00	-4.80	-4.10
Amica Mutual Ins. Co.	6.80	7/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revise base rates	-4.00	-4.80	-4.10
Amica Mutual Ins. Co.	14.60	9/1/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revise base rates and PRL factors	-4.00	-4.80	-4.10
Amica P&C Ins. Co.	-	1/1/22	1/1/22	Surcharges-Revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD assessment	-10.60	-4.10	-4.20
Amica P&C Ins. Co.	8.80	4/1/22	4/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate revision, revised existing factors and discounts.	-10.60	-4.10	-4.20
Amica P&C Ins. Co.	12.70	7/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate revision	-10.60	-4.10	-4.20
Amica P&C Ins. Co.	21.40	9/1/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate revision	-10.60	-4.10	-4.20

**AssuranceAmerica Corporation Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
AssuranceAmerica Ins. Co.	-2.18	1/19/22	2/24/22	Other	COL base rates decreased as requested by TDI.	1.46	-1.80	-5.10

**AssuranceAmerica Corporation Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
AssuranceAmerica Ins. Co.	22.28	2/28/22	4/5/22	Other	Base rate increase to COL; exposure factors; discount matrix factors; rate capping.	1.46	-1.80	-5.10
AssuranceAmerica Ins. Co.	-	11/15/22	12/21/22	Other	Rate capping removed; No factor changes or impacts.	1.46	-1.80	-5.10
AssuranceAmerica Ins. Co.	23.34	12/05/22	1/10/23	Other	Base rate increases to BI, PD, and COLL	1.46	-1.80	-5.10

**Branch Insurance Exchange private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Branch Insurance Exchange	-	2/2/22	2/2/22	Discounts – revised existing discounts resulting in excess of ±5% change for some policyholders.	Pledge discount removed	-	-	-
Branch Insurance Exchange	-	2/2/22	2/2/22	Discounts – revised existing discounts resulting in excess of ±5% change for some policyholders.	Pledge discount removed	-	-	-
Branch Insurance Exchange	8.50	4/8/22	5/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate flat	-	-	-
Branch Insurance Exchange	-	6/20/22	6/20/22	Other rating variables - revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbol update	-	-	-
Branch Insurance Exchange	23.80	10/08/22	11/17/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base and symbol table factors.	-	-	-

### Buckle Corporation Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Gateway Ins. Co.	50.80	12/15/22	1/15/23	Discount-Introduction of new discount resulting in excess of -5% change for qualifying policyholders	With this filing, Gateway Ins. Co. intends to modify its current private passenger auto program to reflect changes in the Texas marketplace. These changes were based on feedback from our distribution channels, a review of Texas trends.	50.80	164.00	164.00

### California Casualty Management Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
California Casualty Indemnity Exchange	14.00	10/30/22	10/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate	-4.36		
California Casualty Indemnity Exchange	17.20	12/17/22	12/17/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate	-4.36		

### Chubb Limited Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Ace Fire Underwriters Ins. Co.	21.60	5/1/22	5/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Filing to adopt ISO loss costs and rules.	-	-	
Chubb Lloyds Ins. Co. of Texas	-1.50	6/13/22	8/12/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to deductibles, DRFs, mileage, tier, and base rates.	6.40	-6.00	-

### Chubb Limited Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Chubb National Ins. Co.	-8.10	6/13/22	8/12/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Deductibles, DRFs, mileage, tier, and base rates.	6.40	-6.00	10.10
Federal Ins. Co.	-1.60	6/13/22	8/12/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to deductibles, DRFs, mileage, tier, and base rates.	6.40	-6.00	-
Great Northern Ins. Co.	-1.90	6/13/22	8/12/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to deductibles, DRFs, mileage, tier, and base rates.	6.40	6.00	-
Pacific Indemnity Company	-6.40	6/13/22	8/12/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to deductibles, DRFs, mileage, tier, and base rates.	6.40	-6.00	10.40
Vigilant Ins. Co.	-6.70	6/13/22	8/12/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to deductibles, DRFs, mileage, tier, and base rates.	6.40	-6.00	10.50

### Cincinnati Financial Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Cincinnati Casualty Company, The	14.64	9/1/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change, age factors and household factors changed, and vehicle/driver factors changed.	17.60	-	-
Cincinnati Ins. Co., The	15.17	9/1/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change, age factors and household factors changed, and vehicle/driver factors changed.	17.60	-5.00	4.10

**Clearcover Insurance Company private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Clearcover Ins. Co.	9.10	1/1/22	2/15/22	Territory - relativity change in excess of ±5% for some policyholders.	Territorial base rate	-	-	-
Clearcover Ins. Co.	20.00	6/13/22	7/28/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate only	9.10	-	-

**Concert Group Holdings Inc Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Concert Ins. Co.	6.70	5/18/22	5/18/22	Territory - relativity change in excess of ±5% for some policyholders.	Rate adjustment	2.70	-19.20	14.00

**Consumers County Mutual Insurance Company private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Consumers County Mutual Ins. Co.	12.89	9/9/22	10/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Group TTM - Quantum 2	-	-6.66	-0.62

**Darag North America Holding Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Peachtree Casualty Ins. Co.	-	9/20/22	3/20/23	Other	New personal auto product line	-	-	-

**Elephant Insurance Company private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Elephant Ins. Co.	-	1/22/22	3/22/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	County factors, zip County factors and work from home (students from group 1-->2)	1.90	-7.10	7.80
Elephant Ins. Co.	-	2/22/22	4/22/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Vehicle score model and MSRP x model year	1.90	-7.10	7.80
Elephant Ins. Co.	16.10	3/11/22	5/11/22	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	1.90	-7.10	7.80
Elephant Ins. Co.	-	5/21/22	7/21/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Rating variable changes on the following tables: Age x years licensed factors, education factors ("some college" intro), CARFAX vehicle history and deleted total lapse length factors.	1.90	-7.10	7.80
Elephant Ins. Co.	1.90	6/1/22	8/1/22	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate increase and rate capping.	1.90	-7.10	7.80
Elephant Ins. Co.	-	8/3/22	10/03/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Rating variable changes on the following tables: expense factors, age x expense tier x term type factors. Deleted the following tables: compare discount factors, expense calculation and expense premium factors. Added agency headers tables.	1.90	-7.10	7.80
Elephant Ins. Co.	-	8/8/22	10/08/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Channel factors	1.90	-7.10	7.80



**Elephant Insurance Company private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Elephant Ins. Co.	-	9/8/22	11/08/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Drivers x vehicles x marital status, accident forgiveness buy-up and garaging (split by coverage groups).	1.90	-7.10	7.80
Elephant Ins. Co.	-	10/07/22	12/07/22	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Rating variable changes on the following tables: vehicle age factors x months owned factors, limit factors, MSRP x vehicle age factors, current limit x prior liability limit factors, good student discount factors, collision presence for UMPD factors, rate.	1.90	-7.10	7.80
Elephant Ins. Co.	13.60	11/10/22	1/10/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate increase, channel factors and e-signature discount factors.	1.90	-7.10	7.80
Elephant Ins. Co.	-	12/05/22	2/5/23	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Deductible (collision changes) factors, current limit x prior liability limit factors, occupation status x age factors, channel factors (agency II increase i.e. Gaby, Get Jerry and Way), e-signature discount factors and prior Insurance (Status) factors.	1.90	-7.10	7.80

**Falcon Insurance Company private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Falcon Ins. Co.	10.90	3/25/22	4/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Change in base rate >5%	-6.00	-10.70	0.30
Falcon Ins. Co.	13.80	8/18/22	9/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Change in base rate >5%	-6.00	-10.70	0.30

**Farmers Insurance Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
21St Century Premier Ins. Co.	-		12/07/22	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduced Auto Phys Damage Deductible Buydown program			
Economy Fire & Casualty Company	26.40	6/15/22	8/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	47.80	7.70	-
Economy Fire & Casualty Company	16.90	12/19/22	2/17/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	47.80	7.70	-
Farmers Casualty Ins. Co.	1.20	4/11/22	6/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	1.20	-	-
Farmers Direct P&C Ins. Co.	-	4/11/22	6/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	-	-	-4.10
Farmers Group P&C Ins. Co.	2.90	4/11/22	6/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	2.90	-	-
Farmers Lloyds Ins. Co. of Texas	18.20	11/14/22	1/13/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates; Capping; Auto Pol. Plus; Welcome Disc	18.20	-	-4.70
Farmers P&C Ins. Co.	13.30	4/15/22	5/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	45.20	-11.10	-15.00

**Farmers Insurance Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Farmers P&C Ins. Co.	19.00	6/2/22	7/12/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	45.20	-11.10	-15.00
Farmers P&C Ins. Co.	7.70	10/02/22	11/11/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Cov Composition;Personal Credit; prior insurance; rate capping	-45.50	-11.10	-15.00
Farmers Texas County Mutual Ins. Co.	5.60	3/1/22	4/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision	2.40	-	1.80
Farmers Texas County Mutual Ins. Co.	0.30	5/10/22	6/14/22	Surcharges-Introduction of new surcharge resulting in excess of +5% change for affected policyholders.	Rate revision	2.40	-	1.80
Farmers Texas County Mutual Ins. Co.	20.40	6/14/22	7/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision	2.40	-	1.80
Farmers Texas County Mutual Ins. Co.	9.30	10/22/22	10/22/22	Territory - relativity change in excess of ±5% for some policyholders.	Rate revision	2.40	-	1.80
Foremost County Mutual Ins. Co.	3.60	10/06/22	11/09/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, fdl, model year, PIF-EFT discount	41.90	60.10	60.10
Foremost P&C Ins. Co.	9.60	4/1/22	4/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates Only	-	-	-
Mid-Century Ins. Co. of Texas	-	10/22/22	10/22/22	Other	New product Launch			

**Farmers Insurance Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Mid-Century Ins. Co. of Texas	4.90	12/13/22	1/22/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision			
Toggle Ins. Co.	-	4/1/22		Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction of new program.			

**First Acceptance Ins Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
First Acceptance Ins. Co., Inc.	0.10	3/29/22	4/20/22	Territory - relativity change in excess of ±5% for some policyholders.	Territory Factor changes	0.10	2.70	1.90

**Germania Insurance Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Germania Fire & Casualty Company	7.60	3/1/22	3/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, county, Company	-0.40	-1.70	-0.50
Germania Fire & Casualty Company	0.50	4/10/22	4/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Removed Welcome Discount	-	-	-
Germania Fire & Casualty Company	6.90	5/15/22	5/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, county, Company	1.10	-1.50	2.20
Germania Fire & Casualty Company	16.30	7/10/22	7/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, GMA, Company	1.70	-1.00	-

**Germania Insurance Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Germania Ins. Co.	7.70	3/1/22	3/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, county, Company	-0.40	-1.70	-0.80
Germania Ins. Co.	0.50	4/10/22	4/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Removed Welcome Discount	-	-	-
Germania Ins. Co.	7.80	5/15/22	5/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	-0.40	-0.80	-
Germania Ins. Co.	16.00	7/10/22	7/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, GMA	1.70	-4.80	-
Germania Select Ins. Co.	7.70	3/1/22	3/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	-0.40	-1.70	0.30
Germania Select Ins. Co.	0.50	4/10/22	4/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Removed Welcome Discount	-	-	-
Germania Select Ins. Co.	6.30	5/15/22	5/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, county, Company	1.40	-4.40	2.40
Germania Select Ins. Co.	16.00	7/10/22	7/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, GMA	1.80	-4.60	-

### Hochheim Prairie Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Hochheim Prairie Casualty Ins. Co.	1.20	1/1/22	1/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate	-	-	11.70
Hochheim Prairie Casualty Ins. Co.	9.90	7/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate	-	-	-

