

Annual Legislative Report on Market Conditions



Texas Department of Insurance

2018

Texas Department of Insurance
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First Printing 3/30/2019

Publication ID: TDIALR0319

This document is available online at www.tdi.texas.gov/reports

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Introduction

This report includes information on the following lines of insurance:

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

Why did we do this report?

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

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

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

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

Terms

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

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

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

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

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

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

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

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

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

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

Lines of Insurance

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

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

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

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

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

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

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

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

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

Lines of Insurance

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

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

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

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

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

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

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

Summary of Year

Totals for Year Ending December 2018

	Number of Groups/Companies	Number of Policies Written	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
Product Liability	67 / 203	44,021	\$172,378,905	\$186,961,639	\$62,620,817
General Liability - Other	152 / 420	2,234,535	\$2,578,817,316	\$2,874,380,362	\$1,414,876,388
Commercial Fire and Allied Lines	74 / 210	94,336	\$889,206,351	\$937,901,152	\$1,310,044,299
Residential Fire and Allied Lines	59 / 82	1,175,843	\$1,118,665,932	\$1,094,221,288	\$560,216,103
Commercial Multiple Peril	90 / 257	595,169	\$2,305,440,990	\$2,348,914,506	\$1,493,040,047
Private Passenger Auto					
Voluntary Liability	76 / 177	14,069,177	\$13,313,129,795	\$12,707,709,859	\$7,454,758,181
Assigned Risk Liability	8 / 8	2,944	\$3,523,741	\$2,344,088	\$1,749,485
Physical Damage	74 / 174	11,013,280	\$10,312,416,810	\$9,812,774,004	\$5,407,740,542
Total Private Passenger Auto	76 / 180	25,085,401	\$23,629,070,346	\$22,522,827,951	\$12,864,248,208
Commercial Auto					
Voluntary Liability	100 / 319	518,573	\$2,815,795,154	\$2,894,630,767	\$1,746,531,548
Assigned Risk Liability	4 / 4	454	\$1,415,183	\$1,314,580	\$1,136,455
Physical Damage	95 / 307	355,606	\$789,295,367	\$822,527,863	\$509,293,793
Total Commercial Auto	101 / 322	874,633	\$3,606,505,704	\$3,718,473,210	\$2,256,961,796
Homeowners Multiple Peril	81 / 151	7,010,586	\$9,580,931,219	\$9,240,326,460	\$4,589,210,863
Workers' Compensation					
Voluntary Premiums < \$5,000		187,284	\$232,655,379	*	*
Voluntary Premiums \$5,000 - \$100,000		58,456	\$1,109,142,317	*	*
Voluntary Premiums > \$100,000		3,684	\$938,185,414	*	*
Total Voluntary	94 / 308	249,424	\$2,279,983,110	\$2,494,028,023	\$1,001,237,603
Residual Market **	1 / 1	170	\$9,596,973	\$10,316,010	\$2,428,769
Total Workers' Compensation	94 / 308	249,594	\$2,289,580,083	\$2,504,344,033	\$1,003,666,372
Boiler and Machinery	47 / 154	69,987	\$106,939,155	\$118,568,993	\$43,424,509
Inland Marine	117 / 340	7,872,355	\$1,951,980,897	\$2,069,309,294	\$1,147,648,560
Surety	72 / 145	375,183	\$540,580,185	\$594,712,400	\$106,512,131
Commercial Crime	46 / 120	26,853	\$26,666,500	\$26,933,732	\$7,644,107
Commercial Glass	3 / 3	21	\$30,740	\$34,588	\$273
Medical Professional Liability	29 / 48	99,581	\$186,048,923	\$191,299,923	\$60,355,693
Miscellaneous Professional Liability	38 / 102	72,825	\$438,652,614	\$487,548,114	\$199,617,523

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

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

Number of Groups / Companies Writing Policies per Year

Line of Business	2014	2015	2016	2017	2018
Product Liability	65 / 189	63 / 191	63 / 193	62 / 196	66 / 192
General Liability	143 / 388	145 / 383	148 / 379	145 / 395	151 / 408
Commercial Fire and Allied Lines	74 / 204	78 / 207	79 / 203	75 / 197	72 / 202
Residential Fire and Allied Lines	*	*	*	55 / 75	55 / 75
Commercial Multiple Peril	87 / 240	87 / 247	87 / 249	89 / 254	88 / 253
Private Passenger Auto	80 / 178	80 / 182	79 / 177	77 / 177	75 / 172
Commercial Auto	*	*	*	97 / 310	101 / 316
Homeowners Multiple Peril	68 / 117	71 / 127	70 / 124	75 / 135	81 / 143
Workers' Compensation	93 / 282	92 / 281	88 / 282	92 / 291	94 / 301
Boiler and Machinery	48 / 148	46 / 146	46 / 146	47 / 147	46 / 151
Inland Marine	*	*	*	113 / 318	115 / 329
Surety	*	*	*	72 / 142	72 / 138
Commercial Crime	35 / 103	38 / 102	38 / 103	45 / 112	46 / 112
Commercial Glass	3 / 3	3 / 3	2 / 2	3 / 3	2 / 2
Medical Professional Liability	33 / 45	34 / 46	33 / 49	29 / 42	28 / 46
Miscellaneous Professional Liability	37 / 95	38 / 98	35 / 98	35 / 94	38 / 103

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

Product Liability

There were 67 groups (203 companies) that had direct premiums written for product liability in 2018, compared to 64 groups (205 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Product Liability

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Travelers Group	12.33%	\$23,055,849	\$18,578,319	24.10%	(\$4,132,819)	24.41
2	United Fire and Casualty Group	9.91%	\$18,524,694	\$18,001,993	2.90%	\$5,726,781	28.38
3	Liberty Mutual Group	9.80%	\$18,324,226	\$23,847,279	(23.16%)	\$8,360,543	30.49
4	Ace Limited Group	9.62%	\$17,986,896	\$19,216,789	(6.40%)	(\$1,045,072)	29.41
5	Zurich Insurance Group	9.20%	\$17,202,953	\$18,519,539	(7.11%)	(\$18,373,996)	51.62
6	Hartford Fire and Casualty Group	7.31%	\$13,675,645	\$12,946,959	5.63%	(\$4,801,760)	19.94
7	American Financial Group	5.48%	\$10,238,857	\$9,780,841	4.68%	\$1,806,277	24.62
8	CNA Insurance Group	3.86%	\$7,217,090	\$7,094,491	1.73%	(\$1,999,908)	28.47
9	Allianz Insurance Group	3.64%	\$6,805,850	\$8,473,779	(19.68%)	\$4,450,888	34.60
10	Nationwide Corp. Group	2.36%	\$4,406,866	\$4,636,009	(4.94%)	\$2,881,830	4.55
11	Sentry Insurance Group	2.23%	\$4,171,437	\$3,716,300	12.25%	(\$31,460,497)	44.04
12	Federated Mutual Group	2.16%	\$4,030,720	\$3,047,252	32.27%	\$286,658	9.07
13	Chandler Insurance Group	1.80%	\$3,358,970	\$2,265,937	48.24%	\$1,613,586	**
14	Central Mutual Insurance Co. Group	1.63%	\$3,040,024	\$2,605,057	16.70%	(\$2,565,155)	9.54
15	Everest Reinsurance Holdings Group	1.27%	\$2,366,653	\$3,397,594	(30.34%)	\$1,558,791	1.32
16	Cincinnati Financial Group	1.23%	\$2,298,442	\$2,527,985	(9.08%)	(\$3,089,273)	130.03
17	Tokio Marine Holdings Inc. Group	1.21%	\$2,265,898	\$2,296,694	(1.34%)	\$1,011,619	0.55
18	Fairfax Financial Group	1.21%	\$2,265,217	\$2,873,688	(21.17%)	\$1,785,169	94.41
19	EMC Insurance Co. Group	1.10%	\$2,060,719	\$1,802,636	14.32%	\$141,894	65.12
20	American International Group	1.09%	\$2,037,065	\$2,573,426	(20.84%)	(\$5,189,746)	90.30
21	WR Berkley Corp. Group	0.97%	\$1,806,057	\$1,933,990	(6.61%)	\$145,678	43.16
22	Arch Insurance Group	0.86%	\$1,602,836	\$2,172,730	(26.23%)	\$582,758	97.07
23	AXA Insurance Group	0.82%	\$1,542,053	\$1,431,161	7.75%	\$158,756	44.96
24	State Auto Mutual Group	0.82%	\$1,524,997	\$1,548,490	(1.52%)	\$1,338,852	12.21
25	General Electric Group	0.75%	\$1,395,211	\$409,639	240.60%	(\$9,441,415)	106.94
Top 25 Groups Total		92.64%	\$173,205,225	\$175,698,577	(1.42%)	(\$50,249,561)	32.36
Total Market		100.00%	\$186,961,639	\$192,816,478	(3.04%)	(\$30,021,421)	33.49

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$74,222,542	\$68,450,200	\$102,143,781
2000	\$91,594,458	\$81,093,697	\$105,636,253
2001	\$133,652,540	\$137,789,126	\$115,636,650
2002	\$138,294,326	\$113,999,851	\$153,628,973
2003	\$221,285,987	\$143,890,923	\$204,212,091
2004	\$251,609,507	\$167,787,722	\$132,747,319
2005	\$214,607,243	\$155,072,230	\$121,967,657
2006	\$225,291,379	\$165,361,473	\$46,544,586
2007	\$203,027,337	\$148,084,650	\$66,855,387
2008	\$186,349,157	\$159,904,750	\$57,956,939
2009	\$187,588,417	\$133,213,756	\$65,157,262
2010	\$159,148,831	\$135,090,539	\$59,768,080
2011	\$152,893,227	\$156,467,202	\$54,027,503
2012	\$175,862,718	\$185,672,420	\$60,312,204
2013	\$173,677,131	\$183,605,865	\$74,013,127
2014	\$171,614,682	\$184,959,940	\$85,555,751
2015	\$172,153,164	\$189,659,315	\$78,700,512
2016	\$167,105,321	\$171,764,169	\$49,777,291
2017	\$174,071,056	\$192,816,478	\$80,331,191
2018	\$172,378,905	\$186,961,639	\$62,620,817

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2008	22.7%
2009	(14.3%)*
2010	115.5%
2011	43.0%
2012	27.8%
2013	50.4%
2014	6.6%
2015	37.5%
2016	16.3%
2017	24.9%

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

General Liability

There were 152 groups (420 companies) that had direct premiums written for general liability in 2018, compared to 148 groups (407 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for General Liability

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Ace Limited Group	9.76%	\$280,679,120	\$223,014,240	25.86%	(\$36,409,592)	43.32
2	Travelers Group	8.84%	\$254,159,350	\$238,181,200	6.71%	(\$25,716,804)	48.36
3	American International Group	8.47%	\$243,377,151	\$300,232,178	(18.94%)	(\$200,794,334)	70.03
4	Zurich Insurance Group	5.30%	\$152,379,846	\$160,439,175	(5.02%)	(\$85,777,413)	72.03
5	Liberty Mutual Group	5.28%	\$151,893,435	\$154,509,440	(1.69%)	\$11,437,501	66.48
6	WR Berkley Corp. Group	3.50%	\$100,532,737	\$73,803,914	36.22%	\$49,503,850	15.76
7	Hartford Fire and Casualty Group	2.95%	\$84,723,318	\$74,797,791	13.27%	\$18,448,551	21.35
8	CNA Insurance Group	2.89%	\$82,990,249	\$82,520,091	0.57%	\$2,682,438	65.87
9	Nationwide Corp. Group	2.57%	\$73,912,280	\$71,468,236	3.42%	\$14,183,984	37.74
10	American Financial Group	2.49%	\$71,659,644	\$68,510,930	4.60%	\$22,285,113	12.47
11	Fairfax Financial Group	2.27%	\$65,372,542	\$66,607,140	(1.85%)	(\$25,344,392)	96.65
12	AXA Insurance Group	1.98%	\$56,985,056	\$55,920,518	1.90%	\$3,312,160	87.56
13	Arch Insurance Group	1.81%	\$52,159,966	\$47,120,385	10.70%	\$13,966,561	42.77
14	TD Friedkin Group	1.81%	\$51,917,414	\$64,912,693	(20.02%)	\$1,485,039	70.86
15	Berkshire Hathaway Group	1.76%	\$50,561,569	\$49,826,811	1.47%	\$13,290,663	28.32
16	Tokio Marine Holdings Inc. Group	1.75%	\$50,289,549	\$45,115,828	11.47%	\$37,807,871	17.07
17	Starr Group	1.73%	\$49,698,416	\$41,679,339	19.24%	\$84,087,944	28.84
18	State Farm Group	1.63%	\$46,842,512	\$44,752,162	4.67%	\$13,268,671	30.89
19	United Fire and Casualty Group	1.52%	\$43,785,798	\$40,948,979	6.93%	\$13,330,426	27.95
20	Old Republic Group	1.48%	\$42,544,395	\$27,214,157	56.33%	\$10,068,164	25.31
21	Caterpillar Group	1.44%	\$41,396,467	\$34,451,373	20.16%	\$10,104,763	43.38
22	Everest Reinsurance Holdings Group	1.24%	\$35,567,200	\$24,939,630	42.61%	(\$4,791,823)	33.04
23	Swiss Re Group	1.23%	\$35,442,666	\$39,614,215	(10.53%)	(\$15,770,743)	63.53
24	Navigators Group	1.23%	\$35,340,365	\$28,742,118	22.96%	(\$8,424,821)	49.15
25	Alleghany Group	1.15%	\$32,993,989	\$30,981,444	6.50%	\$6,094,162	71.79
Top 25 Groups Total		76.09%	\$2,187,205,034	\$2,090,303,987	4.64%	(\$77,672,061)	49.89
Total Market		100.00%	\$2,874,380,362	\$2,751,426,003	4.47%	(\$22,341,007)	49.22

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$889,647,379	\$1,011,468,500	\$751,353,762
2000	\$906,586,632	\$1,154,729,052	\$773,095,217
2001	\$1,036,740,354	\$1,274,262,406	\$710,797,036
2002	\$1,431,296,272	\$1,528,983,854	\$987,340,838
2003	\$1,817,578,029	\$1,843,599,841	\$1,209,993,644
2004	\$1,886,254,959	\$1,784,885,589	\$1,012,598,486
2005	\$1,818,262,461	\$1,801,476,167	\$965,808,978
2006	\$1,870,991,647	\$2,008,194,997	\$1,033,720,826
2007	\$1,959,009,224	\$2,183,666,055	\$970,855,115
2008	\$1,999,938,626	\$2,180,957,954	\$971,663,247
2009	\$1,822,814,772	\$2,003,218,978	\$958,417,888
2010	\$1,365,276,572	\$2,049,483,520	\$1,018,172,493
2011	\$1,444,813,253	\$1,962,297,014	\$1,039,362,982
2012	\$1,544,169,927	\$2,170,204,371	\$1,379,814,995
2013	\$2,038,245,408	\$2,418,665,959	\$1,095,471,994
2014	\$2,223,367,432	\$2,506,157,347	\$1,201,254,585
2015	\$2,409,966,297	\$2,506,031,514	\$1,332,875,929
2016	\$2,233,643,715	\$2,497,730,492	\$1,350,110,672
2017	\$2,412,529,198	\$2,751,426,003	\$1,539,391,325
2018	\$2,578,817,316	\$2,874,380,362	\$1,414,876,388

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2008	47.1%
2009	43.0%
2010	71.6%
2011	42.2%
2012	64.5%
2013	52.0%
2014	52.4%
2015	51.0%
2016	54.4%
2017	59.9%

Commercial Fire and Allied Lines

There were 74 groups (210 companies) that had direct premiums written for commercial fire and allied lines in 2018, compared to 76 groups (205 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Commercial Fire and Allied Lines