### Horace Mann Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Horace Mann Ins. Co.	-	2/7/22	6/10/22	Other	Revision to policy system; many changes to rates/factors, etc	-	-	-1.90
Horace Mann Ins. Co.	1.50	7/10/22	7/10/22	Other	Base rate changes; revision to Roadside Service limits; model year factors	-	-	-1.90
Horace Mann P&C Ins. Co.	-	2/7/22	6/10/22	Other	Effect of rolling clients to HMIC at renewal; revision of policy system	-	-	-1.80
Horace Mann P&C Ins. Co.	4.90	7/10/22	7/10/22	Other	Base rate changes; revision to Roadside Service limits; model year factors	-	-	-1.80
Teachers Ins. Co.	0.10	2/7/22	6/10/22	Other	Revision to policy system; many changes to rates/factors, etc	-	-	-0.50
Teachers Ins. Co.	1.50	7/10/22	7/10/22	Other	Base rate changes; revision to Roadside Service limits; model year factors	-	-	-0.50

### Incline Property and Casualty Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Agricultural Workers Mutual Auto Ins. Co.	8.50	4/1/22	5/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjusted base rates for all coverages.	5.40	-	20.00

**Incline Property and Casualty Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Agricultural Workers Mutual Auto Ins. Co.	14.50	9/1/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjusted base rates for all coverages.	12.40	-	20.00
Incline Casualty Company	7.05	8/1/22	9/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Amwins	-9.07	-	-
Redpoint County Mutual Ins. Co.	10.06	1/1/22	1/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Cover rate increase	9.89	1.95	-
Redpoint County Mutual Ins. Co.	0.62	1/3/22	2/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Superior rate increase	-	-	-
Redpoint County Mutual Ins. Co.	0.01	1/5/22	1/6/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Constitution rate increase	-2.28	-9.78	-
Redpoint County Mutual Ins. Co.	-	1/14/22	2/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Acacia	-	-1.20	-10.15
Redpoint County Mutual Ins. Co.	0.58	1/20/22	3/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Lamar rate increase	3.77	-	-
Redpoint County Mutual Ins. Co.	-14.86	1/28/22	3/17/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Commonwealth rate increase	-1.85	5.85	-2.59
Redpoint County Mutual Ins. Co.	-	1/28/22	3/28/22	Other	Apparent rules update	-	-4.51	4.15

**Incline Property and Casualty Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	-	1/28/22	3/28/22	Other	Rule update for Elephant	4.19	-4.33	-2.51
Redpoint County Mutual Ins. Co.	9.88	2/1/22	2/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Evolution rate increase	-	-	-
Redpoint County Mutual Ins. Co.	-	2/21/22	4/7/22	Other	Rule update	4.19	-4.33	-2.51
Redpoint County Mutual Ins. Co.	-	2/21/22	8/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Root	-	-	-
Redpoint County Mutual Ins. Co.	7.52	3/7/22	4/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Diamond specialty rate increase	20.70	-11.77	-2.88
Redpoint County Mutual Ins. Co.	15.62	3/11/22	5/11/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Elephant	4.19	-4.33	-2.51
Redpoint County Mutual Ins. Co.	-11.38	3/15/22	4/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Embark Rate Decrease	-	-	-
Redpoint County Mutual Ins. Co.	5.11	3/28/22	4/28/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Acacia	-	-1.20	-10.15
Redpoint County Mutual Ins. Co.	-	4/1/22	5/1/22	Other	Diamond Surcharge Removal (zero rate impact)	20.70	-11.77	-2.88
Redpoint County Mutual Ins. Co.	15.09	4/4/22	4/4/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Cover rate increase	9.89	0.63	-



**Incline Property and Casualty Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	35.88	4/15/22	5/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Quantum Azul rate increase	-	-	-
Redpoint County Mutual Ins. Co.	9.95	4/19/22	5/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Tesla rate increase	-	-	-
Redpoint County Mutual Ins. Co.	2.13	4/22/22	6/9/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Commonwealth rate increase	-1.85	5.85	-2.59
Redpoint County Mutual Ins. Co.	-11.77	4/29/22	6/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Dash Rate Decrease	-	-	-
Redpoint County Mutual Ins. Co.	-9.73	5/3/22	6/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Embark Rate Decrease	-	-	-
Redpoint County Mutual Ins. Co.	-	5/15/22	6/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Southern General rate increase	-0.48	2.60	-
Redpoint County Mutual Ins. Co.	8.55	5/16/22	6/16/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Diamond specialty rate increase	20.70	-11.77	-2.88
Redpoint County Mutual Ins. Co.	13.34	5/18/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Pronto Core	-10.13	-11.81	0.77
Redpoint County Mutual Ins. Co.	-	5/21/22	7/21/22	Other	Apparent rules update	-	-4.51	4.15

**Incline Property and Casualty Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	-	5/21/22	7/21/22	Other	Elephant rule update	4.19	-4.33	-2.51
Redpoint County Mutual Ins. Co.	-0.50	5/30/22	7/21/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Dash Rate Decrease	-	-	-
Redpoint County Mutual Ins. Co.	0.33	6/1/22	8/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Elephant	4.19	-4.33	-2.51
Redpoint County Mutual Ins. Co.	3.58	6/15/22	7/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Superior rate increase	-	-	-
Redpoint County Mutual Ins. Co.	13.05	6/15/22	7/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Quantum rate increase	-	-11.50	-6.08
Redpoint County Mutual Ins. Co.	-	6/27/22	7/27/22	Other	Impact of policy form	20.70	-11.77	-2.88
Redpoint County Mutual Ins. Co.	-	7/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Initial filling for pouch	-	-	-
Redpoint County Mutual Ins. Co.	-3.78	7/1/22	8/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Acacia	-	-1.20	-10.15
Redpoint County Mutual Ins. Co.	-	7/15/22	8/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Southern General rate increase	-0.48	2.60	-

**Incline Property and Casualty Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	-	7/22/22	8/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Root	-	-	-
Redpoint County Mutual Ins. Co.	-	8/1/22	8/1/22	Other	Add a 1250 deductible option	-	-1.20	-10.15
Redpoint County Mutual Ins. Co.	-	8/3/22	10/03/22	Other	Apparent rules update	-	-4.51	4.15
Redpoint County Mutual Ins. Co.	-0.08	8/15/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Sea Harbor rate increase	-10.63	-	-
Redpoint County Mutual Ins. Co.	-0.85	8/15/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Sea Harbor rate increase	-10.63	-	-
Redpoint County Mutual Ins. Co.	4.65	8/18/22	10/02/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Lamar rate increase	3.77	-	-
Redpoint County Mutual Ins. Co.	-	9/1/22	10/01/22	Other	Drive away rule update (zero rate impact)	-	-	-
Redpoint County Mutual Ins. Co.	1.95	9/5/22	10/05/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Diamond specialty rate increase	20.70	-11.77	-2.88
Redpoint County Mutual Ins. Co.	0.69	9/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Constitution rate increase	-2.28	-9.78	-
Redpoint County Mutual Ins. Co.	12.53	9/16/22	11/03/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Commonwealth rate increase	-1.85	5.85	-2.59

**Incline Property and Casualty Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	-	9/28/22	11/07/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Embark Rate (zero increase)	-	-	-
Redpoint County Mutual Ins. Co.	-0.48	10/01/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Southern General rate increase	-0.48	2.60	-
Redpoint County Mutual Ins. Co.	-	10/01/22	12/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Lamar algorithm change (zero rate impact)	-	-	-
Redpoint County Mutual Ins. Co.	9.30	10/03/22	11/02/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Acacia	-	-1.20	-10.15
Redpoint County Mutual Ins. Co.	-	10/07/22	12/07/22	Other	Apparent rules update	-	-4.51	4.15
Redpoint County Mutual Ins. Co.	-	10/07/22	12/07/22	Other	Elephant rule update	4.19	-4.33	-2.51
Redpoint County Mutual Ins. Co.	19.31	10/12/22	12/11/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Tesla rate increase	-	-	-
Redpoint County Mutual Ins. Co.	-	10/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Initial Filing for Bridger	-	-	-
Redpoint County Mutual Ins. Co.	6.92	10/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Evolution rate increase	-	-	-
Redpoint County Mutual Ins. Co.	-	10/18/22	11/02/22	Other	Acacia rule update	-	-1.20	-10.15

### Incline Property and Casualty Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	-	10/18/22	11/02/22	Other	Drive away rule update (zero rate impact)	-	-	-
Redpoint County Mutual Ins. Co.	9.83	11/10/22	1/10/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Elephant rate increase	4.19	-4.33	-2.51
Redpoint County Mutual Ins. Co.	2.52	11/15/22	12/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Pronto Core	-10.13	-11.81	0.77
Redpoint County Mutual Ins. Co.	-	12/15/22	1/15/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Southern General rate increase	-0.48	2.60	-
Redpoint County Mutual Ins. Co.	15.84	12/22/22	1/23/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Root	-	-	-
Redpoint County Mutual Ins. Co.	11.00	12/22/22	12/22/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Bridger rate increase	-	-	-
Redpoint County Mutual Ins. Co.	6.07	12/23/22	2/9/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate and plan factors	-1.85	5.85	-2.59

### J & P Holdings Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
First Chicago Ins. Co.	0.40	1/27/22	3/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision	0.50	0.50	0.50

### J & P Holdings Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
First Chicago Ins. Co.	6.90	5/12/22	6/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision	5.90	0.90	0.90
First Chicago Ins. Co.	15.70	8/4/22	9/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision	13.20	7.90	7.90
First Chicago Ins. Co.	8.60	11/17/22	1/2/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision	24.20	24.90	24.90
United Security Health & Casualty Ins. Co.	5.90	5/12/22	6/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision	3.00	-3.00	-3.00

### Kemper Corporation Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Access Casualty Company	2.90	2/23/22	3/23/22	Class-relativity change in excess of ±5% for some policyholders.	Rating factors	4.40	3.80	-1.90
American Access Casualty Company	9.10	6/29/22	7/29/22	Class-relativity change in excess of ±5% for some policyholders.	Rating factors and base rate	13.90	13.80	7.90
American Access Casualty Company	4.70	12/21/22	1/21/23	Class-relativity change in excess of ±5% for some policyholders.	Rating factors and base rate	17.40	19.10	18.50
Infinity County Mutual Ins. Co.	28.74	3/25/22	5/3/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - base rate, limit, driver class, household structure, model year, territory, rate cap	18.04	0.01	-28.55

### Kemper Corporation Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Infinity County Mutual Ins. Co.	32.47	3/25/22	5/3/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 17- base rate, limit, driver class, household structure, model year, territory, rate cap	22.47	4.11	-27.66
Infinity County Mutual Ins. Co.	23.22	6/30/22	8/8/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 17-Base rate, EFT Disc, top vehicles	22.47	4.11	-27.66
Infinity County Mutual Ins. Co.	24.99	6/30/22	8/8/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 15-Base rate, EFT Disc, top vehicles	18.04	0.01	-28.55
Infinity County Mutual Ins. Co.	-	11/17/22	12/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 17-Base rate	22.47	4.11	-27.66
Infinity County Mutual Ins. Co.	-	11/17/22	12/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 15-Base rate	18.04	0.01	-28.55
Unitrin County Mutual Ins. Co.	6.60	2/5/22	4/6/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate and model year factors	13.00	7.10	-13.02

### Liberty Mutual Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Liberty County Mutual Ins. Co.	6.20	3/17/22	5/23/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	4.60	3.30	7.40

**Liberty Mutual Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Liberty County Mutual Ins. Co.	12.20	3/20/22	4/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	-0.40	-
Liberty County Mutual Ins. Co.	10.10	3/31/22	6/4/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	-0.40	-
Liberty County Mutual Ins. Co.	7.10	7/16/22	9/21/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	-	-0.40
Liberty County Mutual Ins. Co.	12.10	8/21/22	10/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	7.90	26.90	30.30
Liberty County Mutual Ins. Co.	9.00	10/05/22	11/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	-0.40	-
Liberty County Mutual Ins. Co.	-10.60	10/17/22	11/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	8.00	3.90
Liberty County Mutual Ins. Co.	6.40	11/22/22	1/1/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	6.00	8.00
State Auto P&C Ins. Co.	5.90		11/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	(CustomFit) revising base rates	-	-	-



### Mercury General Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Mercury County Mutual Ins. Co.	-	3/9/22	4/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate capping, and 5-year discount fix	-	-	-
Mercury County Mutual Ins. Co.	-	6/24/22	8/3/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate	-	-	-4.20

### Nationwide Corporation Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Allied P&C Ins. Co.	3.50	1/1/22	1/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	-	8.70	7.10
Colonial County Mutual Ins. Co.	5.00		5/2/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes.	3.90	1.00	-
Colonial County Mutual Ins. Co.	6.50		5/2/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes.	-	0.60	-9.60
Colonial County Mutual Ins. Co.	16.00		7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates and various rating plan changes.	3.90	1.00	-
Colonial County Mutual Ins. Co.	19.00		7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates and various rating plan changes.	-	0.60	-9.60

**Nationwide Corporation Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Colonial County Mutual Ins. Co.	13.50	6/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates	-	-	-
Colonial County Mutual Ins. Co.	12.50	12/01/22	1/1/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates and territory relativity adjustments			
Crestbrook Ins. Co.	3.00	5/1/22	5/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, deductible factors, OEM coverage factors, agreed value surcharge			9.80
Nationwide Mutual Ins. Co.	2.00		5/2/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes.	-	0.60	-
Nationwide Mutual Ins. Co.	5.00		7/1/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes.	-	0.60	-

**Noblr Reciprocal Exchange private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Noblr Reciprocal Exchange	37.90	6/15/22	7/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Updating base rates based on indicated rate need.	48.70	48.70	48.70

**Progressive Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Progressive County Mutual Ins. Co.	25.10	10/28/22	12/01/22	Other	Base rates and factor changes.	18.30	-3.40	-6.90

**Safeway Insurance Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Safeway Ins. Co.	23.10	9/15/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates and class factor changes.	-0.10	-1.70	3.10

**Sentry Insurance Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Dairyland County Mutual Ins. Co. of Texas	7.40	2/24/22	3/16/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Applies to Auto product. Base rate change only.	4.20	-19.90	-
Dairyland County Mutual Ins. Co. of Texas	8.60	8/18/22	9/17/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Applies to Auto product. Update to rating algorithm including removal and introduction of multiple factors, as well as updates to existing rating factors.	4.20	-19.90	-
Dairyland County Mutual Ins. Co. of Texas	20.90	8/30/22	9/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Powersports product. Base rate change only.	1.40	6.20	-
Sentry Select Ins. Co.	19.60	12/15/22	1/14/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Platinum product. Base rate change only.	7.70	12.90	3.50

### Sh1 Holdings Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Spinnaker Ins. Co.	2.70	2/19/22	3/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision	-	-	-
Spinnaker Ins. Co.	4.80	8/19/22	9/23/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision	2.70	-	-

### State Farm Group private passenger physical damage rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
State Farm County Mutual Ins. Co. of Texas	0.60	3/1/22	3/1/22	Other	Revised new business CRI.	-0.30	-12.20	-2.90
State Farm County Mutual Ins. Co. of Texas	-2.60	4/18/22	4/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Motorcycle only	-0.30	-12.20	-2.90
State Farm County Mutual Ins. Co. of Texas	4.50	6/20/22	6/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate	-0.30	-12.20	-2.90
State Farm County Mutual Ins. Co. of Texas	0.10	9/5/22	9/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate, multiple automobiles	-0.30	-12.20	-2.90
State Farm Fire & Casualty Company	3.00	3/1/22	3/1/22	Other	Revised new business CRI.	2.90	-11.70	-9.10
State Farm Fire & Casualty Company	-	4/18/22	4/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Motorcycle only	2.90	-11.70	-9.10

**State Farm Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
State Farm Fire & Casualty Company	11.00	6/20/22	6/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate	2.90	-11.70	-9.10
State Farm Fire & Casualty Company	6.20	9/5/22	9/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate, multiple automobiles	2.90	-11.70	-9.10
State Farm Mutual Automobile Ins. Co.	3.00	3/1/22	3/1/22	Other	Revised New business CRI	2.90	-11.70	-9.10
State Farm Mutual Automobile Ins. Co.	-	4/18/22	4/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Motorcycle only	2.90	-11.70	-9.10
State Farm Mutual Automobile Ins. Co.	11.00	6/20/22	6/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate	2.90	-11.70	-9.10
State Farm Mutual Automobile Ins. Co.	6.20	9/5/22	9/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate, multiple automobiles	2.90	-11.70	-9.10

**Texas Farm Bureau Mutual Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Farm Bureau County Mutual Ins. Co. of Texas	5.50	1/1/22	3/1/22	Other	Update rating factors, vehicle symbols and added tier	-	-1.95	-
Farm Bureau County Mutual Ins. Co. of Texas	10.60	7/1/22	9/1/22	Other	Update rating factors, vehicle symbols and added tier	-	-1.95	-

**Texas Farm Bureau Mutual Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Farm Bureau County Mutual Ins. Co. of Texas	17.60	12/01/22	12/01/22	Other	Update rating factors, vehicle symbols and added tier	-	-1.95	-
Texas Farm Bureau Casualty Ins. Co.	6.50	1/1/22	3/1/22	Other	Update rating factors, vehicle symbols and added tier	-	2.02	2.22
Texas Farm Bureau Casualty Ins. Co.	10.50	7/1/22	9/1/22	Other	Update rating factors, vehicle symbols and added tier	-	2.02	2.22
Texas Farm Bureau Casualty Ins. Co.	17.30	12/01/22	12/01/22	Other	Update rating factors, vehicle symbols and added tier	-	2.02	2.22
Texas Farm Bureau Mutual Ins. Co.	6.20	1/1/22	3/1/22	Other	Update rating factors, vehicle symbols and added tier	-	4.42	2.47
Texas Farm Bureau Mutual Ins. Co.	10.30	7/1/22	9/1/22	Other	Update rating factors, vehicle symbols and added tier	-	4.42	2.47
Texas Farm Bureau Mutual Ins. Co.	17.00	12/01/22	12/01/22	Other	Update rating factors, vehicle symbols and added tier	-	4.42	2.47
Texas Farm Bureau Underwriters	7.80	1/1/22	3/1/22	Other	Update rating factors, vehicle symbols and added tier	-	3.00	2.48
Texas Farm Bureau Underwriters	10.30	7/1/22	9/1/22	Other	Update rating factors, vehicle symbols and added tier	-	3.00	2.48
Texas Farm Bureau Underwriters	16.70	12/01/22	12/01/22	Other	Update rating factors, vehicle symbols and added tier	-	3.00	2.48

**US Lloyds Insurance Company private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
US Lloyds Ins. Co.	10.00	2/15/22	3/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Statewide rate increase	-	-	-

**United Services Auto Assn. Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Garrison P&C Ins. Co.	-	2/23/22	2/23/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rate and factor changes	-0.10	-3.80	-
Garrison P&C Ins. Co.	4.70	7/7/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change	-0.10	-3.80	-
United Services Automobile Assn.	-	2/23/22	2/23/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rate and factor changes	-	-2.40	-
United Services Automobile Assn.	5.10	7/7/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change	-	-2.40	-
USAA Casualty Ins. Co.	-	2/23/22	2/23/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rate and factor changes	-0.10	-4.10	-0.10
USAA Casualty Ins. Co.	7.60	7/7/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change	-0.10	-4.10	-0.10
USAA General Indemnity Company	-	2/23/22	2/23/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rate and factor changes	-0.10	-5.70	0.10
USAA General Indemnity Company	1.20	7/7/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change	-0.10	-5.70	0.10

**W.R. Berkley Corporation Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Berkley Ins. Co.	4.00	5/21/22	8/19/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Symbol, base rate, and other revisions	5.70	4.30	-

**Wt Holdings Group private passenger physical damage rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Stillwater Ins. Co.	12.40	6/7/22	7/24/22	Base rate/loss cost/loss cost multiplier-revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate level adjustment	12.40	-	-9.90



## Private passenger auto voluntary liability rate filing exhibits

### Acuity, A Mutual Insurance Company private passenger voluntary liability rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Acuity, A Mutual Ins. Co.	-	6/19/22	6/19/22	Other	ACUT-133266119 update pay plan offerings.	-	-	-

### Alfa Insurance Group private passenger voluntary liability rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Trexis One Insurance Corp.	9.20	4/25/22	5/13/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate only.	4.00	1.10	5.70
Trexis One Insurance Corp.	18.50	11/07/22	11/25/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rate and model year factor changes.	4.00	1.10	16.00

### Alinsco Insurance Company private passenger voluntary liability rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Alinsco Ins. Co.	9.60	1/12/22	2/12/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and factors.	0.05	-	0.01
Alinsco Ins. Co.	6.30	6/15/22	7/15/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and factors.	0.05	-	0.01
Alinsco Ins. Co.	6.20	10/01/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	0.05	-	0.01

**Allstate Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Allstate County Mutual Ins. Co.	24.40	4/25/22	6/9/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	PPA RAF-ACMC and ACMA combined.	11.80	7.30	-
Allstate County Mutual Ins. Co.	16.50	11/21/22	1/5/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	PPA RAF-ACMC and ACMC combined.	11.80	7.30	-
Allstate Fire & Casualty Ins. Co.	20.80	2/14/22	3/31/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	12.0% Overall auto rate change.	12.80	-3.20	2.00
Allstate Fire & Casualty Ins. Co.	28.20	8/15/22	9/29/22	Tier factors-Revised tier factors resulting in excess of ±5% change for some policyholders.	23.0% Overall auto change.	12.80	-3.20	2.00
Allstate Fire & Casualty Ins. Co.	15.20	11/21/22	1/5/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	12.7% Overall auto change.	12.80	-3.20	2.00
Allstate Indemnity Company	29.40	4/25/22	6/9/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	7.0% Overall rate.	11.30	-3.00	-
Allstate Indemnity Company	15.70	11/21/22	1/5/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	9.9% Overall rate.	11.30	-3.00	-
Allstate Ins. Co.	30.00	4/25/22	6/9/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	7.0% Overall change.	11.30	-3.00	-

**Allstate Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Allstate Ins. Co.	7.30	11/21/22	1/5/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	4.0% Overall change.	11.30	-3.00	-
Allstate P&C Ins. Co.	33.60	4/25/22	6/9/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	7.0% Overall rate.	11.80	-3.00	-
Allstate P&C Ins. Co.	9.10	11/21/22	1/5/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	4.0% Overall rate.	11.80	-3.00	-
Encompass Home & Auto Ins. Co.	13.80	4/30/22	4/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate/factor filing only.	17.50	-	-
Encompass Indemnity Company	17.20	4/30/22	4/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate/factor filing only.	17.20	-	-3.50
Encompass Ins. Co. of America	16.30	4/30/22	4/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate/factor filing only.	16.30	-	-
Encompass P&C Company	16.30	4/30/22	4/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate/factor filing only.	16.60	-	-
Esurance Ins. Co.	5.30	10/19/22	12/08/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	22.70	22.70	41.70

### Allstate Insurance Group private passenger voluntary liability rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Safe Auto Ins. Co.	3.20	2/3/22	3/12/22	Class-relativity change in excess of ±5% for some policyholders.	Class change - (the rating variable that give liability only policies a bi/pd discounted rate.	15.10	33.70	43.40
Safe Auto Ins. Co.	6.50	6/17/22	7/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Raised base rate to match intended need.	15.10	33.70	43.40
Safe Auto Ins. Co.	4.70	10/18/22	11/22/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Raised base rate to match intended need.	15.10	33.70	43.40