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	FM Global Group	13.85%	\$129,864,752	\$117,641,639	10.39%	\$23,160,156	115.54
2	Zurich Insurance Group	12.58%	\$118,004,072	\$90,121,350	30.94%	\$216,890,528	146.06
3	Travelers Group	8.59%	\$80,565,498	\$72,307,695	11.42%	(\$2,100,417)	76.56
4	Texas Windstorm Insurance Association	6.95%	\$65,205,614	\$70,737,558	(7.82%)	(\$5,182,624)	148.91
5	Allianz Insurance Group	5.57%	\$52,270,602	\$38,916,949	34.31%	(\$80,061,491)	257.06
6	Liberty Mutual Group	5.06%	\$47,487,924	\$49,230,427	(3.54%)	\$70,434,569	408.18
7	AXA Insurance Group	3.95%	\$37,004,030	\$32,616,348	13.45%	\$1,625,089	161.89
8	American International Group	3.94%	\$36,960,808	\$49,106,255	(24.73%)	\$36,785,188	237.56
9	Hannover Group	3.52%	\$32,986,653	\$27,139,810	21.54%	(\$27,622,791)	183.74
10	United Fire and Casualty Group	3.34%	\$31,367,485	\$29,478,460	6.41%	\$17,796,718	35.81
11	Swiss Re Group	3.34%	\$31,279,481	\$30,115,552	3.86%	\$196,534,899	33.55
12	CNA Insurance Group	3.22%	\$30,171,722	\$20,704,889	45.72%	\$11,847,913	147.36
13	Sentry Insurance Group	2.58%	\$24,174,800	\$22,706,514	6.47%	\$9,405,645	42.84
14	Alleghany Group	2.20%	\$20,611,500	\$17,912,172	15.07%	(\$9,416,127)	137.11
15	Federated Mutual Group	2.02%	\$18,958,849	\$17,572,445	7.89%	(\$5,875,956)	51.35
16	The Hanover Insurance Group	1.51%	\$14,179,963	\$13,483,095	5.17%	(\$161,937)	95.52
17	EMC Insurance Co. Group	1.42%	\$13,361,568	\$11,261,684	18.65%	(\$156,826)	54.54
18	Nationwide Corp. Group	1.25%	\$11,769,479	\$9,145,278	28.69%	(\$2,246,443)	110.74
19	Texas Farm Bureau Mutual Group	1.25%	\$11,683,479	\$11,333,369	3.09%	\$892,543	63.48
20	IAT Reinsurance Company Group	1.01%	\$9,474,173	\$5,553,563	70.60%	\$416,044	47.00
21	State Auto Mutual Group	0.94%	\$8,844,216	\$9,242,771	(4.31%)	\$2,937,205	66.79
22	Munich Re Group	0.90%	\$8,401,568	\$7,954,289	5.62%	(\$2,353,744)	22.63
23	WR Berkley Corp. Group	0.86%	\$8,087,458	\$7,800,312	3.68%	\$5,957,793	68.30
24	Palomar Specialty Insurance Company	0.85%	\$7,926,430	\$3,780,446	109.67%	\$2,470,476	41.42
25	Ace Limited Group	0.81%	\$7,632,217	\$5,766,197	32.36%	(\$14,474,501)	379.92
Top 25 Groups Total		91.51%	\$858,274,341	\$771,629,067	11.23%	\$447,501,909	142.56
Total Market		100.00%	\$937,901,152	\$845,496,561	10.93%	\$453,272,906	139.68

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$291,782,523	\$298,367,648	\$210,130,606
2000	\$311,887,214	\$341,672,533	\$277,740,384
2001	\$394,336,007	\$427,715,154	\$450,580,095
2002	\$555,407,408	\$640,677,942	\$303,850,796
2003	\$614,039,878	\$665,490,058	\$271,881,556
2004	\$582,436,054	\$596,932,647	\$236,763,637
2005	\$535,603,693	\$631,185,644	\$378,522,192
2006	\$653,002,468	\$789,781,907	\$702,804,628
2007	\$687,084,120	\$801,196,261	\$369,858,937
2008	\$613,205,098	\$713,166,929	\$1,067,430,442
2009	\$738,060,629	\$851,407,565	\$1,209,826,164
2010	\$746,461,984	\$873,367,219	\$449,465,599
2011	\$843,482,118	\$945,277,486	\$501,136,100
2012	\$951,487,733	\$1,068,134,467	\$562,401,058
2013	\$857,876,638	\$987,839,620	\$400,151,364
2014	\$860,232,690	\$971,505,216	\$419,538,773
2015	\$827,130,570	\$943,317,784	\$467,986,248
2016	\$850,999,921	\$900,952,336	\$667,331,730
2017	\$788,210,932	\$845,496,561	\$1,077,486,745
2018	\$889,206,351	\$937,901,152	\$1,310,044,299

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

(includes residential fire and allied lines)

Year	Loss Ratio
2008	245.9%
2009	51.5%
2010	56.4%
2011	58.1%
2012	59.6%
2013	41.9%
2014	38.9%
2015	51.9%
2016	72.5%
2017	170.9%

Residential Fire and Allied Lines

There were 59 groups (82 companies) that had direct premiums written for residential fire and allied lines in 2018, compared to 57 groups (79 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Residential Fire and Allied Lines

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Texas Windstorm Insurance Association	33.35%	\$364,950,276	\$390,430,961	(6.53%)	\$51,386,799	60.14
2	Farmers Insurance Group	11.62%	\$127,168,955	\$122,294,575	3.99%	\$28,127,570	38.81
3	Assurant Inc. Group	7.54%	\$82,459,397	\$91,276,325	(9.66%)	(\$8,223,134)	67.58
4	United Services Auto. Assn. Group	7.53%	\$82,382,799	\$89,480,093	(7.93%)	\$19,928,238	47.66
5	Liberty Mutual Group	5.48%	\$59,977,241	\$53,443,779	12.22%	\$25,613,922	49.99
6	Progressive Group	3.56%	\$38,906,004	\$37,246,354	4.46%	\$4,471,154	54.55
7	Texas Farm Bureau Mutual Group	2.96%	\$32,402,019	\$31,856,132	1.71%	\$11,725,588	43.42
8	NLASCO Group	2.95%	\$32,287,832	\$34,435,442	(6.24%)	\$16,573,380	46.30
9	United Insurance Holdings Group	2.54%	\$27,830,889	\$25,893,231	7.48%	\$12,691,619	35.85
10	Munich Re Group	2.46%	\$26,919,617	\$22,077,956	21.93%	(\$14,136,399)	50.61
11	Southern Vanguard Insurance Company	2.08%	\$22,799,077	\$18,808,874	21.21%	\$9,456,973	31.89
12	Homeowners of America Ins. Company	2.07%	\$22,625,763	\$24,836,973	(8.90%)	\$125,327	45.27
13	WL Dunn Group	1.92%	\$20,997,854	\$23,611,466	(11.07%)	\$3,273,093	54.20
14	National General Group	1.85%	\$20,271,017	\$9,139,491	121.80%	\$4,560,744	51.37
15	Wellington Insurance Company	1.20%	\$13,129,495	\$14,660,839	(10.45%)	\$5,858,771	31.27
16	Travelers Group	1.13%	\$12,337,840	\$13,400,314	(7.93%)	\$3,409,617	53.23
17	Markel Corporation Group	1.02%	\$11,153,892	\$5,943,390	87.67%	\$841,687	12.02
18	Nationwide Corp. Group	0.99%	\$10,808,707	\$12,168,395	(11.17%)	\$1,688,347	60.14
19	Weston Insurance Company	0.96%	\$10,519,140	\$8,641,480	21.73%	\$5,273,875	63.68
20	State Auto Mutual Group	0.92%	\$10,066,993	\$1,844,753	445.71%	\$8,433,666	16.22
21	Amica Mutual Group	0.67%	\$7,290,745	\$7,118,890	2.41%	\$614,471	50.51
22	Kingsway Group	0.64%	\$6,949,068	\$6,315,949	10.02%	\$3,057,601	51.99
23	Enstar Group	0.59%	\$6,446,369	\$8,668,823	(25.64%)	\$3,417,372	37.15
24	AmTrust GMACI Maiden Group	0.55%	\$5,974,197	\$7,098,803	(15.84%)	(\$2,175,244)	43.84
25	Palomar Specialty Insurance Company	0.35%	\$3,838,897	\$4,043,812	(5.07%)	\$1,759,872	13.97
Top 25 Groups Total		96.92%	\$1,060,494,083	\$1,064,737,100	(0.40%)	\$197,754,909	51.55
Total Market		100.00%	\$1,094,221,288	\$1,100,171,113	(0.54%)	\$208,618,688	51.20

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,110,750,307	\$1,100,171,113	\$1,253,554,605
2018	\$1,118,665,932	\$1,094,221,288	\$560,216,103

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

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium
(includes commercial fire and allied lines)

<u>Year</u>	<u>Loss Ratio</u>
2008	245.9%
2009	51.5%
2010	56.4%
2011	58.1%
2012	59.6%
2013	41.9%
2014	38.9%
2015	51.9%
2016	72.5%
2017	170.9%

Commercial Multiple Peril

There were 90 groups (257 companies) that had direct premiums written for commercial multiple peril in 2018, compared to 92 groups (261 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Commercial Multiple Peril

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Travelers Group	10.04%	\$235,889,420	\$213,709,131	10.38%	\$41,212,257	51.07
2	Hartford Fire and Casualty Group	9.31%	\$218,783,134	\$215,695,941	1.43%	\$53,537,936	50.61
3	Ace Limited Group	6.03%	\$141,677,788	\$128,587,855	10.18%	\$107,558,041	138.07
4	Nationwide Corp. Group	6.00%	\$140,900,683	\$149,278,893	(5.61%)	\$6,395,940	68.40
5	Farmers Insurance Group	5.93%	\$139,378,970	\$144,503,704	(3.55%)	\$38,034,492	55.98
6	Liberty Mutual Group	5.87%	\$137,940,674	\$131,733,032	4.71%	\$17,878,047	69.46
7	CNA Insurance Group	4.87%	\$114,295,519	\$101,583,056	12.51%	\$17,334,229	47.45
8	Tokio Marine Holdings Inc. Group	4.75%	\$111,513,565	\$107,395,471	3.83%	\$51,022,281	45.92
9	State Farm Group	4.35%	\$102,076,302	\$98,050,117	4.11%	\$23,758,490	41.10
10	Allstate Insurance Group	3.88%	\$91,025,598	\$83,407,354	9.13%	\$6,586,596	49.93
11	The Hanover Insurance Group	3.40%	\$79,903,464	\$75,508,658	5.82%	\$296,036	52.44
12	Church Mutual Group	2.75%	\$64,649,972	\$56,986,511	13.45%	(\$3,484,404)	61.56
13	WR Berkley Corp. Group	2.34%	\$54,867,557	\$50,726,599	8.16%	\$15,699,634	37.09
14	American International Group	2.23%	\$52,458,742	\$65,493,173	(19.90%)	\$48,256,478	123.55
15	Zurich Insurance Group	1.73%	\$40,583,670	\$42,047,794	(3.48%)	\$62,464,586	112.43
16	AmTrust GMACI Maiden Group	1.67%	\$39,118,114	\$41,835,894	(6.50%)	(\$10,711,773)	64.81
17	Cincinnati Financial Group	1.57%	\$36,910,821	\$40,678,325	(9.26%)	\$1,535,420	64.90
18	Central Mutual Insurance Co. Group	1.42%	\$33,344,470	\$37,092,827	(10.11%)	(\$11,588,375)	62.16
19	Amerisure Company Group	1.29%	\$30,272,286	\$33,183,758	(8.77%)	\$9,210,393	42.26
20	Utica Group	1.19%	\$27,928,765	\$22,211,636	25.74%	\$1,703,090	33.45
21	Berkshire Hathaway Group	1.16%	\$27,285,605	\$22,513,189	21.20%	\$4,499,781	52.04
22	Fairfax Financial Group	1.11%	\$26,093,118	\$26,067,299	0.10%	\$1,050,609	97.58
23	Guideone Insurance Group	1.11%	\$26,060,856	\$39,241,052	(33.59%)	\$6,058,880	137.08
24	American Financial Group	1.01%	\$23,637,675	\$20,703,587	14.17%	\$4,644,864	28.62
25	Brotherhood Mutual Insurance Company	0.97%	\$22,726,619	\$15,868,578	43.22%	(\$20,109,318)	99.53
Top 25 Groups Total		85.97%	\$2,019,323,387	\$1,964,103,434	2.81%	\$472,844,210	64.34
Total Market		100.00%	\$2,348,914,506	\$2,276,893,773	3.16%	\$500,308,912	63.56

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$873,405,104	\$924,609,714	\$582,895,711
2000	\$945,948,014	\$1,014,409,034	\$761,214,282
2001	\$1,066,999,384	\$1,169,450,129	\$836,224,071
2002	\$1,222,012,934	\$1,283,575,608	\$733,162,468
2003	\$1,262,172,883	\$1,369,718,377	\$770,151,621
2004	\$1,370,303,698	\$1,409,472,692	\$584,624,217
2005	\$1,420,478,273	\$1,466,321,529	\$660,780,162
2006	\$1,550,885,630	\$1,662,516,688	\$813,911,301
2007	\$1,665,113,983	\$1,720,863,153	\$709,907,707
2008	\$1,768,348,959	\$1,778,584,764	\$1,563,707,450
2009	\$1,823,108,136	\$1,846,076,713	\$1,624,095,739
2010	\$1,782,694,898	\$1,804,378,985	\$1,026,649,135
2011	\$1,849,501,787	\$1,871,808,270	\$1,256,680,910
2012	\$1,964,511,545	\$1,992,913,155	\$1,234,890,635
2013	\$2,137,582,285	\$2,177,945,088	\$1,054,761,649
2014	\$2,250,351,865	\$2,242,057,800	\$1,030,491,456
2015	\$2,197,738,110	\$2,255,707,518	\$982,690,835
2016	\$2,205,953,101	\$2,219,626,106	\$1,563,358,886
2017	\$2,285,364,035	\$2,276,893,773	\$1,650,569,709
2018	\$2,305,440,990	\$2,348,914,506	\$1,493,040,047

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2008	143.1%
2009	59.3%
2010	48.0%
2011	70.1%
2012	61.6%
2013	49.5%
2014	49.4%
2015	48.5%
2016	87.5%
2017	100.9%

Private Passenger Auto (All Coverages)

There were 76 groups (180 companies) that had direct premiums written for private passenger auto in 2018, compared to 79 groups (181 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	State Farm Group	15.10%	\$3,399,861,323	\$3,563,886,164	(4.60%)	\$440,924,604	57.72
2	Berkshire Hathaway Group	13.19%	\$2,971,256,139	\$2,637,781,405	12.64%	\$299,547,376	61.41
3	Allstate Insurance Group	11.73%	\$2,641,888,366	\$2,362,583,958	11.82%	\$274,906,091	48.38
4	Progressive Group	11.26%	\$2,535,002,288	\$2,041,345,047	24.18%	\$552,664,103	49.57
5	United Services Auto. Assn. Group	8.50%	\$1,913,652,467	\$1,712,949,429	11.72%	\$117,405,868	66.22
6	Farmers Insurance Group	7.64%	\$1,721,486,369	\$1,710,857,396	0.62%	\$116,278,034	55.38
7	Liberty Mutual Group	5.24%	\$1,180,982,502	\$1,195,734,246	(1.23%)	\$206,935,525	54.96
8	Texas Farm Bureau Mutual Group	3.28%	\$739,367,511	\$692,998,391	6.69%	\$29,537,766	67.50
9	Titus Group	2.57%	\$578,666,092	\$541,824,995	6.80%	\$98,273,370	54.43
10	Nationwide Corp. Group	1.79%	\$404,156,801	\$473,342,445	(14.62%)	\$72,110,933	62.39
11	Orpheus Group	1.64%	\$369,301,695	\$378,781,108	(2.50%)	\$110,551,096	62.54
12	Auto Club Enterprises Ins. Group	1.61%	\$361,938,147	\$308,263,277	17.41%	\$3,000,874	53.82
13	Home State Insurance Group	1.42%	\$319,990,849	\$281,985,369	13.48%	\$671,166	72.17
14	American Access Casualty Company	1.25%	\$282,118,056	\$199,401,350	41.48%	\$48,866,702	38.98
15	Kemper Corp. Group	1.20%	\$269,851,286	\$252,928,747	6.69%	\$46,420,279	54.49
16	Loya Group	1.11%	\$250,423,689	\$234,805,922	6.65%	(\$137,298)	53.23
17	Germania Insurance Group	1.04%	\$234,572,346	\$199,783,944	17.41%	(\$6,513,247)	53.39
18	ACCC Insurance Company	0.95%	\$214,547,486	\$220,557,600	(2.72%)	\$7,310,065	56.83
19	Safeway Insurance Group	0.87%	\$195,796,073	\$129,044,876	51.73%	\$221,224	47.48
20	AmTrust GMACI Maiden Group	0.83%	\$186,553,983	\$207,989,958	(10.31%)	(\$64,897,517)	70.08
21	Amica Mutual Group	0.76%	\$171,712,300	\$173,518,791	(1.04%)	(\$4,056,469)	72.57
22	Metropolitan Group	0.76%	\$170,807,295	\$187,808,689	(9.05%)	\$16,716,955	58.89
23	Alinsco Insurance Company	0.50%	\$113,051,687	\$142,007,629	(20.39%)	\$4,123,091	74.62
24	MGA Insurance Company Inc.	0.45%	\$100,555,213	\$90,292,229	11.37%	\$12,273,733	44.71
25	CEM Insurance Company	0.45%	\$100,398,275	\$86,252,055	16.40%	(\$323,264)	60.24
Top 25 Groups Total		95.14%	\$21,427,938,238	\$20,026,725,020	7.00%	\$2,382,811,060	56.89
Total Market		100.00%	\$22,522,827,951	\$21,004,331,382	7.23%	\$2,420,782,007	57.12

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$9,000,467,353	\$8,256,071,639	\$5,609,526,665
2000	\$8,980,170,484	\$8,371,709,674	\$6,339,356,353
2001	\$9,910,695,418	\$9,321,755,913	\$6,963,701,994
2002	\$11,468,162,236	\$10,469,461,391	\$6,942,983,674
2003	\$11,954,736,935	\$11,326,122,921	\$7,021,918,218
2004	\$12,111,508,745	\$11,484,597,085	\$6,610,556,229
2005	\$12,039,813,581	\$11,447,686,816	\$6,777,750,900
2006	\$12,449,860,078	\$11,634,316,692	\$6,894,802,234
2007	\$12,639,163,142	\$11,794,619,159	\$7,405,977,402
2008	\$13,999,315,466	\$12,702,985,324	\$8,046,469,891
2009	\$13,800,117,416	\$13,026,098,878	\$8,054,466,843
2010	\$13,434,867,756	\$13,274,991,472	\$7,306,185,979
2011	\$14,030,916,962	\$13,471,016,843	\$8,215,577,171
2012	\$14,873,380,925	\$14,143,550,539	\$9,001,226,184
2013	\$15,914,676,469	\$14,996,407,534	\$9,230,744,110
2014	\$17,396,231,901	\$16,125,840,419	\$10,083,253,290
2015	\$18,917,564,137	\$17,353,958,015	\$11,582,986,804
2016	\$20,530,953,650	\$18,990,222,156	\$13,867,912,427
2017	\$22,473,749,861	\$21,004,331,382	\$14,789,841,041
2018	\$23,629,070,346	\$22,522,827,951	\$12,864,248,208

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2008	66.9%
2009	63.2%
2010	56.2%
2011	63.4%
2012	65.6%
2013	64.3%
2014	65.6%
2015	72.1%
2016	79.8%
2017	76.5%

Private Passenger Auto (Voluntary Liability)

There were 76 groups (177 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for private passenger auto in 2018, compared to 79 groups (178 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	State Farm Group	15.67%	\$1,991,846,967	\$2,118,583,875	(5.98%)	\$271,003,228	55.44
2	Berkshire Hathaway Group	13.17%	\$1,673,196,795	\$1,483,861,455	12.76%	\$110,881,718	59.90
3	Progressive Group	10.85%	\$1,378,279,715	\$1,133,647,100	21.58%	\$247,735,865	50.46
4	Allstate Insurance Group	10.30%	\$1,309,003,117	\$1,199,293,046	9.15%	(\$38,891,218)	54.44
5	United Services Auto. Assn. Group	8.00%	\$1,016,829,856	\$901,024,127	12.85%	(\$25,660,564)	69.96
6	Farmers Insurance Group	7.95%	\$1,010,448,671	\$1,005,641,868	0.48%	\$26,353,047	54.54
7	Liberty Mutual Group	5.01%	\$636,715,234	\$639,934,718	(0.50%)	\$24,334,936	54.27
8	Texas Farm Bureau Mutual Group	2.91%	\$369,329,468	\$349,661,656	5.62%	\$4,649,927	71.88
9	Titus Group	2.57%	\$326,873,772	\$303,064,076	7.86%	\$32,984,272	53.81
10	Orpheus Group	2.09%	\$265,169,741	\$271,077,737	(2.18%)	\$65,473,402	68.17
11	Nationwide Corp. Group	1.86%	\$236,392,597	\$270,302,557	(12.55%)	\$49,273,055	63.80
12	American Access Casualty Company	1.58%	\$200,843,215	\$141,287,110	42.15%	\$30,836,591	40.76
13	Home State Insurance Group	1.57%	\$199,358,962	\$187,383,677	6.39%	\$418,146	82.52
14	Auto Club Enterprises Ins. Group	1.54%	\$195,720,843	\$164,049,717	19.31%	(\$6,130,256)	52.08
15	ACCC Insurance Company	1.51%	\$191,975,379	\$189,514,029	1.30%	\$3,604,193	59.49
16	Kemper Corp. Group	1.35%	\$171,162,834	\$152,705,740	12.09%	\$22,410,555	57.77
17	Loya Group	1.30%	\$164,605,521	\$153,749,630	7.06%	(\$17,558,229)	61.23
18	Safeway Insurance Group	1.11%	\$140,611,160	\$84,461,861	66.48%	\$7,086,354	49.80
19	AmTrust GMACI Maiden Group	0.90%	\$114,756,688	\$124,806,350	(8.05%)	(\$21,789,859)	72.68
20	Germania Insurance Group	0.85%	\$108,508,387	\$91,140,888	19.06%	(\$11,004,911)	54.80
21	Amica Mutual Group	0.76%	\$96,061,208	\$98,524,673	(2.50%)	(\$13,860,379)	80.84
22	Metropolitan Group	0.71%	\$90,294,632	\$103,211,165	(12.51%)	(\$15,528,785)	69.39
23	Alinsco Insurance Company	0.60%	\$75,665,572	\$92,478,758	(18.18%)	\$2,759,588	84.06
24	MGA Insurance Company Inc.	0.55%	\$70,195,457	\$61,728,262	13.72%	\$5,031,141	47.40
25	CEM Insurance Company	0.51%	\$64,454,947	\$54,531,189	18.20%	(\$778,450)	71.06
Top 25 Groups Total		95.20%	\$12,098,300,738	\$11,375,665,264	6.35%	\$753,633,367	58.30
Total Market		100.00%	\$12,707,709,859	\$11,924,521,047	6.57%	\$738,313,438	58.66

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$5,356,561,351	\$4,883,730,507	\$3,290,959,310
2000	\$5,149,775,086	\$4,804,316,676	\$3,512,740,686
2001	\$5,612,870,360	\$5,279,451,275	\$3,629,412,929
2002	\$6,431,580,928	\$5,898,064,573	\$3,964,115,597
2003	\$6,717,358,971	\$6,380,514,367	\$3,766,844,252
2004	\$6,833,341,798	\$6,472,784,366	\$3,984,173,403
2005	\$6,788,504,444	\$6,431,656,712	\$3,963,184,928
2006	\$7,046,388,720	\$6,493,127,628	\$3,770,446,244
2007	\$7,078,598,260	\$6,579,794,194	\$4,163,412,281
2008	\$7,542,403,617	\$7,153,055,472	\$4,337,778,671
2009	\$7,672,929,851	\$7,360,102,321	\$4,439,145,113
2010	\$7,622,115,206	\$7,596,649,330	\$4,336,201,328
2011	\$8,090,752,010	\$7,767,415,941	\$4,691,238,492
2012	\$8,535,096,397	\$8,110,016,680	\$4,992,152,140
2013	\$9,033,708,736	\$8,510,843,513	\$5,246,138,936
2014	\$9,821,483,376	\$9,079,192,487	\$5,703,307,190
2015	\$10,579,356,097	\$9,698,424,366	\$6,388,074,628
2016	\$11,505,606,098	\$10,685,465,288	\$7,017,190,071
2017	\$12,760,943,865	\$11,924,521,047	\$7,123,657,074
2018	\$13,313,129,795	\$12,707,709,859	\$7,454,758,181

Private Passenger Auto (Assigned Risk)

There were eight groups (eight companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for private passenger auto in 2018, compared to seven groups (seven companies) in 2017.

The table below represents the top groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Farmers Insurance Group	33.17%	\$777,607	\$687,123	13.17%	(\$285,275)	61.37
2	National General Group	28.22%	\$661,388	\$760,120	(12.99%)	(\$286,115)	79.68
3	State Farm Group	17.80%	\$417,354	\$411,513	1.42%	\$2,766	84.18
4	Berkshire Hathaway Group	13.90%	\$325,806	\$302,214	7.81%	\$50,550	53.25
5	Texas Farm Bureau Mutual Group	6.49%	\$152,140	\$144,502	5.29%	(\$5,876)	80.65
6	Mercury General Group	0.48%	\$11,162	\$5,356	108.40%	(\$3,566)	41.44
7	Alfa Insurance Group	0.03%	\$680	\$0	*	\$209	**
8	Allstate Insurance Group	(0.09%)	(\$2,049)	\$113,591	(101.80%)	\$45,175	**
9	Liberty Mutual Group	0.00%	\$0	\$0	*	(\$7,579)	**
10	United Services Auto. Assn. Group	0.00%	\$0	\$0	*	(\$45,371)	**
Top Groups Total		100.00%	\$2,344,088	\$2,424,419	(3.31%)	(\$535,082)	74.63
Total Market		100.00%	\$2,344,088	\$2,424,419	(3.31%)	(\$535,082)	74.63

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

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$27,944,217	\$19,833,698	\$27,419,399
2000	\$26,503,566	\$18,699,718	\$20,206,344
2001	\$32,010,821	\$23,064,205	\$19,097,290
2002	\$43,807,871	\$32,265,076	\$19,683,417
2003	\$53,367,288	\$38,563,691	\$24,895,214
2004	\$42,344,483	\$26,300,074	\$22,751,263
2005	\$27,353,802	\$16,150,560	\$14,443,920
2006	\$16,364,019	\$10,731,919	\$10,318,960
2007	\$10,961,438	\$7,505,268	\$6,426,977
2008	\$8,476,375	\$5,856,958	\$4,053,743
2009	\$6,737,718	\$4,607,203	\$3,787,814
2010	\$5,502,921	\$4,167,575	\$3,661,329
2011	\$4,463,251	\$3,377,301	\$3,330,561
2012	\$4,346,990	\$3,079,634	\$2,518,278
2013	\$3,996,431	\$2,689,959	\$2,303,012
2014	\$3,335,724	\$2,145,506	\$1,958,834
2015	\$2,683,165	\$1,864,575	\$1,782,516
2016	\$2,683,778	\$1,916,600	\$1,559,531
2017	\$3,074,031	\$2,424,419	\$1,740,537
2018	\$3,523,741	\$2,344,088	\$1,749,485

Private Passenger Auto (Physical Damage)

There were 74 groups (174 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for private passenger auto in 2018, compared to 76 groups (175 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	State Farm Group	14.34%	\$1,407,597,002	\$1,444,890,776	(2.58%)	\$169,918,610	60.93
2	Allstate Insurance Group	13.58%	\$1,332,887,298	\$1,163,177,321	14.59%	\$313,752,134	42.42
3	Berkshire Hathaway Group	13.22%	\$1,297,733,538	\$1,153,617,736	12.49%	\$188,615,108	63.36
4	Progressive Group	11.79%	\$1,156,722,573	\$907,697,947	27.43%	\$304,928,238	48.51
5	United Services Auto. Assn. Group	9.14%	\$896,822,611	\$811,925,302	10.46%	\$143,111,803	61.98
6	Farmers Insurance Group	7.24%	\$710,260,091	\$704,528,405	0.81%	\$90,210,262	56.58
7	Liberty Mutual Group	5.55%	\$544,267,268	\$555,799,528	(2.07%)	\$182,608,168	55.76
8	Texas Farm Bureau Mutual Group	3.77%	\$369,885,903	\$343,192,233	7.78%	\$24,893,715	63.12
9	Titus Group	2.57%	\$251,792,320	\$238,760,919	5.46%	\$65,289,098	55.22
10	Nationwide Corp. Group	1.71%	\$167,764,204	\$203,039,888	(17.37%)	\$22,837,878	60.41
11	Auto Club Enterprises Ins. Group	1.69%	\$166,217,304	\$144,213,560	15.26%	\$9,131,130	55.87
12	Germania Insurance Group	1.28%	\$126,063,959	\$108,643,056	16.03%	\$4,491,664	52.18
13	Home State Insurance Group	1.23%	\$120,631,887	\$94,601,692	27.52%	\$253,020	55.08
14	Orpheus Group	1.06%	\$104,131,954	\$107,703,371	(3.32%)	\$45,077,694	48.19
15	Kemper Corp. Group	1.01%	\$98,688,452	\$100,223,007	(1.53%)	\$24,009,724	48.78
16	Loya Group	0.87%	\$85,818,168	\$81,056,292	5.87%	\$17,420,931	37.90
17	American Access Casualty Company	0.83%	\$81,274,841	\$58,114,240	39.85%	\$18,030,111	34.58
18	Metropolitan Group	0.82%	\$80,512,663	\$84,597,524	(4.83%)	\$32,245,740	47.11
19	Amica Mutual Group	0.77%	\$75,651,092	\$74,994,118	0.88%	\$9,803,910	62.08
20	AmTrust GMACI Maiden Group	0.73%	\$71,797,295	\$83,183,608	(13.69%)	(\$43,107,658)	65.93
21	Safeway Insurance Group	0.56%	\$55,184,913	\$44,583,015	23.78%	(\$6,865,130)	41.56
22	Ace Limited Group	0.40%	\$39,235,982	\$35,872,205	9.38%	\$4,369,581	60.06
23	Elephant Insurance Company	0.39%	\$38,221,033	\$38,634,604	(1.07%)	(\$12,290)	62.47
24	Alinsco Insurance Company	0.38%	\$37,386,115	\$49,528,871	(24.52%)	\$1,363,503	55.52
25	CEM Insurance Company	0.37%	\$35,943,328	\$31,720,866	13.31%	\$455,186	40.82
Top 25 Groups Total		95.31%	\$9,352,491,794	\$8,664,300,084	7.94%	\$1,622,832,130	55.21
Total Market		100.00%	\$9,812,774,004	\$9,077,385,916	8.10%	\$1,683,003,651	55.11