### American Family Insurance Group private passenger voluntary liability rate filing exhibit

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Family Connect P&C Ins. Co.	7.20	5/28/22	5/28/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change.	3.00	0.80	1.70
American Family Connect P&C Ins. Co.	8.70	8/23/22	8/23/22	Class-relativity change in excess of ±5% for some policyholders.	ILF, territory, education.	3.00	0.80	1.70
General Automobile Ins. Co., Inc., The	10.30	6/21/22	7/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate.			
Midvale Indemnity Company	-	3/31/22	3/31/22	Other	Introducing the connected car rating factor, the connected enrollment discount, and the advanced safety discount.	-15.70	6.40	0.10
Midvale Indemnity Company	-3.00	6/1/22	6/1/22	Base rate/loss cost/loss cost multiplier–revised base rates /loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to emergency roadside service, rental reimbursement, and qualifying partners.	-15.70	6.40	0.10

**American International Group private passenger voluntary liability rate filing exhibit**

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Aig Property Casualty Company	8.00	11/01/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO revised prospective loss cost.	-	-	-

**Amica Mutual Group private passenger voluntary liability rate filing exhibit**

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Amica Mutual Ins. Co.	-	1/1/22	1/1/22	Surcharges-Revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD assessment.	-0.50	-5.00	5.70
Amica Mutual Ins. Co.	6.80	4/1/22	4/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revise base rates, existing discounts and factors.	-0.50	-5.00	5.70
Amica Mutual Ins. Co.	2.10	7/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revise base rates.	-0.50	-5.00	5.70
Amica Mutual Ins. Co.	15.30	9/1/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revise base rates and PRL factors.	-0.50	-5.00	5.70
Amica P&C Ins. Co.	-	1/1/22	1/1/22	Surcharges-Revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD assessment.	4.10	-4.60	5.90
Amica P&C Ins. Co.	13.80	4/1/22	4/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate revision, revised existing factors and discounts.	4.10	-4.60	5.90

**Amica Mutual Group private passenger voluntary liability rate filing exhibit**

Company	Rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Amica P&C Ins. Co.	7.60	7/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate revision.	4.10	-4.60	5.90
Amica P&C Ins. Co.	23.00	9/1/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate revision.	4.10	-4.60	5.90

**AssuranceAmerica Corporation Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
AssuranceAmerica Ins. Co.	-4.30	1/19/22	2/24/22	Other	BI and PD base rates decreased as requested by TDI.	8.28	2.81	10.50
AssuranceAmerica Ins. Co.	16.59	2/28/22	4/5/22	Other	Base rate increases to BI, PD, and PIP; exposure factors; discount matrix factors; rate capping.	8.28	2.81	10.50
AssuranceAmerica Ins. Co.	-	11/15/22	12/21/22	Other	Rate capping removed; No factor changes or impacts.	8.28	2.81	10.50
AssuranceAmerica Ins. Co.	25.28	12/05/22	1/10/23	Other	Base rate increases to BI and PD.	8.28	2.81	10.50

**Auto Club Enterprises Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Auto Club County Mutual Ins. Co.	9.00	9/1/22	9/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate and limit change filing.	5.00	-	-

**Berkshire Hathaway Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Geico Advantage Ins. Co.	16.10	5/26/22	7/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised RV base rates.			
Geico Advantage Ins. Co.	17.20	6/30/22	9/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, new vehicle discount, rate capping removal, revised model year.			
Geico Advantage Ins. Co.	18.00	9/1/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates.			
Geico Advantage Ins. Co.	13.70	12/30/21	3/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, MBI class factors.	13.70	-2.60	-2.90
Geico Choice Ins. Co.	13.90	5/26/22	7/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised RV base rates.			
Geico Choice Ins. Co.	16.90	6/30/22	9/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, new vehicle discount, rate capping removal, revised model year.			
Geico Choice Ins. Co.	18.30	9/1/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates.			
Geico Choice Ins. Co.	8.60	12/30/21	3/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, MBI class factors.	8.60	-3.30	-2.70

**Berkshire Hathaway Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Geico County Mutual Ins. Co.	15.50	5/26/22	7/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised RV base rates.	11.70	-2.60	-2.70
Geico County Mutual Ins. Co.	16.80	6/30/22	9/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, new vehicle discount, rate capping removal, revised model year.			
Geico County Mutual Ins. Co.	18.00	9/1/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates.			
Geico Indemnity Company	-	5/5/22	7/11/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised rating factors.	-	-2.30	-1.80
Geico Indemnity Company	-	5/26/22	7/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised RV base rates.			
Geico Indemnity Company	6.30	6/30/22	9/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, new vehicle discount, rate capping removal, revised model year.			
Geico Indemnity Company	19.10	8/25/22	10/31/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates.			
Geico Secure Ins. Co.	12.10	5/26/22	7/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised RV base rates.			



**Berkshire Hathaway Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Geico Secure Ins. Co.	14.60	6/30/22	9/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, new vehicle discount, rate capping removal, revised model year.			
Geico Secure Ins. Co.	17.50	9/1/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates.			
Geico Secure Ins. Co.	6.20	12/30/21	3/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, MBI class factors.	6.20	-3.80	-2.70
Government Employees Ins. Co.	-	5/26/22	7/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised RV base rates.	-	-2.60	-2.00
Government Employees Ins. Co.	7.80	6/30/22	9/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, new vehicle discount, rate capping removal, revised model year.			

**Branch Insurance Exchange Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Branch Insurance Exchange	8.50	4/8/22	5/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate - flat.	-	-	-
Branch Insurance Exchange	-	6/20/22	6/20/22	Other rating variables - revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbol update.	-	-	-

**Branch Insurance Exchange Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Branch Insurance Exchange	9.60	10/08/22	11/17/22	Other rating variables - revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	Base and symbol table factors.	-	-	-

**Buckle Corporation Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Gateway Ins. Co.	50.80	12/15/22	1/15/22	Discount-Introduction of new discount resulting in excess of -5% change for qualifying policyholders	With this filing, Gateway Ins. Co. intends to modify its current private passenger auto program to reflect changes in the Texas marketplace. These changes were based on feedback from our distribution channels, a review of Texas trends.	50.80	56.00	56.00

**California Casualty Management Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
California Casualty Indemnity Exchange	14.00	10/30/22	10/30/22	Base rate/loss cost/loss cost multiplier-revised base rates/loss cost/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base rate.	5.30		
California Casualty Indemnity Exchange	15.10	12/17/22	12/17/22	Base rate/loss cost/loss cost multiplier-revised base rates/loss cost/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base rate.	5.30		

### Chubb Limited Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Chubb Lloyds Ins. Co. of Texas	6.00	6/13/22	8/12/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to deductibles, DRFs, mileage, tier, and base rates.	6.40	-6.00	-
Chubb National Ins. Co.	9.40	6/13/22	8/12/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to deductibles, DRFs, mileage, tier, and base rates.	6.40	-6.00	10.50
Federal Ins. Co.	6.10	6/13/22	8/12/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to deductibles, DRFs, mileage, tier, and base rates.	6.40	-6.00	-
Great Northern Ins. Co.	6.50	6/13/22	8/12/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to deductibles, DRFs, mileage, tier, and base rates.	6.40	-6.00	-
Pacific Indemnity Co.	10.90	6/13/22	8/12/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to deductibles, DRFs, mileage, tier, and base rates.	6.40	-6.00	10.40
Vigilant Ins. Co.	11.00	6/13/22	8/12/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Changes to deductibles, DRFs, mileage, tier, and base rates.	6.40	-6.00	11.10

### Cincinnati Financial Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Cincinnati Casualty Co., The	1.51	9/1/22	10/01/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Adopted updated ISO liability symbols.	11.30	-	-

### Cincinnati Financial Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Cincinnati Casualty Co., The	13.30	9/1/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change, age factors and household factors changed, and vehicle/driver factors changed.	11.30	-	-
Cincinnati Ins. Co., The	13.35	9/1/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change, age factors and household factors changed, and vehicle/driver factors changed.	11.30	-5.00	5.90
Cincinnati Ins. Co., The	0.87	9/1/22	10/01/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Adopted updated ISO liability symbols.	11.30	-5.00	5.90

### Clearcover Insurance Company private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Clearcover Ins. Co.	9.10	1/1/22	2/15/22	Territory - relativity change in excess of ±5% for some policyholders.	Territorial base rate.	-	-	-
Clearcover Ins. Co.	20.00	6/13/22	7/28/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate only.	9.10	-	-

### Concert Group Holdings Inc Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Concert Ins. Co.	6.70	5/18/22	5/18/22	Territory - relativity change in excess of ±5% for some policyholders.	Rate adjustment.	2.70	-19.20	14.00

**Consumers County Mutual Insurance Company private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Consumers County Mutual Ins. Co.	8.05	3/4/22	4/8/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Group TTM-Quantum 2.	-	-6.58	-0.53
Consumers County Mutual Ins. Co.	9.58	9/9/22	10/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Group TTM-Quantum 2.	9.00	-6.58	-0.53

**Darag North America Holding Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Peachtree Casualty Ins. Co.	-	9/20/22	3/20/23	Other	New personal auto product line.	-	-	-

**Elephant Insurance Company private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Elephant Ins. Co.	-	1/22/22	3/22/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	County factors, zip county factors and work from home (students from group 1-->2).	11.20	-9.10	12.80
Elephant Ins. Co.	-	2/22/22	4/22/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Vehicle score model and MSRP x model year..	11.20	-9.10	12.80
Elephant Ins. Co.	12.80	3/11/22	5/11/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate increase.	11.20	-9.10	12.80

**Elephant Insurance Company private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Elephant Ins. Co.	-	5/21/22	7/21/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Rating variable changes on the following tables: age x years licensed factors, education factors ("some college" intro), CARFAX vehicle history. Deleted the following table: total lapse length factors.	11.20	-9.10	12.80
Elephant Ins. Co.	5.20	6/1/22	8/1/22	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate increase and rate capping.	11.20	-9.10	12.80
Elephant Ins. Co.	-	8/3/22	10/03/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Rating variable changes on the following tables: expense factors, age x expense tier x term type factors. Deleted the following tables: compare discount factors, expense calculation and expense premium factors. Added agency headers to tables.	11.20	-9.10	12.80
Elephant Ins. Co.	-	8/8/22	10/08/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Channel factors.	11.20	-9.10	12.80
Elephant Ins. Co.	-	9/8/22	11/08/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Drivers x vehicles x marital status, accident forgiveness buy-up and garaging (split by coverage groups).	11.20	-9.10	12.80
Elephant Ins. Co.	-	10/07/22	12/07/22	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Rating variable changes on the following tables: vehicle age factors x months owned factors, limit factors, MSRP x vehicle age factors, current limit x prior liability limit factors, good student discount factors, collision presence for UMPD factors, rate.	11.20	-9.10	12.80

### Elephant Insurance Company private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Elephant Ins. Co.	13.90	11/10/22	1/10/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate increase, channel factors and e-signature discount factors.	11.20	-9.10	12.80
Elephant Ins. Co.	-	12/05/22	2/5/23	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Deductible (collision changes) factors, current limit x prior liability limit factors, occupation status x age factors, channel factors (agency II increase i.e. Gaby, Get Jerry and Way), e-signature discount factors and prior insurance (status) factors.	11.20	-9.10	12.80

### Falcon Insurance Company private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Falcon Ins. Co.	5.10	3/25/22	4/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Change in base rate >5%.	-2.60	-9.40	1.20
Falcon Ins. Co.	9.00	8/18/22	9/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Change in base rate >5%.	-2.60	-9.40	1.20

### Farmers Insurance Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Economy Fire & Casualty Co.	29.40	6/15/22	8/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	46.90	11.90	13.00

**Farmers Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Economy Fire & Casualty Co.	13.50	12/19/22	2/17/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	46.90	11.90	13.00
Farmers Casualty Ins. Co.	18.00	4/11/22	6/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	18.00	-	-
Farmers Direct P&C Ins. Co.	7.30	4/11/22	6/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	7.30	-	5.40
Farmers Group P&C Ins. Co.	7.00	4/11/22	6/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	7.00	-	7.30
Farmers Lloyds Ins. Co. of Texas	12.30	11/14/22	1/13/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates; capping; auto pol. plus; welcome discount.	12.30	-	11.70
Farmers P&C Ins. Co.	11.40	4/15/22	5/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	45.50	-11.10	-15.00
Farmers P&C Ins. Co.	21.30	6/2/22	7/12/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	45.50	-11.10	-15.00
Farmers P&C Ins. Co.	7.70	10/02/22	11/11/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Cov composition; personal credit; prior insurance; rate capping.	-45.50	-11.10	-15.00



**Farmers Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Foremost County Mutual Ins. Co.	19.10	4/7/22	5/11/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates and update zip codes.	39.20	61.50	61.50
Foremost County Mutual Ins. Co.	37.00	4/7/22	5/11/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates and update zip codes.	39.20	61.50	61.50
Foremost County Mutual Ins. Co.	16.90	10/06/22	11/09/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, fdl, model year, PIF-EFT discount.	41.90	60.10	60.10
Mid-Century Ins. Co. of Texas	-	10/22/22	10/22/22	Other	New product Launch.			
Mid-Century Ins. Co. of Texas	3.90	12/13/22	1/22/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision.			
Toggle Ins. Co.	-	4/1/22		Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction of new program.			