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$3,615,961,785	\$3,352,507,434	\$2,291,147,956
2000	\$3,803,891,832	\$3,548,693,280	\$2,806,409,323
2001	\$4,265,814,237	\$4,019,240,433	\$3,315,191,775
2002	\$4,992,773,437	\$4,539,131,742	\$2,959,184,660
2003	\$5,184,010,676	\$4,907,044,863	\$3,230,178,752
2004	\$5,235,822,464	\$4,985,512,645	\$2,603,631,563
2005	\$5,223,955,335	\$4,999,879,544	\$2,800,122,052
2006	\$5,387,107,339	\$5,130,457,145	\$3,114,037,030
2007	\$5,549,603,444	\$5,207,319,697	\$3,236,138,144
2008	\$6,448,435,474	\$5,544,072,894	\$3,704,637,477
2009	\$6,120,449,847	\$5,661,389,354	\$3,611,533,916
2010	\$5,807,249,629	\$5,674,174,567	\$2,966,323,322
2011	\$5,935,701,701	\$5,700,223,601	\$3,521,008,118
2012	\$6,333,937,538	\$6,030,454,225	\$4,006,555,766
2013	\$6,876,971,302	\$6,482,874,062	\$3,982,302,162
2014	\$7,571,412,801	\$7,044,502,426	\$4,377,987,266
2015	\$8,335,524,875	\$7,653,669,074	\$5,193,129,660
2016	\$9,022,663,774	\$8,302,840,268	\$6,849,162,825
2017	\$9,709,731,965	\$9,077,385,916	\$7,664,443,430
2018	\$10,312,416,810	\$9,812,774,004	\$5,407,740,542

Commercial Auto (All Coverages)

There were 101 groups (322 companies) that had direct premiums written for commercial auto in 2018, compared to 98 groups (319 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Progressive Group	17.60%	\$654,417,620	\$450,736,254	45.19%	\$99,162,022	35.47
2	Travelers Group	6.08%	\$226,239,788	\$197,270,150	14.69%	(\$52,798,931)	57.03
3	Berkshire Hathaway Group	5.20%	\$193,310,818	\$141,517,152	36.60%	\$12,022,059	45.07
4	Zurich Insurance Group	4.47%	\$166,074,637	\$165,903,034	0.10%	\$1,568,054	99.09
5	Liberty Mutual Group	4.42%	\$164,393,007	\$156,570,774	5.00%	\$4,866,934	80.63
6	Old Republic Group	4.04%	\$150,124,280	\$127,374,093	17.86%	(\$23,016,466)	61.35
7	Hallmark Financial Service Group	3.37%	\$125,399,153	\$155,318,251	(19.26%)	\$36,669,477	106.57
8	Nationwide Corp. Group	2.87%	\$106,788,494	\$111,946,328	(4.61%)	(\$18,315,473)	91.99
9	Fairfax Financial Group	2.73%	\$101,340,381	\$57,333,843	76.75%	(\$827,498)	27.81
10	AmTrust GMACI Maiden Group	2.71%	\$100,842,471	\$97,307,238	3.63%	(\$7,468,278)	72.63
11	Ace Limited Group	2.69%	\$100,085,877	\$102,449,479	(2.31%)	\$25,279,894	70.58
12	State Farm Group	2.59%	\$96,335,827	\$85,331,638	12.90%	(\$5,039,755)	61.63
13	WR Berkley Corp. Group	2.58%	\$95,813,936	\$80,973,234	18.33%	\$2,176,345	45.41
14	American International Group	2.43%	\$90,301,548	\$110,934,986	(18.60%)	(\$50,221,176)	111.43
15	Clear Blue Financial Group	2.10%	\$78,256,298	\$9,409,137	731.71%	\$347,697	10.77
16	Farmers Insurance Group	2.06%	\$76,525,153	\$75,985,248	0.71%	(\$1,040,923)	65.07
17	United Fire and Casualty Group	1.79%	\$66,392,567	\$58,742,828	13.02%	\$9,584,659	49.48
18	Hartford Fire and Casualty Group	1.78%	\$66,321,486	\$57,199,453	15.95%	(\$792,558)	75.10
19	Tokio Marine Holdings Inc. Group	1.48%	\$55,011,762	\$46,276,403	18.88%	\$927,504	44.44
20	Federated Mutual Group	1.35%	\$50,367,442	\$38,647,783	30.32%	(\$6,399,941)	56.94
21	Sentry Insurance Group	1.34%	\$49,870,464	\$46,092,568	8.20%	(\$9,225,901)	60.67
22	CNA Insurance Group	1.34%	\$49,669,883	\$42,785,991	16.09%	(\$7,954,181)	56.43
23	American Financial Group	1.30%	\$48,503,088	\$34,326,351	41.30%	\$6,258,482	48.89
24	Allstate Insurance Group	1.12%	\$41,494,859	\$40,954,055	1.32%	(\$3,866,087)	52.71
25	Mercury General Group	1.00%	\$37,034,130	\$31,826,550	16.36%	(\$5,171,136)	46.10
Top 25 Groups Total		80.43%	\$2,990,914,969	\$2,523,212,821	18.54%	\$6,724,823	58.84
Total Market		100.00%	\$3,718,473,210	\$3,243,097,716	14.66%	(\$48,134,310)	60.67

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$3,115,044,646	\$3,243,097,716	\$2,098,326,377
2018	\$3,606,505,704	\$3,718,473,210	\$2,256,961,796

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

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2008	61.3%
2009	58.9%
2010	56.6%
2011	58.4%
2012	68.9%
2013	65.7%
2014	66.2%
2015	70.7%
2016	77.6%
2017	82.2%

Commercial Auto (Voluntary Liability)

There were 100 groups (319 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for commercial auto in 2018, compared to 95 groups (315 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Progressive Group	17.86%	\$517,116,529	\$344,097,990	50.28%	\$63,692,241	33.45
2	Travelers Group	6.24%	\$180,549,763	\$157,909,476	14.34%	(\$49,162,504)	56.40
3	Berkshire Hathaway Group	5.44%	\$157,481,420	\$110,445,840	42.59%	\$7,582,731	45.07
4	Liberty Mutual Group	4.48%	\$129,631,922	\$125,283,973	3.47%	(\$7,797,858)	85.72
5	Hallmark Financial Service Group	3.94%	\$114,094,716	\$139,669,640	(18.31%)	\$27,606,713	112.67
6	Old Republic Group	3.87%	\$111,896,161	\$93,669,489	19.46%	(\$61,067,748)	61.07
7	Zurich Insurance Group	3.08%	\$89,222,471	\$93,949,813	(5.03%)	\$2,781,375	78.17
8	Ace Limited Group	3.00%	\$86,925,401	\$90,207,209	(3.64%)	\$17,606,433	71.87
9	Fairfax Financial Group	2.87%	\$82,955,936	\$45,306,589	83.10%	(\$1,033,050)	23.55
10	Nationwide Corp. Group	2.84%	\$82,220,982	\$86,336,559	(4.77%)	(\$20,176,054)	100.11
11	American International Group	2.77%	\$80,286,158	\$99,450,425	(19.27%)	(\$50,520,720)	116.24
12	AmTrust GMACI Maiden Group	2.77%	\$80,047,994	\$76,510,730	4.62%	(\$8,145,925)	75.98
13	WR Berkley Corp. Group	2.44%	\$70,738,982	\$59,794,459	18.30%	(\$3,023,670)	42.14
14	Clear Blue Financial Group	2.32%	\$67,230,251	\$7,841,539	757.36%	\$331,896	7.84
15	State Farm Group	2.20%	\$63,646,800	\$53,292,545	19.43%	(\$7,360,714)	62.07
16	Farmers Insurance Group	1.94%	\$56,193,971	\$55,604,014	1.06%	(\$1,525,439)	68.02
17	Hartford Fire and Casualty Group	1.80%	\$52,026,296	\$43,168,733	20.52%	\$9,993	79.77
18	Tokio Marine Holdings Inc. Group	1.60%	\$46,393,613	\$38,499,090	20.51%	(\$273,000)	38.90
19	United Fire and Casualty Group	1.54%	\$44,481,499	\$40,453,231	9.96%	(\$1,908,158)	56.41
20	CNA Insurance Group	1.39%	\$40,191,794	\$34,813,250	15.45%	(\$7,666,683)	58.21
21	Sentry Insurance Group	1.30%	\$37,540,194	\$34,505,789	8.79%	(\$11,161,626)	61.89
22	Federated Mutual Group	1.19%	\$34,565,917	\$26,953,952	28.24%	(\$9,403,752)	66.42
23	American Financial Group	1.14%	\$32,969,739	\$23,351,613	41.19%	\$7,612,176	42.98
24	Citadel Reinsurance Group	1.13%	\$32,649,370	\$34,521,154	(5.42%)	(\$524,744)	44.65
25	Starr Group	1.11%	\$32,019,906	\$22,389,310	43.01%	\$3,901,168	61.25
Top 25 Groups Total		80.25%	\$2,323,077,785	\$1,938,026,412	19.87%	(\$109,626,919)	58.43
Total Market		100.00%	\$2,894,630,767	\$2,500,301,801	15.77%	(\$190,665,189)	60.30

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$2,410,521,334	\$2,500,301,801	\$1,550,296,243
2018	\$2,815,795,154	\$2,894,630,767	\$1,746,531,548

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

Commercial Auto (Assigned Risk)

There were four groups (four companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for commercial auto in 2018, compared to five groups (five companies) in 2017.

The table below represents the top groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	National General Group	95.76%	\$1,258,849	\$1,480,530	(14.97%)	\$542,425	82.30
2	State Farm Group	2.19%	\$28,724	\$37,498	(23.40%)	(\$21,277)	372.28
3	Mercury General Group	1.23%	\$16,160	\$6,429	151.36%	\$5,186	**
4	Texas Farm Bureau Mutual Group	0.83%	\$10,847	\$22,941	(52.72%)	(\$77,173)	71.87
5	Berkshire Hathaway Group	0.00%	\$0	(\$596)	*	\$0	**
Top Groups Total		100.00%	\$1,314,580	\$1,546,802	(15.01%)	\$449,161	87.54
Total Market		100.00%	\$1,314,580	\$1,546,802	(15.01%)	\$449,161	87.54

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

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

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,276,193	\$1,546,802	\$1,023,225
2018	\$1,415,183	\$1,314,580	\$1,136,455

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

Commercial Auto (Physical Damage)

There were 95 groups (307 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for commercial auto in 2018, compared to 93 groups (302 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Progressive Group	16.69%	\$137,301,091	\$106,638,264	28.75%	\$35,469,781	43.05
2	Zurich Insurance Group	9.34%	\$76,852,166	\$71,953,221	6.81%	(\$1,213,321)	123.39
3	Travelers Group	5.55%	\$45,690,025	\$39,360,674	16.08%	(\$3,644,545)	59.56
4	Old Republic Group	4.65%	\$38,228,119	\$33,704,604	13.42%	\$38,051,282	62.16
5	Berkshire Hathaway Group	4.36%	\$35,829,398	\$31,071,908	15.31%	\$4,439,328	45.03
6	Liberty Mutual Group	4.23%	\$34,761,085	\$31,286,801	11.10%	\$12,664,792	61.67
7	State Farm Group	3.97%	\$32,660,303	\$32,001,595	2.06%	\$2,342,236	60.51
8	WR Berkley Corp. Group	3.05%	\$25,074,954	\$21,178,775	18.40%	\$5,200,015	54.63
9	Nationwide Corp. Group	2.99%	\$24,567,512	\$25,609,769	(4.07%)	\$1,860,581	64.79
10	United Fire and Casualty Group	2.66%	\$21,911,068	\$18,289,597	19.80%	\$11,492,817	35.42
11	AmTrust GMACI Maiden Group	2.53%	\$20,794,477	\$20,796,508	(0.01%)	\$677,647	59.75
12	Farmers Insurance Group	2.47%	\$20,331,182	\$20,381,234	(0.25%)	\$484,516	56.93
13	Fairfax Financial Group	2.24%	\$18,384,445	\$12,027,254	52.86%	\$205,552	47.03
14	Federated Mutual Group	1.92%	\$15,801,525	\$11,693,831	35.13%	\$3,003,811	36.20
15	American Financial Group	1.89%	\$15,533,349	\$10,974,738	41.54%	(\$1,353,694)	61.44
16	Hartford Fire and Casualty Group	1.74%	\$14,295,190	\$14,030,720	1.88%	(\$802,551)	58.13
17	Ace Limited Group	1.60%	\$13,160,476	\$12,242,270	7.50%	\$7,673,461	62.04
18	Sentry Insurance Group	1.50%	\$12,330,270	\$11,586,779	6.42%	\$1,935,725	56.93
19	Allstate Insurance Group	1.44%	\$11,808,214	\$12,109,250	(2.49%)	\$2,678,886	44.17
20	Hallmark Financial Service Group	1.37%	\$11,304,437	\$15,648,611	(27.76%)	\$9,062,764	44.98
21	Clear Blue Financial Group	1.34%	\$11,026,047	\$1,567,598	603.37%	\$15,801	28.62
22	Mercury General Group	1.26%	\$10,381,630	\$9,036,092	14.89%	\$1,149,624	47.39
23	American International Group	1.22%	\$10,015,390	\$11,484,561	(12.79%)	\$299,544	72.88
24	CNA Insurance Group	1.15%	\$9,478,089	\$7,972,741	18.88%	(\$287,498)	48.86
25	Tokio Marine Holdings Inc. Group	1.05%	\$8,618,149	\$7,777,313	10.81%	\$1,200,504	74.24
Top 25 Groups Total		82.20%	\$676,138,591	\$590,424,708	14.52%	\$132,607,058	60.30
Total Market		100.00%	\$822,527,863	\$741,249,113	10.97%	\$142,073,600	61.92

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$703,247,119	\$741,249,113	\$547,006,909
2018	\$789,295,367	\$822,527,863	\$509,293,793

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

Homeowners Multiple Peril

There were 81 groups (151 companies) that had direct premiums written for homeowners multiple peril (including renters' insurance) in 2018, compared to 75 groups (141 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Homeowners Multiple Peril

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	State Farm Group	18.89%	\$1,745,061,097	\$1,740,596,906	0.26%	\$541,693,316	43.19
2	Allstate Insurance Group	13.36%	\$1,234,929,061	\$1,124,648,161	9.81%	\$259,187,733	45.48
3	Farmers Insurance Group	10.63%	\$981,818,850	\$952,430,570	3.09%	\$147,848,982	51.43
4	United Services Auto. Assn. Group	9.92%	\$916,464,328	\$850,439,148	7.76%	\$143,607,266	57.55
5	Liberty Mutual Group	7.53%	\$696,105,857	\$709,880,064	(1.94%)	\$316,229,073	57.05
6	Travelers Group	4.10%	\$378,691,789	\$341,719,490	10.82%	\$25,503,961	52.55
7	Texas Farm Bureau Mutual Group	2.66%	\$246,143,032	\$231,500,597	6.33%	\$63,853,132	51.19
8	Progressive Group	2.55%	\$235,399,112	\$210,857,729	11.64%	(\$9,585,341)	59.22
9	Nationwide Corp. Group	2.43%	\$224,427,272	\$246,557,442	(8.98%)	\$46,069,466	53.04
10	Ace Limited Group	2.06%	\$190,169,050	\$181,684,781	4.67%	\$66,906,197	73.89
11	Amica Mutual Group	1.88%	\$173,712,878	\$165,763,406	4.80%	\$45,099,433	45.52
12	Auto Club Enterprises Ins. Group	1.55%	\$142,880,422	\$130,401,917	9.57%	\$55,861,570	38.85
13	Homeowners of America Ins. Company	1.46%	\$134,893,219	\$110,664,229	21.89%	\$570,237	41.08
14	United Insurance Holdings Group	1.12%	\$103,796,302	\$105,091,750	(1.23%)	\$33,413,815	48.14
15	Clear Blue Financial Group	1.09%	\$101,180,745	\$9,133,229	1007.83%	\$401,860	15.50
16	State Auto Mutual Group	0.97%	\$89,332,233	\$45,293,440	97.23%	\$54,310,828	39.20
17	Markel Corporation Group	0.95%	\$87,582,599	\$61,898,279	41.49%	\$6,175,770	33.58
18	Metropolitan Group	0.90%	\$83,355,812	\$98,309,923	(15.21%)	\$29,141,288	60.91
19	QBE Insurance Group	0.88%	\$81,166,923	\$75,622,633	7.33%	\$19,142,126	45.52
20	Hartford Fire and Casualty Group	0.78%	\$71,837,847	\$81,345,066	(11.69%)	\$14,892,161	56.07
21	Assurant Inc. Group	0.72%	\$66,635,222	\$44,809,850	48.71%	\$8,168,046	28.11
22	IAT Reinsurance Company Group	0.68%	\$62,849,237	\$40,770,020	54.16%	\$3,042,622	16.34
23	National General Group	0.67%	\$62,223,767	\$49,130,670	26.65%	\$8,589,241	89.53
24	Texas Fair Plan Association	0.66%	\$61,277,292	\$74,221,966	(17.44%)	\$41,405,533	29.26
25	Lighthouse Property Insurance Corporation	0.64%	\$59,393,068	\$36,884,803	61.02%	(\$1,937,723)	43.88
Top 25 Groups Total		89.08%	\$8,231,327,014	\$7,719,656,069	6.63%	\$1,919,590,592	49.15
Total Market		100.00%	\$9,240,326,460	\$8,646,354,148	6.87%	\$1,989,825,462	49.67

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$3,032,740,202	\$2,796,674,277	\$1,374,995,880
2000	\$3,081,575,489	\$2,909,959,667	\$2,265,597,851
2001	\$3,482,473,466	\$3,245,287,841	\$2,962,927,835
2002	\$4,731,840,032	\$4,174,095,550	\$3,920,575,740
2003	\$4,961,885,045	\$4,412,893,411	\$2,932,706,428
2004	\$4,877,261,840	\$4,455,028,701	\$1,461,088,076
2005	\$4,985,314,385	\$4,591,335,036	\$2,293,428,353
2006	\$5,270,882,056	\$4,794,467,915	\$1,905,474,902
2007	\$5,512,218,077	\$5,051,492,348	\$1,870,168,524
2008	\$5,665,234,426	\$5,244,087,583	\$5,381,469,405
2009	\$6,111,728,031	\$5,558,143,977	\$4,480,409,262
2010	\$6,126,438,869	\$5,734,653,315	\$2,749,558,123
2011	\$6,193,285,036	\$5,876,198,065	\$4,080,880,706
2012	\$6,667,071,651	\$6,244,249,997	\$3,505,628,511
2013	\$7,537,056,648	\$7,076,331,467	\$3,038,467,072
2014	\$8,145,173,568	\$7,682,949,217	\$3,309,860,311
2015	\$8,341,228,184	\$7,811,271,286	\$3,705,102,872
2016	\$8,646,429,795	\$8,315,094,257	\$6,993,604,910
2017	\$8,942,434,363	\$8,646,354,148	\$6,327,132,238
2018	\$9,580,931,219	\$9,240,326,460	\$4,589,210,863

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2008	129.0%
2009	67.2%
2010	48.4%
2011	71.5%
2012	54.5%
2013	44.8%
2014	46.4%
2015	53.4%
2016	87.5%
2017	79.7%

Workers' Compensation (All Markets)

There were 94 groups (308 companies) that had direct premiums written for workers' compensation in 2018, compared to 91 groups (292 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Texas Mutual Insurance Company	43.81%	\$1,097,243,791	\$992,073,392	10.60%	(\$84,769,881)	34.70
2	Travelers Group	7.16%	\$179,300,969	\$176,752,001	1.44%	\$37,472,776	42.66
3	Liberty Mutual Group	5.66%	\$141,798,205	\$127,283,875	11.40%	\$139,259,937	44.23
4	Zurich Insurance Group	4.94%	\$123,673,736	\$112,517,418	9.92%	(\$20,141,984)	56.82
5	Hartford Fire and Casualty Group	4.89%	\$122,409,728	\$121,074,424	1.10%	(\$946,920)	35.11
6	Ace Limited Group	3.79%	\$94,884,177	\$80,751,704	17.50%	\$78,441,114	37.04
7	American International Group	2.06%	\$51,617,868	\$62,106,307	(16.89%)	(\$88,963,530)	92.70
8	Old Republic Group	1.97%	\$49,439,057	\$45,604,171	8.41%	\$10,744,617	42.07
9	CNA Insurance Group	1.87%	\$46,783,586	\$43,648,279	7.18%	(\$4,547,171)	74.70
10	Service Life Group	1.85%	\$46,409,381	\$46,793,516	(0.82%)	(\$924,042)	44.72
11	WR Berkley Corp. Group	1.72%	\$43,057,952	\$32,186,258	33.78%	\$10,949,120	30.10
12	BCBS of Michigan Group	1.62%	\$40,499,701	\$33,564,277	20.66%	\$28,257,360	41.29
13	Starr Group	1.37%	\$34,346,326	\$24,054,362	42.79%	\$40,255,542	21.99
14	American Financial Group	1.15%	\$28,845,625	\$23,681,388	21.81%	\$6,411,464	33.77
15	Amerisure Company Group	1.14%	\$28,556,183	\$34,623,093	(17.52%)	\$14,332,885	50.70
16	AmTrust GMACI Maiden Group	1.11%	\$27,775,363	\$35,756,339	(22.32%)	(\$89,286)	72.52
17	Berkshire Hathaway Group	1.04%	\$25,997,509	\$26,133,854	(0.52%)	\$10,599,165	39.16
18	Fairfax Financial Group	0.76%	\$19,080,512	\$22,034,875	(13.41%)	\$11,004,291	48.45
19	Sentry Insurance Group	0.75%	\$18,853,523	\$15,761,665	19.62%	(\$81,209,694)	37.32
20	AXA Insurance Group	0.63%	\$15,756,010	\$17,438,492	(9.65%)	(\$425,320)	27.67
21	The Hanover Insurance Group	0.62%	\$15,493,592	\$15,747,195	(1.61%)	\$5,872	35.95
22	Federated Mutual Group	0.61%	\$15,319,449	\$14,666,277	4.45%	\$2,050,188	39.56
23	Farmers Insurance Group	0.60%	\$15,070,589	\$15,480,331	(2.65%)	\$7,356,108	28.97
24	Tokio Marine Holdings Inc. Group	0.58%	\$14,483,560	\$10,826,259	33.78%	\$6,067,126	4.47
25	Arch Insurance Group	0.55%	\$13,825,232	\$14,369,693	(3.79%)	\$7,220,201	12.64
Top 25 Groups Total		92.26%	\$2,310,521,624	\$2,144,929,445	7.72%	\$128,409,938	39.97
Total Market		100.00%	\$2,504,344,033	\$2,334,845,717	7.26%	\$163,315,712	40.07

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$1,872,844,320	\$1,729,922,239	\$1,278,508,300
2000	\$2,054,987,103	\$2,008,543,719	\$1,442,234,734
2001	\$2,508,386,422	\$2,435,641,542	\$1,429,347,692
2002	\$2,843,968,716	\$2,574,393,446	\$1,509,609,696
2003	\$2,914,271,230	\$2,591,730,178	\$1,190,729,886
2004	\$2,857,873,273	\$2,640,428,599	\$954,663,865
2005	\$2,649,294,586	\$2,653,687,954	\$954,163,621
2006	\$2,725,555,848	\$2,791,648,176	\$833,722,403
2007	\$2,631,413,507	\$2,915,863,143	\$915,442,039
2008	\$2,593,528,123	\$2,643,489,104	\$939,768,971
2009	\$2,476,128,105	\$2,161,755,957	\$947,391,817
2010	\$2,345,836,656	\$1,920,490,468	\$928,826,955
2011	\$2,265,379,377	\$2,171,745,849	\$975,503,429
2012	\$2,312,364,520	\$2,419,392,758	\$1,020,502,441
2013	\$2,576,586,894	\$2,662,389,008	\$991,117,887
2014	\$2,664,970,050	\$2,848,156,515	\$984,850,709
2015	\$2,602,176,209	\$2,784,541,095	\$1,173,450,116
2016	\$2,302,921,656	\$2,353,249,332	\$942,913,836
2017	\$2,201,544,243	\$2,334,845,717	\$929,680,677
2018	\$2,289,580,083	\$2,504,344,033	\$1,003,666,372

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2008	47.1%
2009	44.0%
2010	51.5%
2011	42.9%
2012	47.8%
2013	47.7%
2014	46.2%
2015	44.3%
2016	39.9%
2017	35.8%

Workers' Compensation (Voluntary Market)

There were 94 groups (308 companies) that had voluntary direct premiums written for workers' compensation in 2018, compared to 91 groups (292 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Texas Mutual Insurance Company	43.58%	\$1,086,927,781	\$988,159,711	10.00%	(\$85,562,088)	34.80
2	Travelers Group	7.19%	\$179,300,969	\$176,752,001	1.44%	\$37,472,776	42.66
3	Liberty Mutual Group	5.69%	\$141,798,205	\$127,283,875	11.40%	\$139,259,937	44.23
4	Zurich Insurance Group	4.96%	\$123,673,736	\$112,517,418	9.92%	(\$20,141,984)	56.82
5	Hartford Fire and Casualty Group	4.91%	\$122,409,728	\$121,074,424	1.10%	(\$946,920)	35.11
6	Ace Limited Group	3.80%	\$94,884,177	\$80,751,704	17.50%	\$78,441,114	37.04
7	American International Group	2.07%	\$51,617,868	\$62,106,307	(16.89%)	(\$88,963,530)	92.70
8	Old Republic Group	1.98%	\$49,439,057	\$45,604,171	8.41%	\$10,744,617	42.07
9	CNA Insurance Group	1.88%	\$46,783,586	\$43,648,279	7.18%	(\$4,547,171)	74.70
10	Service Life Group	1.86%	\$46,409,381	\$46,793,516	(0.82%)	(\$924,042)	44.72
11	WR Berkley Corp. Group	1.73%	\$43,057,952	\$32,186,258	33.78%	\$10,949,120	30.10
12	BCBS of Michigan Group	1.62%	\$40,499,701	\$33,564,277	20.66%	\$28,257,360	41.29
13	Starr Group	1.38%	\$34,346,326	\$24,054,362	42.79%	\$40,255,542	21.99
14	American Financial Group	1.16%	\$28,845,625	\$23,681,388	21.81%	\$6,411,464	33.77
15	Amerisure Company Group	1.14%	\$28,556,183	\$34,623,093	(17.52%)	\$14,332,885	50.70
16	AmTrust GMACI Maiden Group	1.11%	\$27,775,363	\$35,756,339	(22.32%)	(\$89,286)	72.52
17	Berkshire Hathaway Group	1.04%	\$25,997,509	\$26,133,854	(0.52%)	\$10,599,165	39.16
18	Fairfax Financial Group	0.77%	\$19,080,512	\$22,034,875	(13.41%)	\$11,004,291	48.45
19	Sentry Insurance Group	0.76%	\$18,853,523	\$15,761,665	19.62%	(\$81,209,694)	37.32
20	AXA Insurance Group	0.63%	\$15,756,010	\$17,438,492	(9.65%)	(\$425,320)	27.67
21	The Hanover Insurance Group	0.62%	\$15,493,592	\$15,747,195	(1.61%)	\$5,872	35.95
22	Federated Mutual Group	0.61%	\$15,319,449	\$14,666,277	4.45%	\$2,050,188	39.56
23	Farmers Insurance Group	0.60%	\$15,070,589	\$15,480,331	(2.65%)	\$7,356,108	28.97
24	Tokio Marine Holdings Inc. Group	0.58%	\$14,483,560	\$10,826,259	33.78%	\$6,067,126	4.47
25	Arch Insurance Group	0.55%	\$13,825,232	\$14,369,693	(3.79%)	\$7,220,201	12.64
Top 25 Groups Total		92.23%	\$2,300,205,614	\$2,141,015,764	7.44%	\$127,617,731	40.04
Total Market		100.00%	\$2,494,028,023	\$2,330,932,036	7.00%	\$162,523,505	40.14

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$1,863,785,740	\$1,722,437,428	\$1,245,960,939
2000	\$2,037,923,483	\$1,993,864,943	\$1,407,330,362
2001	\$2,469,890,549	\$2,401,227,369	\$1,393,550,960
2002	\$2,811,018,723	\$2,544,528,451	\$1,472,290,597
2003	\$2,888,565,173	\$2,572,011,863	\$1,171,599,696
2004	\$2,837,872,189	\$2,622,547,300	\$942,392,463
2005	\$2,639,479,208	\$2,644,938,087	\$940,232,757
2006	\$2,718,699,372	\$2,785,379,186	\$826,929,984
2007	\$2,625,191,922	\$2,909,821,617	\$911,225,250
2008	\$2,589,912,074	\$2,640,538,337	\$936,511,361
2009	\$2,472,761,990	\$2,159,005,113	\$943,860,871
2010	\$2,342,970,005	\$1,917,677,391	\$926,716,803
2011	\$2,263,071,358	\$2,169,261,374	\$973,991,546
2012	\$2,308,436,359	\$2,415,528,029	\$1,018,372,246
2013	\$2,570,654,431	\$2,656,960,797	\$988,318,669
2014	\$2,658,764,003	\$2,843,740,272	\$982,580,332
2015	\$2,597,715,643	\$2,781,249,802	\$1,171,321,995
2016	\$2,298,456,043	\$2,349,823,596	\$940,809,421
2017	\$2,197,553,243	\$2,330,932,036	\$927,542,786
2018	\$2,279,983,110	\$2,494,028,023	\$1,001,237,603

Workers' Compensation (Residual Market)

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

For the year ending in December 2018, the Start Program reported \$10,316,010 in direct premiums written. This accounted for 100 percent of all residual market experience reported, and was an increase of 163.59 percent from the year before.

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

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

Annual Experience All Groups

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$9,058,580	\$7,484,811	\$32,547,361
2000	\$17,063,620	\$14,678,776	\$34,904,372
2001	\$38,495,873	\$34,414,173	\$35,796,732
2002	\$32,949,993	\$29,864,995	\$37,319,099
2003	\$25,706,057	\$19,718,315	\$19,130,190
2004	\$20,001,084	\$17,881,299	\$12,271,402
2005	\$9,815,378	\$8,749,867	\$13,930,864
2006	\$6,856,476	\$6,268,990	\$6,792,419
2007	\$6,221,585	\$6,041,526	\$4,216,789
2008	\$3,616,049	\$2,950,767	\$3,257,610
2009	\$3,366,115	\$2,750,844	\$3,530,946
2010	\$2,866,651	\$2,813,077	\$2,110,152
2011	\$2,308,019	\$2,484,475	\$1,511,883
2012	\$3,928,161	\$3,864,729	\$2,130,195
2013	\$5,932,463	\$5,428,211	\$2,799,218
2014	\$6,206,047	\$4,416,243	\$2,270,377
2015	\$4,460,566	\$3,291,293	\$2,128,121
2016	\$4,465,613	\$3,425,736	\$2,104,415
2017	\$3,991,000	\$3,913,681	\$2,137,891
2018	\$9,596,973	\$10,316,010	\$2,428,769

Annual Experience

Texas Mutual Insurance Company

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$9,058,580	\$7,831,771	\$4,537,849
2000	\$17,063,620	\$14,664,322	\$4,218,472
2001	\$38,495,873	\$34,319,834	\$7,670,875
2002	\$32,949,993	\$29,475,146	\$7,879,948
2003	\$25,706,057	\$19,700,656	\$7,705,782
2004	\$20,001,084	\$17,881,299	\$7,812,871
2005	\$9,815,378	\$7,256,039	\$6,031,054
2006	\$6,856,476	\$6,268,990	\$4,107,721
2007	\$6,221,585	\$6,041,526	\$3,030,093
2008	\$3,616,049	\$2,973,347	\$2,655,386
2009	\$3,366,115	\$2,750,844	\$2,835,267
2010	\$2,866,651	\$2,813,077	\$2,110,059
2011	\$2,308,019	\$2,484,475	\$1,511,883
2012	\$3,928,161	\$3,864,729	\$2,130,195
2013	\$5,932,463	\$5,428,211	\$2,799,218
2014	\$6,206,047	\$4,416,243	\$2,270,377
2015	\$4,460,566	\$3,291,293	\$2,128,121
2016	\$4,465,613	\$3,425,736	\$2,104,415
2017	\$3,991,000	\$3,913,681	\$2,137,891
2018	\$9,596,973	\$10,316,010	\$2,428,769

Workers' Compensation (Deductible Plans)

There were 94 groups (301 companies) that wrote voluntary policies for workers' compensation in 2018, as compared to 92 groups (291 companies) in 2017.