**First Acceptance Ins Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
First Acceptance Ins. Co., Inc.	-1.30	3/29/22	4/20/22	Territory -relativity change in excess of ±5% for some policyholders.	Territory Factor changes.	-1.30	9.60	16.10

**General Electric Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Electric Ins. Co.	5.70	6/1/22	6/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised our base rates, vehicle symboling factors, tiering.	5.10	-2.30	3.40
Electric Ins. Co.	9.00	11/01/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revised our base rates, rate stability factors, and towing rates/limits.	5.10	-2.30	3.40

**Germania Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Germania Fire & Casualty Co.	4.30	3/1/22	3/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, county, company.	-0.50	-1.70	-1.30
Germania Fire & Casualty Co.	0.50	4/10/22	4/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Removed welcome discount.	-	-	-
Germania Fire & Casualty Co.	4.00	5/15/22	5/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, county, company.	1.60	3.60	6.90
Germania Fire & Casualty Co.	0.50	7/10/22	7/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, GMA, Company.	2.40	-1.00	-
Germania Ins. Co.	4.10	3/1/22	3/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, county, company.	-0.50	-1.70	-1.50

**Germania Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Germania Ins. Co.	0.50	4/10/22	4/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Removed welcome discount.	-	-	-
Germania Ins. Co.	4.70	5/15/22	5/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	0.10	-0.80	-
Germania Ins. Co.	0.40	7/10/22	1/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, GMA.	2.30	-1.00	-
Germania Select Ins. Co.	4.20	3/1/22	3/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	-0.50	-1.70	-0.20
Germania Select Ins. Co.	0.50	4/10/22	4/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Removed welcome discount.	-	-	-
Germania Select Ins. Co.	3.30	5/15/22	5/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, county, company.	1.80	0.80	6.80
Germania Select Ins. Co.	0.40	7/10/22	7/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, GMA.	2.40	-1.00	-

### Hallmark Financial Service Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Hallmark County Mutual Ins. Co.	7.40	2/28/22	4/4/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.		24.20	10.60	-
Hallmark County Mutual Ins. Co.	20.80	9/5/22	10/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.		31.60	23.70	-
Hallmark County Mutual Ins. Co.	30.50	12/12/22	1/16/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.		60.80	23.70	-

### Hartford Fire & Casualty Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Sentinel Ins. Co., Limited	10.20	10/06/22	11/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	TX Open road Agency-SENT.			
Trumbull Ins. Co.	20.70	10/06/22	11/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	TX Open Road Direct-TRUM.			

### Hochheim Prairie Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Hochheim Prairie Casualty Ins. Co.	6.20	1/1/22	1/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate.	-	-	2.80

### Hochheim Prairie Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Hochheim Prairie Casualty Ins. Co.	8.60	7/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate.			

### Home State Insurance Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	-	1/1/22	2/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	AA2.PA.Rates.01.01.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	9.60	1/14/22	2/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.Rates.01.14.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	5.50	1/15/22	3/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	8.12Mendota.MAP.PA.Rates.01.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	3.00	2/17/22	3/17/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Aggressive.PA.Rates.02.16.22 (now 2.17.22).	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	9.00	2/21/22	3/21/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	CGA.PA.Rates.02.21.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	2/24/22	3/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	KemperPrime.PA.Rates. 02.24.22.	15.22	6.79	-0.37

**Home State Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	6.10	3/1/22	4/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Germania. PA.Rates.03.01.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	3.20	3/1/22	4/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.03.01.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	6.80	3/10/22	4/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	MSIS.PA.Rates.03.10.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	11.20	3/11/22	4/16/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.Rates.03.11.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	8.10	3/11/22	4/16/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	RAD6.PA.Rates.03.11.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	2.30	3/15/22	4/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Excel.PA.Rates.03.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	10.60	3/15/22	4/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	PRM.PA.Rates.03.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	3.03	3/22/22	4/22/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	SNAP.PA.Rates.03.22.22.	15.22	6.79	-0.37

**Home State Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	9.10	4/1/22	5/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Prime2.0.PA.Rates.04.01.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/8/22	5/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.RV.Rates.04.08.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/10/22	4/10/22	Discounts – revised existing discounts resulting in excess of ±5% change for some policyholders.	Germania.PA.Rates.04.10.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	9.20	4/25/22	5/13/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	AlfaVision.PA.Rates.04.25.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/27/22	5/27/22	Other	PrimeSelect.PA.Rates.04.27.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/27/22	5/27/22	Other	IGN.6mo.PA.Rates.04.27.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/27/22	5/27/22	Other	IGN.1mo.PA.Rates.04.27.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/27/22	5/27/22	Other	Newstar.PA.Rates.04.27.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/27/22	5/27/22	Other	ASA.Select.1mo.PA.Rates.04.27.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/27/22	5/27/22	Other	Excellent.PA.Rates.04.27.22.	15.22	6.79	-0.37

**Home State Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	-	4/27/22	5/27/22	Other	ApolloSA.1mo.PA.Rates.04.27.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/27/22	5/27/22	Other	Apollo.6mo.PA.Rates.04.27.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/27/22	5/27/22	Other	ASA.Select.6mo.PA.Rates.04.27.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/27/22	5/27/22	Other	ApolloSA.6mo.PA.Rates.04.27.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	4/27/22	5/27/22	Other	Apollo.1mo.PA.Rates.04.27.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	6.78	5/5/22	6/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	ASA.Select.1mo.PA.Rates.05.05.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	11.19	5/5/22	6/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Newstar.PA.Rates.05.05.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	3.51	5/5/22	6/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Apollo.1mo.PA.Rates.05.05.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	4.74	5/5/22	6/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	ASA.Select.6mo.PA.Rates.05.05.22.	15.22	6.79	-0.37



**Home State Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	4.49	5/5/22	6/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Apollo.6mo.PA.Rates.05.05.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	6.48	5/5/22	6/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Excellent.PA.Rates.05.05.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	5.40	5/12/22	6/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Renegade.PA.Rates.05.12.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	9.00	5/15/22	5/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Germania.PA.Rates.05.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	10.50	5/15/22	6/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Aggressive.PA.Rates.05.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	13.00	5/26/22	6/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	KemperPrime. PA. Rates.05.26.2022.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	4.30	6/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Excel.PA.Rates.06.01.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	14.10	6/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	CGA.PA.Rates.06.01.22.	15.22	6.79	-0.37

## Home State Insurance Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	11.00	6/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Prime2.0.PA.Rates.06.01.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	8.60	6/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	PRM.PA.Rates.06.01.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	9.60	6/6/22	7/21/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Mendota.MAP.PA.Rates.06.06.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	6/19/22	6/19/22	Other	Acuity.PA.Rates.06.19.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-5.00	6/20/22	8/19/22	Other	Acuity.PA.Rates.06.20.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	6/30/22	6/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	PointRider.PA.Rates.06.30.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	10.70	6/30/22	7/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	SCPreferred.PA.Rates.06.30.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	8.80	6/30/22	7/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	TSLC.PA.Rates.06.30.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	5.10	7/1/22	8/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.07.01.22.	15.22	6.79	-0.37

**Home State Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	7.20	7/10/22	7/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Germania.PA.Rates.07.10.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	11.40	7/15/22	8/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	RAD6.PA.Rates.07.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	20.30	8/5/22	9/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	StateAuto.PA.Rates.08.05.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-0.40	8/12/22	9/17/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.Rates.08.12.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	8/26/22	9/26/22	Other	SNAP.PA.Rates.08.26.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	16.50	9/1/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	CGA.PA.Rates.09.01.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	16.40	9/4/22	9/4/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Kemper.PA.Rates.09.04.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	5.90	9/7/22	10/22/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Mendota.MAP.PA.Rates.09.07.22.	15.22	6.79	-0.37

**Home State Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	6.60	9/15/22	8/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.Rates.07.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	0.48	9/15/22	10/08/22	Other	IGN.6mo.PA.Rates.09.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	2.61	9/15/22	10/15/22	Other	Apollo.1mo.PA.Rates.09.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	1.42	9/15/22	10/15/22	Other	Apollo.6mo.PA.Rates.09.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	2.00	9/15/22	10/15/22	Other	IGN.1mo.PA.Rates.09.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	1.45	9/15/22	10/15/22	Other	ASA.Select.6mo.PA.Rates.09.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	3.30	9/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Edge.PA.Rates.09.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	2.50	9/15/22	10/15/22	Other	ASA.Select.1mo.PA.Rates.09.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	7.80	9/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Prime2.0.PA.Rates.09.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	3.20	9/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Excel.PA.Rates.09.15.22.	15.22	6.79	-0.37

## Home State Insurance Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	1.93	9/15/22	10/15/22	Other	Excellent.PA.Rates.09.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	2.10	9/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	PRM.PA.Rates.09.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	2.11	9/15/22	10/15/22	Other	Newstar.PA.Rates.09.15.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	9/27/22	9/27/22	Credit scoring-Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Germania.PA.Rates.09.27.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	2.56	10/01/22	10/01/22	Discounts – revised existing discounts resulting in excess of ±5% change for some policyholders.	Acuity.PA.Rates.10.01.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	13.80	10/10/22	11/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	MSIS.PA.Rates.10.10.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	5.60	10/25/22	11/25/22	Other	ASA.Select.6mo.PA.Rates.10.25.22 (SPS).	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	3.36	10/25/22	11/25/22	Other	ASA.Select.1mo.PA.Rates.10.25.22 (SPM).	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	4.30	10/25/22	11/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Apollo.6mo.PA.Rates.10.25.22 (APS).	15.22	6.79	-0.37

**Home State Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	5.54	10/25/22	11/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Apollo.1mo.PA.Rates.10.25.22 (APM).	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	4.31	10/25/22	11/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Newstar.PA.Rates.10.25.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	6.23	10/25/22	11/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Excellent.PA.Rates.10.25.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	3.89	10/25/22	11/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	IGN.1mo.PA.Rates.10.25.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	4.52	10/25/22	11/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	IGN.6mo.PA.Rates.10.25.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	2.80	11/01/22	1/1/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.11.01.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	11/01/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	LMD.PA.Rates.11.30.22 (Now 11.01.22).	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	5.00	11/02/22	1/2/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Acuity.PA.Rates.11.02.22.	15.22	6.79	-0.37

**Home State Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	6.01	11/03/22	12/03/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	SNAP.PA.Rates.11.03.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	16.90	11/07/22	11/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	AlfaVision.PA.Rates.11.07.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	11/17/22	12/17/22	Other	Newstar.PA.Rates.11.17.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	11/17/22	12/17/22	Other	ASA.Select.1mo.PA.Rates.11.17.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	11/17/22	12/17/22	Other	Excellent.PA.Rates.11.17.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	11/17/22	12/17/22	Other	ASA.Select.6mo.PA.Rates.11.17.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	11/17/22	12/17/22	Other	Apollo.1mo.PA.Rates.11.17.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	11/17/22	12/17/22	Other	ApolloSA.6mo.PA.Rates.11.17.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	11/17/22	12/17/22	Other	ApolloSA.1mo.PA.Rates.11.17.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	11/17/22	12/17/22	Other	Apollo.6mo.PA.Rates.11.17.22.	15.22	6.79	-0.37

**Home State Insurance Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	-	11/17/22	12/17/22	Other	IGN.6mo.PA.Rates.11.17.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	11/17/22	12/17/22	Other	IGN.1mo.PA.Rates.11.17.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	8.90	11/21/22	12/21/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Aggressive.PA.Rates.11.21.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	11/22/22	11/22/22	Other	LMD.PA.Rates.11.22.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	5.50	12/01/22	1/1/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.12.01.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	11.70	12/08/22	1/23/23	Other	PointRider.PA.Rates.12.08.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	9.90	12/12/22	1/12/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	SCPreferred.PA.Rates.12.12.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	8.80	12/12/22	1/12/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	TSLC.PA.Rates.12.12.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-	12/12/22	12/12/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	AutoMGA.PA.Rates.12.12.22.	15.22	6.79	-0.37



### Home State Insurance Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Home State County Mutual Ins. Co.	-	12/14/22	12/14/22	Other	AutoMGA.PA.Rates.12.14.22.	15.22	6.79	-0.37
Home State County Mutual Ins. Co.	-0.50	12/15/22	1/20/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.Rates.12.15.22.	15.22	6.79	-0.37

### Horace Mann Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Horace Mann Ins. Co.	2.90	2/7/22	6/10/22	Other	Revision to policy system; many changes to rates/factors, etc.	-	-	7.80
Horace Mann Ins. Co.	7.60	7/10/22	7/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate changes.	-	-	7.80
Horace Mann P&C Ins. Co.	3.60	2/7/22	6/10/22	Other	Effect of rolling clients to HMIC at renewal; revision of policy system.	-	-	1.70
Horace Mann P&C Ins. Co.	9.80	7/10/22	7/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate changes on NB in company.	-	-	1.70
Teachers Ins. Co.	6.80	2/7/22	6/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Revision to policy system; many changes to rates/factors, etc.	-	-	19.20
Teachers Ins. Co.	14.20	7/10/22	7/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate changes.	-	-	19.20

**Incline Property and Casualty Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Agricultural Workers Mutual Auto Ins. Co.	8.50	4/1/22	5/1/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjusted base rates for all coverages.	5.40	-	20.00
Agricultural Workers Mutual Auto Ins. Co.	14.50	9/1/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjusted base rates for all coverages.	12.40	-	20.00
Incline Casualty Co.	4.66	8/1/22	9/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Amwins.	-8.70	3.06	-
Redpoint County Mutual Ins. Co.	4.93	1/3/22	2/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Superior rate increase.	-	-	-
Redpoint County Mutual Ins. Co.	10.49	1/5/22	1/6/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Constitution rate increase.	3.81	1.05	-
Redpoint County Mutual Ins. Co.	6.56	1/14/22	2/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Acacia.	-	-1.10	15.03
Redpoint County Mutual Ins. Co.	10.85	1/20/22	1/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Cover rate increase.	21.21	0.63	-
Redpoint County Mutual Ins. Co.	6.07	1/20/22	3/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Lamar rate increase.	9.97	3.28	2.78

**Incline Property and Casualty Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	9.70	1/28/22	3/17/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Commonwealth rate increase.	4.73	5.78	-12.12
Redpoint County Mutual Ins. Co.	-	1/28/22	3/28/22	Other	Apparent rules update.	-	-5.46	10.57
Redpoint County Mutual Ins. Co.	-	1/28/22	3/28/22	Other	Rule update for Elephant.	14.66	-5.32	17.37
Redpoint County Mutual Ins. Co.	9.32	2/1/22	2/3/2015	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Evolution rate increase.	-	-	-
Redpoint County Mutual Ins. Co.	-	2/21/22	3/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Root.	-	-	-
Redpoint County Mutual Ins. Co.	-	2/21/22	4/7/22	Other	Rule update.	14.66	-5.32	17.37
Redpoint County Mutual Ins. Co.	5.27	3/1/22	4/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Sea Harbor rate increase.	-0.52	-	8.71
Redpoint County Mutual Ins. Co.	10.35	3/7/22	4/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Diamond specialty rate increase.	11.74	-1.50	5.62
Redpoint County Mutual Ins. Co.	27.15	3/11/22	5/11/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Elephant.	14.66	-5.32	17.37
Redpoint County Mutual Ins. Co.	5.68	3/15/22	4/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Embark rate increase.	-	-	-

**Incline Property and Casualty Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	6.58	3/28/22	4/28/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Acacia.	-	-1.10	15.03
Redpoint County Mutual Ins. Co.	-	4/1/22	5/1/22	Other	Diamond surcharge removal (zero rate impact).	11.74	-1.50	5.62
Redpoint County Mutual Ins. Co.	16.12	4/4/22	4/4/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Cover rate increase.	21.21	0.63	-
Redpoint County Mutual Ins. Co.	29.52	4/15/22	5/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Quantum Azul rate increase.	-	-	-
Redpoint County Mutual Ins. Co.	6.58	4/19/22	5/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Tesla rate increase.	-	-	-
Redpoint County Mutual Ins. Co.	9.79	4/22/22	6/9/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Commonwealth rate increase.	4.73	5.78	-12.12
Redpoint County Mutual Ins. Co.	13.95	4/29/22	6/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Dash rate increase.	-	-	-
Redpoint County Mutual Ins. Co.	5.68	5/3/22	6/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Embark rate increase.	-	-	-
Redpoint County Mutual Ins. Co.	5.33	5/15/22	6/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Southern General rate increase.	1.45	8.00	-

**Incline Property and Casualty Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	5.69	5/16/22	6/16/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Diamond specialty rate increase.	11.74	-1.50	5.62
Redpoint County Mutual Ins. Co.	4.25	5/18/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Pronto Core.	-12.34	-1.14	20.93
Redpoint County Mutual Ins. Co.	-	5/21/22	7/21/22	Other	Elephant rule update.	14.66	-5.32	17.37
Redpoint County Mutual Ins. Co.	-	5/21/22	7/21/22	Other	Apparent rules update.	-	-5.46	10.57
Redpoint County Mutual Ins. Co.	-0.27	5/30/22	7/21/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Dash rate decrease.	-	-	-
Redpoint County Mutual Ins. Co.	2.30	6/1/22	8/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Elephant.	14.66	-5.32	17.37
Redpoint County Mutual Ins. Co.	9.99	6/15/22	7/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Quantum rate increase.	-	6.88	14.13
Redpoint County Mutual Ins. Co.	7.83	6/15/22	7/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Superior rate increase.	-	-	-
Redpoint County Mutual Ins. Co.	-	6/27/22	7/27/22	Other	Impact of policy form.	11.74	-1.50	5.62
Redpoint County Mutual Ins. Co.	-	7/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Initial filling for pouch.	-	-	-

**Incline Property and Casualty Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	5.43	7/1/22	8/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Acacia.	-	-1.10	15.03
Redpoint County Mutual Ins. Co.	2.49	7/15/22	8/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Southern General rate increase.	1.45	8.00	-
Redpoint County Mutual Ins. Co.	-	7/22/22	8/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Root.	-	-	-
Redpoint County Mutual Ins. Co.	-	8/1/22	8/1/22	Other	Add a 1250 deductible option.	-	-1.10	15.03
Redpoint County Mutual Ins. Co.	-	8/3/22	10/03/22	Other	Elephant rule update.	14.66	-5.32	17.37
Redpoint County Mutual Ins. Co.	-	8/3/22	10/03/22	Other	Apparent rules update.	-	-5.46	10.57
Redpoint County Mutual Ins. Co.	6.02	8/15/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Sea Harbor rate increase.	-0.52	-	8.71
Redpoint County Mutual Ins. Co.	15.74	8/18/22	10/02/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Lamar rate increase.	9.97	3.28	-
Redpoint County Mutual Ins. Co.	-	9/1/22	10/01/22	Other	Drive away rule update (zero rate impact).	-	-	-
Redpoint County Mutual Ins. Co.	17.21	9/5/22	10/05/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Diamond specialty rate increase.	11.74	-1.50	5.62

**Incline Property and Casualty Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	6.61	9/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Constitution rate increase.	3.81	1.05	-
Redpoint County Mutual Ins. Co.	7.12	9/16/22	11/03/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Commonwealth rate increase.	4.73	5.78	-12.12
Redpoint County Mutual Ins. Co.	8.96	9/28/22	11/07/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Embark rate increase.	-	-	-
Redpoint County Mutual Ins. Co.	5.18	10/01/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Southern General rate increase.	1.45	8.00	-
Redpoint County Mutual Ins. Co.	-	10/01/22	12/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Lamar algorithm change (zero rate impact).	-	-	-
Redpoint County Mutual Ins. Co.	7.99	10/03/22	11/02/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Acacia.	-	-1.10	15.03
Redpoint County Mutual Ins. Co.	-	10/07/22	12/07/22	Other	Apparent rules update.	-	-5.46	10.57
Redpoint County Mutual Ins. Co.	11.66	10/12/22	12/11/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Tesla rate increase.	-	-	-
Redpoint County Mutual Ins. Co.	-	10/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Initial Filing for Bridger.	-	-	-

**Incline Property and Casualty Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Redpoint County Mutual Ins. Co.	16.19	10/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Evolution rate increase.	-	-	-
Redpoint County Mutual Ins. Co.	-	10/18/22	11/02/22	Other	Acacia rule update.	-	-1.10	15.03
Redpoint County Mutual Ins. Co.	-	10/18/22	11/02/22	Other	Drive away rule update (zero rate impact).	-	-	-
Redpoint County Mutual Ins. Co.	10.75	11/10/22	1/10/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Elephant rate increase.	14.66	-5.32	17.37
Redpoint County Mutual Ins. Co.	4.52	11/15/22	12/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Pronto Core.	-12.34	-1.14	20.93
Redpoint County Mutual Ins. Co.	4.15	12/15/22	1/15/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Southern General rate increase.	1.45	80.00	-
Redpoint County Mutual Ins. Co.	24.52	12/22/22	1/23/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate increase for Root.	-	-	-
Redpoint County Mutual Ins. Co.	24.10	12/22/22	12/22/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Bridger rate increase.	-	-	-
Redpoint County Mutual Ins. Co.	12.27	12/23/22	2/9/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate and plan factors.	4.73	5.78	-12.12



**J & P Holdings Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
First Chicago Ins. Co.	1.50	1/27/22	3/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision.	-3.50	-3.50	-3.50
First Chicago Ins. Co.	6.80	5/12/22	6/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision.	5.60	-2.00	-2.00
First Chicago Ins. Co.	2.90	8/4/22	9/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision.	12.70	4.60	4.60
First Chicago Ins. Co.	10.30	11/17/22	1/2/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision.	11.50	7.70	7.70
United Security Health & Casualty Ins. Co.	3.80	5/12/22	6/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision.	1.40	-8.50	-8.50

**Kemper Corporation Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Access Casualty Co.	7.20	2/23/22	3/23/22	Class-relativity change in excess of ±5% for some policyholders.	Rating factors.	25.00	20.80	17.40
American Access Casualty Co.	21.70	6/29/22	7/29/22	Class-relativity change in excess of ±5% for some policyholders.	Rating factors and base rate.	52.10	52.00	45.90
American Access Casualty Co.	12.70	12/21/22	1/21/23	Class-relativity change in excess of ±5% for some policyholders.	Rating factors and base rate.	47.00	71.50	65.70
Infinity County Mutual Ins. Co.	14.47	3/25/22	5/3/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 base rate, limit, driver class, household structure, model year, territory, rate cap.	6.54	-6.00	3.98
Infinity County Mutual Ins. Co.	11.45	3/25/22	5/3/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 base rate, limit, driver class, household structure, model year, territory, rate cap.	8.91	-5.89	-0.87
Infinity County Mutual Ins. Co.	17.81	6/30/22	8/8/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 base rate, EFT Disc, top vehicles.	8.91	-5.89	-0.87
Infinity County Mutual Ins. Co.	17.41	6/30/22	8/8/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 base rate, EFT Disc, top vehicles.	6.54	-6.00	3.98
Infinity County Mutual Ins. Co.	9.29	11/17/22	12/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 base rate.	8.91	-5.89	-0.87
Infinity County Mutual Ins. Co.	11.24	11/17/22	12/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 base rate.	6.54	-6.00	3.98
Unitrin County Mutual Ins. Co.	6.90	2/5/22	4/6/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates and model year factors.	13.70	2.00	9.26