The data in the following table represents direct policies written as new or renewal policies in 2018. The policies are adjusted to an annual basis (a six month policy is reported as 0.5). The premiums on direct policies written are total premiums (estimated if initial premium collected was a deposit or fourth installment premium).

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

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

	Policies Written 2018	Premium on Direct Policies Written before Deductible Credit	Premium on Direct Policies Written after Deductible Credit	Percent of Reduction in Premiums
Per Accident Deductible Plan				
Premium of \$5,000 - \$9,999	216	\$1,587,396	\$1,469,949	7.40%
Premium of \$10,000 - \$24,999	288	\$4,581,175	\$4,184,216	8.67%
Premium of \$25,000 - \$49,999	123	\$4,261,818	\$3,818,074	10.41%
Premium of \$50,000 - \$74,999	48	\$2,935,148	\$2,648,005	9.78%
Premium of \$75,000 - \$100,000	22	\$1,847,579	\$1,487,970	19.46%
Total Per Accident Plan	697	\$15,213,116	\$13,608,214	10.55%
Per Claim Deductible Plan				
Premium of \$5,000 - \$9,999	67	\$495,024	\$452,194	8.65%
Premium of \$10,000 - \$24,999	49	\$707,218	\$625,769	11.52%
Premium of \$25,000 - \$49,999	29	\$1,070,175	\$963,284	9.99%
Premium of \$50,000 - \$74,999	15	\$872,627	\$762,129	12.66%
Premium of \$75,000 - \$100,000	10	\$874,057	\$704,642	19.38%
Total Per Claim Plan	170	\$4,019,101	\$3,508,018	12.72%

Workers' Compensation Deductible Plans

	Policies Written 2018	Premium on Direct Policies Written before Deductible Credit	Premium on Direct Policies Written after Deductible Credit	Percent of Reduction in Premiums
Medical Only Deductible Plan				
Premium of \$5,000 - \$9,999	7	\$49,392	\$46,683	5.48%
Premium of \$10,000 - \$24,999	7	\$127,921	\$122,145	4.52%
Premium of \$25,000 - \$49,999	3	\$107,496	\$99,864	7.10%
Premium of \$50,000 - \$74,999	3	\$174,376	\$162,063	7.06%
Premium of \$75,000 - \$100,000	0	\$0	\$0	0.00%
Total Medical Only Plan	20	\$459,185	\$430,755	6.19%
Negotiated Deductible Plan				
Premium up to \$100,000	6,753	\$74,534,626	\$27,615,742	62.95%
Premium of \$100,001 - \$150,000	298	\$36,686,187	\$13,256,730	63.86%
Premium of \$150,001 - \$250,000	327	\$63,591,374	\$21,854,655	65.63%
Premium of \$250,001 - \$350,000	198	\$57,999,197	\$17,764,039	69.37%
Premium of \$350,001 - \$500,000	155	\$64,223,680	\$21,778,161	66.09%
Premium of \$500,001 - \$750,000	144	\$88,660,468	\$24,999,728	71.80%
Premium of \$750,001 - \$1,000,000	84	\$72,254,016	\$22,199,922	69.28%
Premium of \$1,000,001 - \$2,500,000	106	\$162,231,645	\$48,149,175	70.32%
Premium of \$2,500,001 - \$5,000,000	26	\$89,399,353	\$20,775,639	76.76%
Premium of \$5,000,001 and above	9	\$93,441,426	\$32,069,165	65.68%
Total Negotiated Plan	8,100	\$803,021,972	\$250,462,956	68.81%
No Deductible Plan				
Premium less than \$5,000	181,888	\$229,303,215	\$229,303,215	0.00%
Premium of \$5,000 - \$9,999	24,539	\$172,288,000	\$172,288,000	0.00%
Premium of \$10,000 - \$24,999	18,913	\$293,782,173	\$293,782,173	0.00%
Premium of \$25,000 - \$49,999	7,734	\$269,969,213	\$269,969,213	0.00%
Premium of \$50,000 - \$74,999	2,849	\$173,866,344	\$173,866,344	0.00%
Premium of \$75,000 - \$100,000	1,427	\$122,965,591	\$122,965,591	0.00%
Premium greater than \$100,000	3,087	\$749,798,631	\$749,798,631	0.00%
Total No Deductible Plan	240,437	\$2,011,973,167	\$2,011,973,167	0.00%
Total	249,424	\$2,834,686,541	\$2,279,983,110	19.57%

Boiler and Machinery

There were 47 groups (154 companies) that had direct premiums written for boiler and machinery in 2018, compared to 47 groups (152 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Boiler and Machinery

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	FM Global Group	42.68%	\$50,603,210	\$48,118,394	5.16%	\$9,181,030	31.12
2	American International Group	9.91%	\$11,747,291	\$11,227,223	4.63%	\$405,916	25.54
3	Travelers Group	7.61%	\$9,020,811	\$10,085,365	(10.56%)	(\$385,136)	57.18
4	Ace Limited Group	6.09%	\$7,222,341	\$7,312,905	(1.24%)	\$3,330,583	47.64
5	Zurich Insurance Group	4.06%	\$4,814,834	\$3,513,521	37.04%	(\$93,132)	72.50
6	AXA Insurance Group	3.99%	\$4,729,583	\$4,106,977	15.16%	(\$155,263)	24.24
7	Liberty Mutual Group	3.51%	\$4,167,497	\$4,143,402	0.58%	(\$2,321,059)	123.91
8	Nationwide Corp. Group	3.19%	\$3,776,504	\$3,777,093	(0.02%)	\$1,928,266	28.24
9	CNA Insurance Group	2.82%	\$3,349,278	\$2,531,453	32.31%	\$823,331	18.22
10	Munich Re Group	2.22%	\$2,636,010	\$2,684,784	(1.82%)	\$3,743,057	(60.29)
11	WR Berkley Corp. Group	1.77%	\$2,093,632	\$1,914,597	9.35%	\$1,392,255	10.41
12	Allianz Insurance Group	1.67%	\$1,974,413	\$2,624,201	(24.76%)	\$1,974,413	**
13	Swiss Re Group	1.54%	\$1,822,744	\$1,601,979	13.78%	(\$5,865,375)	265.65
14	Federated Mutual Group	1.24%	\$1,465,172	\$1,358,840	7.83%	\$1,012,571	13.88
15	United Fire and Casualty Group	1.10%	\$1,301,268	\$1,238,895	5.03%	\$1,146,033	9.77
16	American Financial Group	0.97%	\$1,151,070	\$1,068,937	7.68%	\$511,575	15.57
17	EMC Insurance Co. Group	0.85%	\$1,010,784	\$1,011,506	(0.07%)	\$623,631	3.22
18	Indiana Lumbermens Group	0.49%	\$580,472	\$400,149	45.06%	(\$47,937)	11.46
19	Brotherhood Mutual Insurance Company	0.49%	\$580,233	\$411,922	40.86%	\$125,874	16.59
20	The Hanover Insurance Group	0.49%	\$579,051	\$525,738	10.14%	\$21,738	**
21	Allstate Insurance Group	0.44%	\$519,434	\$529,787	(1.95%)	\$245,172	29.05
22	Tokio Marine Holdings Inc. Group	0.41%	\$489,430	\$657,867	(25.60%)	\$644,412	**
23	Cincinnati Financial Group	0.41%	\$480,834	\$427,241	12.54%	\$127,308	**
24	FCCI Mutual Insurance Group	0.39%	\$457,197	\$425,141	7.54%	\$156,343	22.88
25	MS & AD Insurance Group	0.24%	\$279,576	\$290,630	(3.80%)	\$193,988	**
Top 25 Groups Total		98.55%	\$116,852,669	\$111,988,547	4.34%	\$18,719,594	37.02
Total Market		100.00%	\$118,568,993	\$113,739,979	4.25%	\$20,549,926	36.62

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$27,462,821	\$34,912,751	\$51,935,993
2000	\$34,964,978	\$42,019,431	\$35,068,940
2001	\$45,586,558	\$52,847,266	\$14,275,710
2002	\$89,270,606	\$82,169,669	\$25,152,996
2003	\$69,566,403	\$76,157,276	\$30,416,496
2004	\$64,415,029	\$66,458,271	\$39,201,585
2005	\$58,836,887	\$70,847,664	\$10,481,474
2006	\$61,167,654	\$79,070,900	\$52,859,077
2007	\$66,718,928	\$90,961,373	\$28,512,277
2008	\$64,768,235	\$79,611,270	\$47,918,561
2009	\$91,913,680	\$110,225,873	\$60,780,660
2010	\$92,204,697	\$105,671,240	\$93,745,611
2011	\$111,060,055	\$126,618,509	\$57,007,973
2012	\$111,765,418	\$135,817,280	\$51,091,304
2013	\$91,135,724	\$104,270,965	\$30,533,967
2014	\$91,846,748	\$106,142,647	\$83,941,069
2015	\$103,852,214	\$122,493,438	\$62,037,594
2016	\$114,116,745	\$119,094,028	\$49,903,891
2017	\$104,287,485	\$113,739,979	\$28,517,288
2018	\$106,939,155	\$118,568,993	\$43,424,509

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2008	91.7%
2009	60.7%
2010	29.3%
2011	74.8%
2012	28.1%
2013	44.4%
2014	105.9%
2015	31.0%
2016	30.2%
2017	22.8%

Inland Marine

There were 117 groups (340 companies) that had direct premiums written for inland marine in 2018, compared to 118 groups (336 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Inland Marine

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	CNA Insurance Group	23.88%	\$494,079,063	\$485,445,349	1.78%	\$117,913,514	59.61
2	Liberty Mutual Group	10.15%	\$210,118,606	\$203,432,869	3.29%	\$41,402,944	79.97
3	Ohio Indemnity Company	6.46%	\$133,641,551	\$115,201,774	16.01%	\$34,547,782	31.59
4	Ace Limited Group	4.85%	\$100,440,656	\$95,909,453	4.72%	\$51,335,883	49.59
5	Travelers Group	4.58%	\$94,808,801	\$87,934,271	7.82%	\$30,855,475	61.58
6	American International Group	4.30%	\$89,052,728	\$55,532,464	60.36%	\$29,606,237	26.61
7	Zurich Insurance Group	3.67%	\$75,871,081	\$65,583,896	15.69%	\$42,275,513	49.44
8	Allianz Insurance Group	3.50%	\$72,492,887	\$66,393,718	9.19%	\$23,589,555	35.70
9	Assurant Inc. Group	3.47%	\$71,734,736	\$54,766,680	30.98%	\$4,375,819	49.71
10	State Farm Group	2.86%	\$59,189,668	\$58,050,034	1.96%	\$10,878,436	44.21
11	Nationwide Corp. Group	2.17%	\$44,805,086	\$37,724,484	18.77%	\$14,392,366	49.53
12	United Services Auto. Assn. Group	2.05%	\$42,418,190	\$51,078,179	(16.95%)	\$13,834,197	31.50
13	The Hanover Insurance Group	1.94%	\$40,093,172	\$37,338,382	7.38%	\$563,527	76.51
14	American Financial Group	1.93%	\$39,990,679	\$34,065,096	17.39%	\$7,451,684	39.51
15	Old Republic Group	1.87%	\$38,667,690	\$38,071,947	1.56%	\$40,295,611	37.48
16	Texas Farm Bureau Mutual Group	1.58%	\$32,702,839	\$30,014,139	8.96%	\$6,603,206	61.64
17	AXA Insurance Group	1.51%	\$31,155,876	\$27,696,118	12.49%	\$5,870	203.31
18	Progressive Group	1.38%	\$28,563,224	\$27,905,237	2.36%	(\$7,008,103)	83.03
19	Hartford Fire and Casualty Group	1.33%	\$27,589,422	\$26,978,813	2.26%	(\$3,846,820)	87.34
20	Fairfax Financial Group	1.25%	\$25,877,533	\$22,700,794	13.99%	\$7,779,707	50.08
21	Jewelers Mutual Group	0.92%	\$19,059,927	\$17,378,466	9.68%	\$5,286,672	30.57
22	Markel Corporation Group	0.92%	\$18,975,618	\$17,464,903	8.65%	\$2,105,132	102.95
23	IAT Reinsurance Company Group	0.86%	\$17,733,033	\$15,125,662	17.24%	\$2,018,286	19.80
24	Berkshire Hathaway Group	0.73%	\$15,128,065	\$5,304,665	185.18%	\$592,656	39.45
25	Sentry Insurance Group	0.68%	\$14,096,011	\$12,213,309	15.42%	\$7,454,668	17.85
Top 25 Groups Total		88.84%	\$1,838,286,142	\$1,689,310,702	8.82%	\$484,309,817	56.58
Total Market		100.00%	\$2,069,309,294	\$1,918,384,360	7.87%	\$543,694,406	55.46

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,825,384,599	\$1,918,384,360	\$1,136,950,132
2018	\$1,951,980,897	\$2,069,309,294	\$1,147,648,560

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

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2008	86.4%
2009	48.5%
2010	36.1%
2011	44.4%
2012	46.3%
2013	42.5%
2014	44.4%
2015	58.0%
2016	56.6%
2017	73.8%

Surety

There were 72 groups (145 companies) that had direct premiums written for surety in 2018, compared to 72 groups (145 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Surety

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Travelers Group	11.35%	\$67,481,829	\$50,011,199	34.93%	\$31,991,296	6.58
2	Liberty Mutual Group	10.84%	\$64,443,775	\$61,836,721	4.22%	\$49,177,386	(3.01)
3	Zurich Insurance Group	9.87%	\$58,689,857	\$47,060,742	24.71%	\$27,561,462	21.99
4	Ace Limited Group	8.65%	\$51,431,323	\$58,236,725	(11.69%)	\$37,724,912	51.35
5	CNA Insurance Group	7.35%	\$43,701,159	\$43,948,667	(0.56%)	\$10,181,674	17.94
6	Tokio Marine Holdings Inc. Group	7.23%	\$43,008,610	\$40,759,247	5.52%	\$21,289,872	7.24
7	Hartford Fire and Casualty Group	6.19%	\$36,801,187	\$35,341,751	4.13%	\$14,750,248	2.27
8	Argonaut Group	3.09%	\$18,380,635	\$12,640,703	45.41%	\$10,949,333	(0.31)
9	Merchants Bonding Company Group	3.09%	\$18,374,310	\$17,183,707	6.93%	\$8,770,477	0.38
10	American Financial Group	2.64%	\$15,695,758	\$16,496,346	(4.85%)	(\$3,425,314)	48.26
11	Swiss Re Group	1.96%	\$11,673,637	\$11,466,467	1.81%	\$11,074,941	0.02
12	Guarantee Company of North America USA, The	1.93%	\$11,505,557	\$8,425,676	36.55%	\$9,682,839	0.63
13	RLI Insurance Group	1.90%	\$11,295,251	\$10,689,792	5.66%	\$3,472,344	9.93
14	The Hanover Insurance Group	1.80%	\$10,686,635	\$11,817,928	(9.57%)	\$136,773	(65.88)
15	IAT Reinsurance Company Group	1.76%	\$10,446,647	\$9,953,080	4.96%	\$4,435,352	14.21
16	Arch Insurance Group	1.65%	\$9,798,569	\$9,121,278	7.43%	\$6,995,657	**
17	Fairfax Financial Group	1.52%	\$9,063,856	\$6,540,047	38.59%	\$4,474,033	26.16
18	Assurant Inc. Group	1.34%	\$7,962,031	\$8,357,950	(4.74%)	\$1,735,723	59.79
19	WR Berkley Corp. Group	1.34%	\$7,945,907	\$5,987,122	32.72%	\$3,601,345	3.70
20	Westfield Group	1.26%	\$7,522,295	\$6,453,621	16.56%	\$5,034,547	(0.10)
21	Aspen Insurance Holding Group	1.12%	\$6,653,858	\$10,188,650	(34.69%)	(\$13,425,051)	294.98
22	Insurors Indemnity Group	1.05%	\$6,236,338	\$6,344,151	(1.70%)	\$2,006,826	27.14
23	NKSJ Holdings Inc. Group	1.00%	\$5,942,867	\$5,121,993	16.03%	\$209,832	116.58
24	Berkshire Hathaway Group	0.99%	\$5,863,399	\$3,124,517	87.66%	(\$2,224,679)	33.21
25	Intact Financial Group	0.98%	\$5,828,083	\$3,310,978	76.02%	\$5,024,099	1.17
Top 25 Groups Total		91.88%	\$546,433,373	\$500,419,058	9.20%	\$251,205,927	17.30
Total Market		100.00%	\$594,712,400	\$541,484,196	9.83%	\$263,572,413	17.91