**Liberty Mutual Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Liberty County Mutual Ins. Co.	3.80	3/17/22	5/23/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	4.60	3.30	7.40
Liberty County Mutual Ins. Co.	4.90	3/20/22	4/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	-0.40	-
Liberty County Mutual Ins. Co.	8.80	3/31/22	6/4/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	-0.40	-
Liberty County Mutual Ins. Co.	5.10	7/16/22	9/21/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	-	-0.40
Liberty County Mutual Ins. Co.	5.60	8/21/22	10/27/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	7.90	26.90	30.30
Liberty County Mutual Ins. Co.	3.70	10/05/22	11/14/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	-0.40	-
Liberty County Mutual Ins. Co.	9.50	10/17/22	11/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	8.00	3.90
Liberty County Mutual Ins. Co.	1.90	11/22/22	1/1/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Adjustments to base rates and rating factors.	3.90	6.00	8.00

**Liberty Mutual Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
State Auto P&C Ins. Co.	-		11/19/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	(CustomFit) revising base rates.	-	-	-

**Loya Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Loya Ins. Co.	4.20	4/18/22	5/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate change, territory, discounts, year model factors, conversion to ISO symbols.	4.20	4.22	4.11
Loya Ins. Co.	16.60	6/29/22	7/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates increased, increased AMS and AFS class factors (16 -18 yr old single males and females) for BIPD, revisions to territorial relativities for BIPD and CLCP, rebase of model year relativities AUYEAR for CLCP.	16.60	18.70	18.62
Loya Ins. Co.	24.00	6/29/22	7/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates increased.	24.00	23.65	21.38
Loya Ins. Co.	-	10/25/22	11/25/22	Surcharges-Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Amended prior discount rule to require 12 months prior instead of 6 months prior.	-	-	-
Loya Ins. Co.	-	10/31/22	11/30/22	Other	Added higher limits of liability and UM (100/50/100).	-	-	-
Loya Ins. Co.	-	11/07/22	12/07/22	Discounts – revised existing discounts resulting in excess of ±5% change for some policyholders.	Revised preferred discount.	-	-	-

### Loya Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Loya Ins. Co.	12.00	11/10/22	12/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Factor changes to territory base rates, selected driver class. Lowered \$2000 ded factor.	12.00	12.04	11.73
Vision Ins. Co.	-	6/1/22	7/1/22	Other	Converted to ISO, removed tier (reverted back to credit score), base rates and most factors, biggest reductions driver age 25 and under and points (increase).	-	-	-

### Mercury General Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Mercury County Mutual Ins. Co.	8.00	3/9/22	4/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate capping, and 5-year discount fix.	6.40	-3.50	2.00
Mercury County Mutual Ins. Co.	9.80	6/24/22	8/3/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate.	8.00	6.40	-3.50

### Munich Re Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
American Modern P&C Ins. Co.	12.40	9/7/22	9/17/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates-revised rates. Bodily injury/passenger liability /uninsured motorists table – revised limits; gender-revised factors; Added included amounts table; Added included amount – without option to increase table; insurance score-revised.	-	-	-

**Nationwide Corporation Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Colonial County Mutual Ins. Co.	5.00		5/2/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes.	3.90	1.00	-
Colonial County Mutual Ins. Co.	6.50		5/2/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes.	-	0.60	-9.60
Colonial County Mutual Ins. Co.	16.00		7/1/22	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates and various rating plan changes.	3.90	1.00	-
Colonial County Mutual Ins. Co.	19.00		7/1/22	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates and various rating plan changes.	-	0.60	-9.60
Colonial County Mutual Ins. Co.	13.50	6/1/22	7/1/22	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates.	-	-	-
Colonial County Mutual Ins. Co.	12.50	12/01/22	1/1/23	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates and territory relativity adjustments.	-	-	-
Crestbrook Ins. Co.	3.00	5/1/22	5/1/22	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rates, deductible factors, OEM coverage factors, agreed value surcharge.			9.80
National Casualty Co.	36.50	2/1/22	2/1/22	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Commercial auto 2020 multi-state loss costs revision to be implemented in Texas.			

### Nationwide Corporation Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
National Casualty Co.	21.30	5/31/22	1/9/23	Territory - new territory definitions resulting in excess of ±5% change for some policyholders.	Texas revised loss costs for zone-rated coverages to be implemented.			
Nationwide Mutual Ins. Co.	2.00		5/2/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes.	-	0.60	-
Nationwide Mutual Ins. Co.	5.00		7/1/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rates and various rating plan changes.	-	0.60	-

### Noblr Reciprocal Exchange private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Noblr Reciprocal Exchange	65.50	6/15/22	7/20/22	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Updating base rates based on indicated rate need.	94.30	94.30	94.30

### Orpheus Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Old American County Mutual Fire Ins. Co.	-11.20	1/1/22	1/1/22	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Sigo MGA PPA removed territory tier factors. SIGO21-022.	-27.00	-	-
Old American County Mutual Fire Ins. Co.	2.40	1/3/22	2/3/22	Base rate/loss cost/loss cost multiplier—revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Venture MGA PPA base rates; discounts surcharges VGA14-022.	4.12	-0.10	-0.70

**Orpheus Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Old American County Mutual Fire Ins. Co.	2.40	1/15/22	3/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCB base rates CCB12/022.	1.90	-3.30	4.71
Old American County Mutual Fire Ins. Co.	2.30	1/15/22	3/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCA base rates CCA12/022.	4.01	4.20	2.81
Old American County Mutual Fire Ins. Co.	6.40	2/15/22	3/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Standard insurance agency PPA collision and PD premium tables SIA2/022.	-	-	-
Old American County Mutual Fire Ins. Co.	15.70	2/21/22	4/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Monument general agency sprinters apex BI and OTC base rates increased MGACA20-022.	7.00	1.50	-
Old American County Mutual Fire Ins. Co.	1.80	3/1/22	4/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	United Group UAIS base rates UAIS1/022.	-	-1.42	-
Old American County Mutual Fire Ins. Co.	8.40	3/9/22	4/23/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Monument general agency edge base rates BI MGAC20-022.	7.00	1.50	-
Old American County Mutual Fire Ins. Co.	6.00	3/15/22	4/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Amwins specialty auto LEG base rates; added model year factors 2023 and 2024 LEG17-122.	-0.60	-5.30	-9.60
Old American County Mutual Fire Ins. Co.	5.30	3/15/22	4/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	United Group UATX base rates; factors UATX1/022.	5.40	3.04	-



**Orpheus Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Old American County Mutual Fire Ins. Co.	2.00	3/15/22	4/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Cox Insurance group PPA base rates; vehicle year CIG17-022.	-	-0.20	-
Old American County Mutual Fire Ins. Co.	4.80	3/15/22	4/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Amwins specialty Auto AVL base rates; added model year factors 2023 and 2024 AVL17-122.	-	-	-
Old American County Mutual Fire Ins. Co.	2.30	3/15/22	4/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Amwins specialty Auto VLE base rates; added model year factors 2023 and 2024 VLE18-122.	-1.30	-2.10	-
Old American County Mutual Fire Ins. Co.	-0.70	3/29/22	4/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Acceptance Ins Agency Credit territory factors AIACS5/022.	7.30	3.22	0.61
Old American County Mutual Fire Ins. Co.	8.60	4/1/22	5/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	American Agencies Monthly base rates; model year factors AAM166-022.	11.90	-6.30	0.20
Old American County Mutual Fire Ins. Co.	9.50	4/1/22	5/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Amwins specialty Auto HTG base rates; model yr; vehicle count; discounts HTG19-122.	3.30	-4.50	-
Old American County Mutual Fire Ins. Co.	3.60	4/15/22	5/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCB base rates CCB12/122.	1.90	-3.30	4.71
Old American County Mutual Fire Ins. Co.	3.70	4/15/22	5/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCA base rates CCA12/122.	4.01	4.20	2.81

**Orpheus Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Old American County Mutual Fire Ins. Co.	15.10	4/19/22	5/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	The General 3.9 product base rates, driver class, model year factors GAIS18-022.	3.30	-	-
Old American County Mutual Fire Ins. Co.	9.00	4/25/22	5/25/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros Limited base rates, model year factors TEJ11/022.	-	-	3.10
Old American County Mutual Fire Ins. Co.	6.40	5/16/22	6/16/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Venture MGA PPA base rates VGA14-122.	4.12	-0.10	-0.70
Old American County Mutual Fire Ins. Co.	15.50	5/24/22	5/24/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	The General 3.3 product base rates, driver class, model year factors GEN3.3-022.	-	-	-
Old American County Mutual Fire Ins. Co.	3.10	5/31/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCB base rates; territory counties; driver class CCB12/222.	1.90	-3.30	4.71
Old American County Mutual Fire Ins. Co.	3.10	5/31/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCA base rates; territory counties; driver class CCA12/222.	4.01	4.20	2.81
Old American County Mutual Fire Ins. Co.	4.50	6/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Hillco General Agency PPA base rates HGA20-022.	3.20	-0.40	-
Old American County Mutual Fire Ins. Co.	2.00	6/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Cox Insurance Group PPA base rates CIG17-122.	-	-0.20	-

**Orpheus Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Old American County Mutual Fire Ins. Co.	6.20	6/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Amwins specialty Auto LEG base rates LEG17-222.	-0.60	-5.30	-9.60
Old American County Mutual Fire Ins. Co.	2.60	6/1/22	7/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Amwins specialty Auto VLE base rates VLE18-222.	-1.30	-2.10	-
Old American County Mutual Fire Ins. Co.	10.60	6/1/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Amwins specialty Auto HTG base rates HTG19-222.	3.30	-4.50	-
Old American County Mutual Fire Ins. Co.	14.50	6/10/22	7/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	American Agencies Monthly base rates AAM16-022.	11.90	-6.30	0.20
Old American County Mutual Fire Ins. Co.	10.90	6/15/22	7/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	United Group UATX base rates UATX1/122.	5.40	3.04	-
Old American County Mutual Fire Ins. Co.	1.30	7/1/22	8/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	21st Century Business Auto Policy fee and convenience fee TFCBA-022.	-	-	-
Old American County Mutual Fire Ins. Co.	1.20	7/1/22	8/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	21st Century Select 2.0 Policy fee and convenience fee TFCI13-122.	-	1.10	-1.38
Old American County Mutual Fire Ins. Co.	1.30	7/1/22	8/1/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	21st Century Direct 2.0 Policy fee and convenience fee TFCDI13-122.	-	4.20	-

**Orpheus Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Old American County Mutual Fire Ins. Co.	3.00	7/15/22	8/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCB base rates CCB12/322.	1.90	-3.30	4.71
Old American County Mutual Fire Ins. Co.	3.10	7/15/22	8/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCA base rates CCA12/322.	4.01	4.20	2.81
Old American County Mutual Fire Ins. Co.	7.60	7/18/22	12/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Aggressive/Bluefire Ignite base rates; vehicle profile BFI21-122.	-	-	-
Old American County Mutual Fire Ins. Co.	3.20	8/28/22	9/28/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Hillco General Agency PPA base rates; territory relativities; liability surcharge HGA20-122.	3.20	-0.40	-
Old American County Mutual Fire Ins. Co.	6.10	8/30/22	9/30/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Venture MGA PPA base rates; surcharge; rate capping VGA14-222.	4.12	-0.10	-0.70
Old American County Mutual Fire Ins. Co.	3.30	9/1/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCB base rates CCB12/422.	1.90	-3.30	4.71
Old American County Mutual Fire Ins. Co.	3.40	9/1/22	10/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCA base rates CCA12/422.	4.01	4.20	2.81
Old American County Mutual Fire Ins. Co.	3.80	9/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Amwins specialty Auto HTG base rates; policy/veh factors; veh to driver ratio; uw tier; county factors; renewal discount HTG19-322.	3.30	-4.50	-