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

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$482,829,141	\$541,484,196	\$46,560,118
2018	\$540,580,185	\$594,712,400	\$106,512,131

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

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2008	10.5%
2009	12.3%
2010	7.3%
2011	24.2%
2012	14.9%
2013	56.4%
2014	(14.6%)*
2015	30.5%
2016	12.7%
2017	25.3%

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

Commercial Crime

There were 46 groups (120 companies) that had direct premiums written for commercial crime in 2018, compared to 47 groups (118 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Commercial Crime

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Travelers Group	20.81%	\$5,605,754	\$4,394,737	27.56%	\$22,775	49.65
2	Hiscox Insurance Group	11.39%	\$3,066,698	\$2,133,567	43.74%	\$4,577	14.96
3	Ace Limited Group	8.81%	\$2,372,975	\$2,690,069	(11.79%)	(\$221,444)	97.07
4	WR Berkley Corp. Group	8.47%	\$2,281,776	\$1,041,763	119.03%	(\$1,800,900)	23.42
5	Beazley Insurance Company Inc.	6.96%	\$1,874,247	\$1,244,905	50.55%	\$635,980	**
6	Tokio Marine Holdings Inc. Group	6.50%	\$1,751,740	\$1,597,088	9.68%	\$759,370	15.80
7	AXIS Capital Group	5.79%	\$1,558,705	\$1,282,578	21.53%	\$1,377,415	11.63
8	American International Group	5.47%	\$1,474,147	\$1,752,188	(15.87%)	\$958,093	6.78
9	CNA Insurance Group	5.47%	\$1,473,107	\$1,294,509	13.80%	\$504,009	6.96
10	Zurich Insurance Group	5.06%	\$1,361,511	\$1,541,378	(11.67%)	\$2,219,312	9.61
11	The Hanover Insurance Group	3.42%	\$921,618	\$831,661	10.82%	\$7,154	48.12
12	AXA Insurance Group	2.50%	\$673,423	\$546,277	23.28%	(\$8,574)	**
13	Hartford Fire and Casualty Group	1.68%	\$451,758	\$403,468	11.97%	\$239,163	**
14	IAT Reinsurance Company Group	1.22%	\$329,515	\$253,762	29.85%	\$165,909	11.19
15	Navigators Group	1.18%	\$317,710	\$224,189	41.72%	(\$62,987)	47.06
16	Cincinnati Financial Group	1.02%	\$273,615	\$201,339	35.90%	\$169,263	4.37
17	Fairfax Financial Group	1.00%	\$268,426	\$273,151	(1.73%)	\$3,154	**
18	Intact Financial Group	0.91%	\$245,273	\$188,043	30.43%	\$82,732	**
19	Nationwide Corp. Group	0.65%	\$174,332	\$183,711	(5.11%)	\$96,679	26.76
20	United Fire and Casualty Group	0.60%	\$162,943	\$162,309	0.39%	\$162,350	1.19
21	Federated Mutual Group	0.42%	\$111,919	\$107,012	4.59%	\$79,049	8.80
22	Berkshire Hathaway Group	0.22%	\$58,726	\$53,174	10.44%	\$39,784	**
23	Arch Insurance Group	0.18%	\$47,149	\$67,644	(30.30%)	\$45,758	**
24	Markel Corporation Group	0.13%	\$34,262	\$34,672	(1.18%)	\$15,379	**
25	Sentry Insurance Group	0.11%	\$30,527	\$25,624	19.13%	(\$71,941)	49.12
Top 25 Groups Total		99.96%	\$26,921,856	\$22,528,818	19.50%	\$5,422,059	28.18
Total Market		100.00%	\$26,933,732	\$22,905,483	17.59%	\$6,735,745	28.38

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$7,079,892	\$10,996,527	\$3,075,003
2000	\$10,442,682	\$11,084,619	\$1,036,794
2001	\$10,101,966	\$8,432,631	\$3,961,069
2002	\$6,907,890	\$7,651,300	\$779,751
2003	\$6,180,463	\$7,284,945	\$923,562
2004	\$8,493,898	\$8,656,381	\$809,456
2005	\$6,101,535	\$7,092,005	\$2,613,702
2006	\$6,069,533	\$7,664,799	\$725,536
2007	\$6,286,608	\$8,078,731	\$2,747,426
2008	\$7,093,000	\$9,303,358	\$1,295,742
2009	\$6,989,000	\$4,140,932	\$811,408
2010	\$8,269,745	\$10,702,467	\$1,956,936
2011	\$10,568,898	\$18,999,555	\$1,011,964
2012	\$9,781,935	\$13,698,759	\$776,099
2013	\$14,074,297	\$15,466,280	\$2,551,582
2014	\$16,154,825	\$18,034,897	\$968,281
2015	\$17,595,851	\$19,379,551	\$4,234,187
2016	\$19,411,211	\$19,447,256	\$5,691,372
2017	\$22,154,426	\$22,905,483	\$2,754,323
2018	\$26,666,500	\$26,933,732	\$7,644,107

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2008	(11.0%)*
2009	70.7%
2010	7.0%
2011	15.0%
2012	60.8%
2013	16.0%
2014	14.9%
2015	17.8%
2016	18.0%
2017	(16.9%)**

* Liberty Insurance Underwriters Inc. reported about (\$6,000,000) of incurred losses impacting the industry's overall loss ratio.

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

Commercial Glass

There were three groups (three companies) that had direct premiums written for commercial glass in 2018, compared to three groups (three companies) in 2017.

The table below represents the top groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Commercial Glass

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	USPlate Glass Insurance Company	88.71%	\$30,683	\$31,529	(2.68%)	\$12,124	0.89
2	Cincinnati Financial Group	11.13%	\$3,848	\$254	1414.96%	\$1,437	**
3	Federated Mutual Group	0.16%	\$57	\$3,407	(98.33%)	\$32	**
4	Liberty Mutual Group	0.00%	\$0	\$0	*	(\$977)	**
Top 25 Groups Total		100.00%	\$34,588	\$35,190	(1.71%)	\$12,616	0.79
Total Market		100.00%	\$34,588	\$35,190	(1.71%)	\$12,616	0.79

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

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$509,419	\$374,238	\$165,476
2000	\$516,542	\$385,347	\$288,701
2001	\$447,135	\$337,139	\$51,740
2002	\$483,805	\$327,740	(\$153,840)
2003	\$369,103	\$233,490	\$43,135
2004	\$783,552	\$533,020	\$33,995
2005	\$123,132	\$91,505	\$4,210
2006	\$87,280	\$57,601	\$4,582
2007	\$51,753	(\$4,574)	\$5,609
2008	\$96,119	\$14,334	\$6,800
2009	\$73,855	\$13,265	\$6,129
2010	\$299,306	\$240,062	(\$132,758)
2011	\$52,175	\$21,079	\$0
2012	\$46,301	\$10,457	\$1,662
2013	\$118,248	\$37,463	\$618
2014	\$139,380	\$40,493	\$4,241
2015	\$37,276	\$37,515	\$3,636
2016	\$34,774	\$34,774	\$422
2017	\$35,849	\$35,190	\$1,685
2018	\$30,740	\$34,588	\$273

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio*
2008	364.8%
2009	54.8%
2010	67.7%
2011	58.9%
2012	75.4%
2013	34.0%
2014	32.5%
2015	52.8%
2016	86.2%
2017	254.5%

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

Medical Professional Liability

There were 29 groups (48 companies) that had direct premiums written for medical professional liability in 2018, compared to 32 groups (45 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Medical Professional Liability

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Berkshire Hathaway Group	29.36%	\$56,161,629	\$46,514,672	20.74%	\$15,269,333	24.76
2	Doctors Company Group	19.10%	\$36,547,527	\$34,877,482	4.79%	(\$5,565,429)	18.17
3	ProAssurance Corp. Group	12.68%	\$24,254,608	\$28,070,776	(13.59%)	(\$2,213,273)	58.87
4	CNA Insurance Group	8.05%	\$15,393,529	\$13,274,162	15.97%	(\$4,824,718)	58.68
5	Norcal Group	6.77%	\$12,950,651	\$13,674,447	(5.29%)	\$455,936	38.79
6	National Group	3.44%	\$6,577,876	\$6,452,415	1.94%	\$1,019,210	11.86
7	Health Care Indemnity Inc.	3.36%	\$6,424,965	\$5,980,113	7.44%	(\$6,524,216)	71.99
8	NCMIC Group	3.05%	\$5,836,009	\$6,494,413	(10.14%)	(\$2,763,409)	7.12
9	Texas Medical Liability Trust Group	3.01%	\$5,760,570	\$5,836,414	(1.30%)	\$2,186,181	18.87
10	Coverys Group	2.06%	\$3,931,537	\$3,621,595	8.56%	\$198,196	26.96
11	Liberty Mutual Group	1.78%	\$3,412,091	\$3,244,786	5.16%	\$5,624,767	0.79
12	Texas Hospital Insurance Exchange	1.39%	\$2,662,035	\$2,790,470	(4.60%)	\$2,384,767	8.65
13	Pharmacists Mutual Group	1.02%	\$1,956,259	\$2,235,832	(12.50%)	\$14,755	2.93
14	Ace Limited Group	0.87%	\$1,654,978	\$1,559,838	6.10%	(\$275,341)	27.46
15	Alleghany Group	0.70%	\$1,335,510	\$1,176,940	13.47%	\$815,999	**
16	Fairfax Financial Group	0.63%	\$1,214,636	\$1,284,502	(5.44%)	\$481,628	3.29
17	American International Group	0.60%	\$1,151,556	\$2,365,930	(51.33%)	\$8,766,896	26.90
18	Church Mutual Group	0.44%	\$838,582	\$557,487	50.42%	\$177,787	**
19	WR Berkley Corp. Group	0.37%	\$701,010	\$617,851	13.46%	(\$229,126)	**
20	The Hanover Insurance Group	0.36%	\$682,692	\$677,282	0.80%	\$2,580	17.80
21	Munich Re Group	0.26%	\$489,433	\$638,435	(23.34%)	\$317,059	1.90
22	Aspen Insurance Holding Group	0.17%	\$331,922	\$50,374	558.92%	\$151,347	**
23	Medmal Direct Insurance Company	0.16%	\$311,834	\$206,320	51.14%	(\$44,014)	57.72
24	Cincinnati Financial Group	0.13%	\$240,692	\$274,264	(12.24%)	(\$179,348)	16.95
25	Beazley Insurance Company Inc.	0.12%	\$224,895	\$272,759	(17.55%)	\$539,189	31.31
Top 25 Groups Total		99.87%	\$191,047,026	\$182,749,559	4.54%	\$15,786,756	30.56
Total Market		100.00%	\$191,299,923	\$187,887,611	1.82%	\$14,327,669	31.55

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$295,480,180	\$298,947,101	\$277,926,845
2000	\$296,855,228	\$302,104,282	\$386,652,573
2001	\$357,558,082	\$377,873,162	\$320,204,523
2002	\$457,507,295	\$485,161,758	\$302,285,626
2003	\$519,283,730	\$551,287,539	\$251,148,218
2004	\$465,911,107	\$445,782,475	\$227,556,127
2005	\$399,101,391	\$430,683,474	\$162,646,753
2006	\$340,949,014	\$361,111,497	\$110,738,557
2007	\$252,756,471	\$265,773,358	\$84,108,629
2008	\$231,284,983	\$242,275,765	\$96,909,602
2009	\$223,390,216	\$235,823,393	\$77,926,049
2010	\$235,013,771	\$236,133,218	\$66,361,609
2011	\$210,415,028	\$229,593,686	\$57,696,392
2012	\$228,993,719	\$237,546,403	\$45,133,603
2013	\$194,922,237	\$209,934,360	\$56,741,327
2014	\$194,073,192	\$194,498,872	\$54,198,241
2015	\$180,129,642	\$184,526,724	\$59,713,153
2016	\$182,613,757	\$185,305,579	\$43,464,781
2017	\$186,704,853	\$187,887,611	\$38,488,012
2018	\$186,048,923	\$191,299,923	\$60,355,693

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2008	0.3%
2009	14.6%
2010	4.7%
2011	5.2%
2012	18.9%
2013	14.8%
2014	14.5%
2015	28.5%
2016	16.8%
2017	(18.5%)*

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

Miscellaneous Professional Liability

There were 38 groups (102 companies) that had direct premiums written for miscellaneous professional liability in 2018, compared to 34 groups (93 companies) in 2017.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2017 and 2018 for the same groups.