**Orpheus Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Old American County Mutual Fire Ins. Co.	2.70	9/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Amwins specialty auto LEG base rates LEG17-322.	-0.60	-5.30	-9.60
Old American County Mutual Fire Ins. Co.	0.50	9/15/22	10/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Amwins specialty auto VLE base rates VLE18-322.	-1.30	-2.10	-
Old American County Mutual Fire Ins. Co.	7.20	9/20/22	10/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	United Group UATX base rates; driver class; vehicle usage; vehicle score; algorithm UATX1/222.	5.40	3.04	-
Old American County Mutual Fire Ins. Co.	7.20	9/29/22	11/03/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	The General 3.9 product base rates; model year; driver class; points; added new liability only discount GAIS18-222.	3.30	-	-
Old American County Mutual Fire Ins. Co.	11.60	10/01/22	11/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Amwins specialty auto ADR base rates ADR22-222.	-	-	-
Old American County Mutual Fire Ins. Co.	9.20	10/10/22	11/10/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	American Agencies Monthly base rates AAM16-122.	11.90	-6.30	0.20
Old American County Mutual Fire Ins. Co.	2.70	10/15/22	11/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCA base rates CCA12/522.	4.01	4.20	2.81
Old American County Mutual Fire Ins. Co.	2.70	10/15/22	11/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCB base rates CCB12/522.	1.90	-3.30	4.71

**Orpheus Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Old American County Mutual Fire Ins. Co.	6.20	11/01/22	12/01/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Hillco General Agency PPA base rates; territory relativities by county HGA20-222.	3.20	-0.40	-
Old American County Mutual Fire Ins. Co.	3.90	12/01/22	1/1/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	21st Century Select 2.0 base rates; model years; added 35/70/35 limit TFC113-222.	-	1.10	-1.38
Old American County Mutual Fire Ins. Co.	12.30	12/01/22	1/3/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Sigo MGA PPA base rates SIGO21-122.	-27.00	-	-
Old American County Mutual Fire Ins. Co.	4.80	12/01/22	2/1/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCA base rates CCA12/622.	4.01	4.20	2.81
Old American County Mutual Fire Ins. Co.	4.80	12/01/22	2/1/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Connect MGA CCB base rates CCB12/622.	1.90	-3.30	4.71
Old American County Mutual Fire Ins. Co.	9.80	12/12/22	1/12/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros Limited base rates; territory factors TEJ11/122.	-	-	3.10
Old American County Mutual Fire Ins. Co.	3.50	12/15/22	12/15/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Louis A Williams and Associates PPA base rates; point system; policy fee LAW99-022.	-	-	-2.30
Old American County Mutual Fire Ins. Co.	5.20	12/20/22	1/20/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Venture MGA PPA base rates; territories VGA14-322.	4.12	-0.10	-0.70

**Orpheus Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Old American County Mutual Fire Ins. Co.	7.80	12/20/22	1/25/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Aggressive/Bluefire Ignite base rates; zip code; household table; core discount; truck count BFI21-222.	-	-	-
Old American County Mutual Fire Ins. Co.	16.90	12/30/22	1/23/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	United Group UATX base rates; discounts; surcharge UATX1/322.	5.40	3.04	-

**Progressive Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Progressive County Mutual Ins. Co.	28.20	10/28/22	12/01/22	Other	Base rates and factor changes.	10.20	-3.60	2.80

**Root Inc Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Root Ins. Co.	20.10		2/23/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate filing.	8.00	4.10	-1.80
Root Ins. Co.	18.50		7/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate filing.	8.00	4.10	-1.80

### Sentry Insurance Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Dairyland County Mutual Ins. Co. of Texas	8.00	2/24/22	3/16/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Applies to auto product. Base rate change only.	5.00	1.20	-
Dairyland County Mutual Ins. Co. of Texas	7.70	8/18/22	9/17/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Applies to auto product. Update to rating algorithm including removal and introduction of multiple factors, as well as updates to existing rating factors.	5.00	1.20	-
Dairyland County Mutual Ins. Co. of Texas	11.10	8/30/22	9/29/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Applies to motorcycle powersports product. Base rate change only.	1.00	7.40	-
Sentry Select Ins. Co.	15.00	12/15/22	1/14/23	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Applies to motorcycle platinum product. Base rate change only.	1.90	2.80	0.90

### Sh1 Holdings Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Spinnaker Ins. Co.	2.70	2/19/22	3/26/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision.	-	-	-
Spinnaker Ins. Co.	4.80	8/19/22	9/23/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Rate revision.	2.70	-	-



**State Farm Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Mga Ins. Co., Inc.	5.76	3/18/22	5/2/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	TX BEP base rates, Zip Code, profile initial model age, proof of prior insurance score-TRUERISK, vehicle to driver, source factor, source constant, e-funds transfer.	25.17	24.72	28.85
Mga Ins. Co., Inc.	4.75	9/23/22	11/07/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	TX BEP base rates, Zip Code, model year.	23.09	34.42	34.96
State Farm County Mutual Ins. Co. of Texas	-0.40	3/1/22	3/1/22	Other	Revised new business CRI.	-0.20	-12.70	-2.70
State Farm County Mutual Ins. Co. of Texas	-1.00	4/18/22	4/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Motorcycle only.	-0.20	-12.70	-2.70
State Farm County Mutual Ins. Co. of Texas	-3.00	6/20/22	6/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate.	-0.20	-12.70	-2.70
State Farm County Mutual Ins. Co. of Texas	-	9/5/22	9/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate, multiple auto.	-0.20	-12.70	-2.70
State Farm Fire & Casualty Co.	4.60	3/1/22	3/1/22	Other	Revised new business CRI.	3.20	-12.90	-9.80
State Farm Fire & Casualty Co.	-	4/18/22	4/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Motorcycle only.	3.20	-12.90	-9.80
State Farm Fire & Casualty Co.	2.60	6/20/22	6/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate.	3.20	-12.90	-9.80

### State Farm Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
State Farm Fire & Casualty Co.	4.90	9/5/22	9/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate, multiple auto.	3.20	-12.90	-9.80
State Farm Mutual Automobile Ins. Co.	4.60	3/1/22	3/1/22	Other	Revised New business CRI.	3.20	-12.90	-9.80
State Farm Mutual Automobile Ins. Co.	-	4/18/22	4/18/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Motorcycle only.	3.20	-12.90	-9.80
State Farm Mutual Automobile Ins. Co.	2.60	6/20/22	6/20/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate.	3.20	-12.90	-9.80
State Farm Mutual Automobile Ins. Co.	4.90	9/5/22	9/5/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	General base rate, multiple auto.	3.20	-12.90	-9.80

### Texas Farm Bureau Mutual Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Farm Bureau County Mutual Ins. Co. of Texas	6.20	1/1/22	3/1/22	Other	Update rating factors, vehicle symbols and added tier.	-	9.87	-
Farm Bureau County Mutual Ins. Co. of Texas	7.40	7/1/22	9/1/22	Other	Update rating factors, vehicle symbols and added tier.	-	9.87	-
Farm Bureau County Mutual Ins. Co. of Texas	10.70	12/01/22	12/01/22	Other	Update rating factors, vehicle symbols and added tier.	-	9.87	-

**Texas Farm Bureau Mutual Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Texas Farm Bureau Casualty Ins. Co.	5.10	1/1/22	3/1/22	Other	Update rating factors, vehicle symbols and added tier.	-	4.13	4.99
Texas Farm Bureau Casualty Ins. Co.	7.30	7/1/22	9/1/22	Other	Update rating factors, vehicle symbols and added tier.	-	4.13	4.99
Texas Farm Bureau Casualty Ins. Co.	10.60	12/01/22	12/01/22	Other	Update rating factors, vehicle symbols and added tier.	-	4.13	4.99
Texas Farm Bureau Mutual Ins. Co.	5.40	1/1/22	3/1/22	Other	Update rating factors, vehicle symbols and added tier.	-	2.07	5.27
Texas Farm Bureau Mutual Ins. Co.	7.40	7/1/22	9/1/22	Other	Update rating factors, vehicle symbols and added tier.	-	2.07	5.27
Texas Farm Bureau Mutual Ins. Co.	10.60	12/01/22	12/01/22	Other	Update rating factors, vehicle symbols and added tier.	-	2.07	5.27
Texas Farm Bureau Underwriters	3.80	1/1/22	3/1/22	Other	Update rating factors, vehicle symbols and add tier.	-	-1.46	5.29
Texas Farm Bureau Underwriters	7.60	7/1/22	9/1/22	Other	Update rating factors, vehicle symbols and add tier.	-	-1.46	5.29
Texas Farm Bureau Underwriters	10.50	12/01/22	12/01/22	Other	Update rating factors, vehicle symbols and add tier.	-	-1.46	5.29

**Tokio Marine Holdings Incorporated Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Philadelphia Indemnity Ins. Co.	0.80	11/03/22	11/03/22	Other	Collector vehicle: revised new language includes a "muscle car" within the definition of a "special interest" collector vehicle. Increased the minimum annual policy premium from \$50 to \$125.			
Privilege Underwriters Reciprocal Exchange	7.90	3/12/22	5/11/22	Base rate/loss cost/loss cost multiplier-revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Segmented rate change.	5.70	-	6.90

### Travelers Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Automobile Ins. Co. of Hartford CT	-		3/8/22	Other	Rate, rule - symbol set VIN refresh.			
Automobile Ins. Co. of Hartford CT	-		9/1/22	Other	Rate, rule - symbol set VIN refresh.			
Travelers Home & Marine Ins. Co.	-		3/8/22	Other	2022-2/0006 Personal lines rate rule - symbol set VIN refresh.			
Travelers Home & Marine Ins. Co.	-		9/1/22	Other	2022-8/0038 Personal lines rate rule - symbol set VIN refresh.			

### US Lloyds Insurance Company private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
US Lloyds Ins. Co.	10.00	2/15/22	3/15/22	Base rate/loss cost/loss cost multiplier-revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Statewide rate increase.	-	-	-

### United Services Auto Assn. Group private passenger voluntary liability rate filing exhibit

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Garrison P&C Ins. Co.	4.00	2/23/22	2/23/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rate and factor changes.	-0.10	3.60	-
Garrison P&C Ins. Co.	9.70	7/7/22	7/7/22	Base rate/loss cost/loss cost multiplier-revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change.	-0.10	3.60	-
United Services Automobile Assn.	4.60	2/23/22	2/23/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rate and factor changes.	-	2.50	-

**United Services Auto Assn. Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
United Services Automobile Assn.	11.90	7/7/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change.	-	2.50	-
USAA Casualty Ins. Co.	6.10	2/23/22	2/23/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rate and factor changes.	-0.10	4.00	-
USAA Casualty Ins. Co.	10.80	7/7/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change.	-0.10	4.00	-
USAA General Indemnity Co.	-	2/23/22	2/23/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Base rate and factor changes.	-0.20	5.40	-
USAA General Indemnity Co.	5.80	7/7/22	7/7/22	Base rate/loss cost/loss cost multiplier–revised base rates/loss cost/loss cost multiplier resulting in excess of ±5% change.	Base rate change.	-0.20	5.40	-

**W.R. Berkley Corporation Group private passenger voluntary liability rate filing exhibit**

Company	Overall rate change	New effective date	Renewal effective date	Significant impact on policyholders	Description	Rate change from		
						2021	2020	2019
Berkley Ins. Co.	4.00	5/21/22	8/19/22	Other rating variables - revised relativities resulting in excess of ±5% change for some policyholders.	Symbol, base rate, and other revisions.	6.50	7.10	-



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