Direct Premiums Written Market Share for Miscellaneous Professional Liability

Annual Rank	Group Name	Market Share 2018	Premiums Written 2018	Premiums Written 2017	% Change 2017 to 2018	Net Underwriting Profit or Loss 2018	Loss Ratio 2018
1	Ace Limited Group	21.98%	\$107,182,545	\$115,925,568	(7.54%)	(\$65,718,928)	61.75
2	AXA Insurance Group	15.51%	\$75,637,321	\$68,799,988	9.94%	(\$1,399,862)	68.83
3	Tokio Marine Holdings Inc. Group	10.53%	\$51,337,929	\$45,143,474	13.72%	\$29,670,478	38.56
4	AXIS Capital Group	4.43%	\$21,587,679	\$20,651,918	4.53%	\$8,846,478	59.02
5	NKSJ Holdings Inc. Group	4.23%	\$20,616,304	\$15,537,932	32.68%	\$7,293,034	0.98
6	Fairfax Financial Group	4.20%	\$20,455,191	\$18,397,296	11.19%	\$5,226,886	12.48
7	Beazley Insurance Company Inc.	3.85%	\$18,747,370	\$15,210,498	23.25%	\$6,918,463	10.41
8	Hartford Fire and Casualty Group	3.54%	\$17,249,012	\$15,341,222	12.44%	\$2,180,500	1.09
9	Hiscox Insurance Group	3.46%	\$16,885,929	\$14,076,126	19.96%	\$756,043	14.54
10	American Financial Group	3.06%	\$14,918,587	\$14,375,891	3.78%	\$7,187,165	71.57
11	The Hanover Insurance Group	2.96%	\$14,439,996	\$9,031,281	59.89%	\$262,194	25.47
12	Nationwide Corp. Group	2.76%	\$13,441,525	\$13,166,446	2.09%	\$3,555,634	18.27
13	Argonaut Group	2.62%	\$12,795,732	\$6,690,893	91.24%	(\$4,604,952)	(84.27)
14	Markel Corporation Group	2.36%	\$11,517,417	\$10,384,810	10.91%	(\$10,900,556)	100.75
15	WR Berkley Corp. Group	2.16%	\$10,509,019	\$10,909,426	(3.67%)	(\$738,700)	80.55
16	RLI Insurance Group	1.79%	\$8,743,820	\$8,042,193	8.72%	\$3,233,036	18.28
17	Navigators Group	1.64%	\$8,018,626	\$7,828,376	2.43%	\$667,470	8.83
18	Aspen Insurance Holding Group	1.41%	\$6,876,980	\$2,820,510	143.82%	\$3,505,142	4.91
19	Travelers Group	1.27%	\$6,182,768	\$5,426,691	13.93%	(\$2,933,112)	8.45
20	Allianz Insurance Group	0.96%	\$4,669,798	\$4,003,546	16.64%	\$3,402,556	28.40
21	Old Republic Group	0.95%	\$4,627,003	\$3,473,257	33.22%	\$1,266,503	4.58
22	Berkshire Hathaway Group	0.85%	\$4,156,697	\$3,824,423	8.69%	\$1,340,029	20.54
23	Swiss Re Group	0.85%	\$4,151,609	\$5,459,007	(23.95%)	\$2,084,499	67.67
24	CNA Insurance Group	0.74%	\$3,628,928	\$1,235,159	193.80%	\$1,047,230	9.01
25	Utica Group	0.54%	\$2,636,848	\$2,143,314	23.03%	\$82,616	4.57
Top 25 Groups Total		98.66%	\$481,014,633	\$437,899,245	9.85%	\$2,229,846	40.13
Total Market		100.00%	\$487,548,114	\$445,375,067	9.47%	(\$2,749,443)	40.88

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
1999	\$135,143,960	\$126,407,499	\$36,020,282
2000	\$139,983,265	\$130,910,004	\$81,017,082
2001	\$140,113,178	\$178,450,469	\$71,751,682
2002	\$173,915,241	\$175,717,935	\$110,485,773
2003	\$288,601,537	\$307,355,392	\$153,617,362
2004	\$316,811,063	\$320,418,180	\$59,108,383
2005	\$370,576,523	\$372,646,382	\$214,331,718
2006	\$367,501,201	\$382,334,133	\$115,544,349
2007	\$363,403,943	\$389,602,054	\$95,303,630
2008	\$324,481,555	\$296,376,645	\$63,481,901
2009	\$313,455,313	\$308,718,746	\$73,857,961
2010	\$343,292,674	\$401,811,648	\$136,115,417
2011	\$316,933,064	\$317,698,020	\$89,345,532
2012	\$345,108,336	\$377,776,996	\$114,986,546
2013	\$344,938,278	\$378,985,477	\$132,758,250
2014	\$396,320,756	\$440,733,899	\$159,171,606
2015	\$379,638,695	\$430,030,778	\$136,323,998
2016	\$411,017,898	\$450,084,888	\$159,678,079
2017	\$396,855,884	\$445,375,067	\$184,431,325
2018	\$438,652,614	\$487,548,114	\$199,617,523

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio*
2008	47.1%
2009	43.0%
2010	71.6%
2011	42.2%
2012	64.5%
2013	52.0%
2014	52.4%
2015	51.0%
2016	54.4%
2017	59.9%

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

Complaint Data

The following chart compares complaints received and confirmed by TDI in 2018 and 2017. Also included is the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	2018			2017		
	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
Product Liability	0	44,021	0.00000%	0	35,220	0.00000%
General Liability - Other	28	2,234,535	0.00125%	40	2,295,134	0.00174%
Commercial Fire and Allied Lines	14	94,336	0.01484%	5	81,300	0.00615%
Residential Fire and Allied Lines	3	1,175,843	0.00026%	11	1,182,527	0.00093%
Commercial Multiple Peril	0	595,169	0.00000%	0	595,354	0.00000%
Private Passenger Auto ⁺	1,183	25,085,401	0.00472%	1,379	24,913,285	0.00554%
Commercial Auto ⁺	115	874,633	0.01315%	77	908,572	0.00847%
Homeowners	463	7,010,586	0.00660%	517	6,463,788	0.00800%
Workers' Compensation	245	249,594	0.09816%	472	232,977	0.20260%
Boiler and Machinery	0	69,987	0.00000%	0	66,723	0.00000%
Inland Marine	4	7,872,355	0.00005%	2	8,295,164	0.00002%
Surety	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	0	99,581	0.00000%	0	94,940	0.00000%
Miscellaneous Professional Liability	0	72,825	0.00000%	0	74,112	0.00000%

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

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

The complaint data for private passenger auto and homeowners for the top 25 groups (ranking based on number of policies written in 2018) is on the next two pages.

Complaint Data

Private Passenger Auto Listed by Percent of Complaints per Policy

2018 Policy Written Rank	Group Name	2018			2017		
		Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
18	ACCC Insurance Company	51	226,440	0.02252%	63	251,323	0.02507%
21	Kemper Corp. Group	35	163,866	0.02136%	27	193,736	0.01394%
15	American Access Casualty Company	46	256,639	0.01792%	88	241,411	0.03645%
10	Orpheus Group	73	421,622	0.01731%	100	468,666	0.02134%
13	Loya Group	42	287,255	0.01462%	50	227,573	0.02197%
25	MGA Insurance Company Inc.	13	96,679	0.01345%	7	82,579	0.00848%
12	Home State Insurance Group	43	366,417	0.01174%	90	464,758	0.01936%
8	Liberty Mutual Group	75	727,011	0.01032%	75	950,517	0.00789%
24	Metropolitan Group	11	145,828	0.00754%	12	173,767	0.00691%
11	Auto Club Enterprises Ins. Group	28	376,321	0.00744%	26	342,821	0.00758%
19	Safeway Insurance Group	13	220,690	0.00589%	16	239,961	0.00667%
20	AmTrust GMACI Maiden Group	9	170,931	0.00527%	9	246,953	0.00364%
6	United Services Auto. Assn. Group	70	1,430,941	0.00489%	76	1,403,168	0.00542%
22	Amica Mutual Group	7	151,393	0.00462%	8	165,224	0.00484%
14	Nationwide Corp. Group	12	266,138	0.00451%	11	344,958	0.00319%
4	Berkshire Hathaway Group	103	2,502,912	0.00412%	146	2,471,173	0.00591%
16	CEM Insurance Company	10	250,848	0.00399%	8	254,795	0.00314%
3	Allstate Insurance Group	126	3,559,662	0.00354%	123	3,253,155	0.00378%
9	Titus Group	16	514,786	0.00311%	12	513,025	0.00234%
2	Progressive Group	90	3,585,897	0.00251%	69	2,991,867	0.00231%
1	State Farm Group	113	5,401,568	0.00209%	129	5,629,126	0.00229%
5	Farmers Insurance Group	31	1,567,853	0.00198%	39	1,629,897	0.00239%
7	Texas Farm Bureau Mutual Group	15	851,366	0.00176%	20	833,545	0.00240%
17	Germania Insurance Group	3	227,439	0.00132%	3	237,167	0.00126%
23	Markel Corporation Group	0	148,663	0.00000%	0	142,167	0.00000%
	(All other licensed insurers)	112	1,166,236	0.00960%	132	1,159,953	0.01138%
	(No company identified)*	36			40		
Totals		1,183	25,085,401	0.00472%	1,379	24,913,285	0.00554%

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

Complaint Data

Homeowners Listed by Percent of Complaints per Policy

2018 Policy Written Rank	Group Name	2018			2017		
		Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
23	Texas Fair Plan Association	58	49,143	0.11802%	58	58,504	0.09914%
20	United Insurance Holdings Group	18	64,499	0.02791%	9	64,947	0.01386%
25	Cypress Holdings Group	7	45,450	0.01540%	4	47,833	0.00836%
21	Metropolitan Group	8	54,951	0.01456%	14	67,315	0.02080%
16	QBE Insurance Group	10	91,919	0.01088%	7	90,574	0.00773%
6	Liberty Mutual Group	31	315,799	0.00982%	30	369,719	0.00811%
19	Amica Mutual Group	7	73,339	0.00954%	3	81,233	0.00369%
2	Allstate Insurance Group	62	839,066	0.00739%	58	794,287	0.00730%
13	Nationwide Corp. Group	12	163,365	0.00735%	20	176,773	0.01131%
24	Lighthouse Property Insurance Corporation	3	46,055	0.00651%	3	24,408	0.01229%
14	Auto Club Enterprises Ins. Group	8	126,650	0.00632%	9	118,136	0.00762%
15	National General Group	5	100,900	0.00496%	3	81,340	0.00369%
3	Farmers Insurance Group	28	699,649	0.00400%	33	717,650	0.00460%
5	United Services Auto. Assn. Group	16	426,718	0.00375%	17	413,301	0.00411%
1	State Farm Group	38	1,119,809	0.00339%	42	1,142,607	0.00368%
7	Travelers Group	9	311,890	0.00289%	19	280,456	0.00677%
9	Progressive Group	5	228,443	0.00219%	17	199,124	0.00854%
22	State Auto Mutual Group	1	53,446	0.00187%	2	30,161	0.00663%
12	Texas Farm Bureau Mutual Group	3	175,001	0.00171%	7	176,404	0.00397%
18	Clear Blue Financial Group	1	78,420	0.00128%	0	6,997	0.00000%
17	Lemonade Insurance Company	1	83,940	0.00119%	0	14,902	0.00000%
8	Assurant Inc. Group	2	243,360	0.00082%	4	86,664	0.00462%
11	Munich Re Group	1	194,366	0.00051%	1	200,342	0.00050%
4	Markel Corporation Group	1	469,728	0.00021%	4	408,689	0.00098%
10	Homeowners of America Ins. Company	0	204,026	0.00000%	6	94,946	0.00632%
	(All other licensed insurers)	88	750,654	0.01172%	110	716,476	0.01535%
	(No company identified)*	40			37		
Totals		463	7,010,586	0.00660%	517	6,463,788	0.00800%

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

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Ace Limited Group	Chubb Lloyds Insurance Company of Texas	15.00	12-22-2018	12-22-2018	Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	Revised base rates, value factor curve, size of risk deductible factors, claims rating factors	15.00	7.30	3.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	06-11-2018	06-11-2018	Other	ACUT-131534501 - consolidated rate and rule filings for home and IM into one filing.	0.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	06-11-2018	06-11-2018	Other	ACUT-131298879 (Combination of our Homeowners and Inland Marine programs)	0.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	10-01-2018	10-01-2018	Other	ACUT-131576447 (Coverage C Increased Special Limits of Liability Endorsement Rate page)	0.00	0.00	0.00
Aegis Group	Aegis Security Insurance Company	6.30	06-01-2018	09-01-2018	Other	Change will be accomplished through modifications to the existing base rates, as well as two specific rating factors	0.00	0.00	0.00
Allied Trust Insurance Company	Allied Trust Insurance Company	8.40	11-01-2018	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base Rate Increase, Age of Home Factor Update, Cov A Factor Update, PPC Factor Update, Roof Age Factor Update	0.00	(9.30)	(3.20)
Allied Trust Insurance Company	Allied Trust Insurance Company	0	08-01-2018	10-01-2018	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Higher Limits for Animal Liability, Partial Hip Roof Discount added, Service Line Coverage Added, Add TFPA Fee, Update Inspection Fee	0	-9.3	0

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	5.50	01-22-2018	03-08-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners rate and NCOR change	2.00	0.00	4.40
Allstate Insurance Group	Allstate Indemnity Company	(0.30)	01-22-2018	03-08-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR	(0.30)	0.00	9.30
Allstate Insurance Group	Allstate Indemnity Company	4.80	06-11-2018	07-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MFH NCOR	11.20	16.00	5.00
Allstate Insurance Group	Allstate Indemnity Company	5.20	06-11-2018	07-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo NCOR	(0.70)	0.00	1.30
Allstate Insurance Group	Allstate Insurance Company	(0.30)	01-22-2018	03-08-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR	(0.30)	0.00	0.00
Allstate Insurance Group	Allstate Insurance Company	1.20	06-11-2018	07-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo NCOR	(0.10)	0.00	0.40
Allstate Insurance Group	Allstate Texas Lloyd's	5.50	01-22-2018	03-08-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners rate and NCOR change	3.90	0.00	4.90

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate Texas Lloyd's	(0.10)	01-22-2018	03-08-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR	(0.20)	0.00	(0.10)
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	3.90	01-22-2018	03-08-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Owners rate and NCOR change with Territorial Updates	3.90	0.00	4.40
Allstate Insurance Group	Encompass Home and Auto Insurance Company	1.00	03-09-2018	03-09-2018	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	3.80	0.00	5.50
Allstate Insurance Group	Encompass Home and Auto Insurance Company	4.10	09-27-2018	09-27-2018	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	3.80	0.00	5.50
Allstate Insurance Group	Encompass Indemnity Company	4.70	09-27-2018	09-27-2018	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	9.61	0.00	5.30
Allstate Insurance Group	Encompass Indemnity Company	0.90	03-09-2018	03-09-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Rate/Factor Only Filing	9.61	0.00	5.30
American Family Insurance Group	Homesite Insurance Company	0.00	09-24-2018		Other	A rate neutral filing was completed to update the program for our new Insurance Scoring Model (TrueRisk).	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
American National Financial Group	American National Lloyds Insurance Company	5.00	11-01-2018	11-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate revisions	4.70	8.10	(4.20)
Ameriprise Financial Group	IDS Property Casualty Insurance Company	20.00	04-01-2018	04-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Multiproduct factor, Hurr Terr Rels	9.00	7.60	4.10
Amica Mutual Group	Amica Mutual Insurance Company	15.00	02-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	15.00	10.00	4.00
Amtrust GMACI Maiden Group	Republic Lloyds	7.30	05-01-2018	06-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	0.00	2.00	0.00
Armed Forces Insurance Exchange	Armed Forces Insurance Exchange	1.73	07-30-2018	07-30-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, opt cov, ded change	0.00	0.00	0.00
Auto Club Enterprises Insurance Group	Auto Club Indemnity Company	(0.20)	01-19-2018	01-19-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	8.00	0.00	9.50
Bankers Insurance Group	First Community Insurance Company	(1.20)	10-22-2018	10-22-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to class factors and base rates given indicated performance	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Bankers Insurance Group	First Community Insurance Company	0.10	10-22-2018	10-22-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to class factors and base rates given indicated performance	0.00	0.00	0.00
Berkshire Hathaway Group	Amguard Insurance Company	0.00	06-01-2018	06-01-2018	Other	Initial Filing	0.00	0.00	0.00
Centauri Specialty Insurance Holdings Group	Centauri Specialty Insurance Company	17.40	10-01-2018	10-01-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Rate changes by territory. +14.7% in Tier 1, +5.3% in Tier 2, +12.7% in Central TX., +35.1% in N.DFW, +27.9% S. DFW, +12.6% North State, +24.2% Western state.	9.90	3.88	0.00
Central Mutual Insurance Company Group	Central Mutual Insurance Company	9.00	03-01-2018	03-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	1.09	1.17	1.19
Central Mutual Insurance Company Group	Central Mutual Insurance Company	0.00	10-01-2018	10-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Introduced TruRate	1.09	1.12	1.19
Central Mutual Insurance Company Group	Central Mutual Insurance Company	0.00	06-01-2018	06-01-2018	Other	Introduced Cyber Protection rating	1.09	1.12	1.19
Central Mutual Insurance Company Group	Central Mutual Insurance Company	0.00	07-01-2018	07-01-2018	Other	Introduced Inland Flood rating	1.09	1.12	1.19

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Cincinnati Financial Group	Cincinnati Insurance Company, The	0.00	03-01-2018	04-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased deductible factors and base rates statewide. Decreased base rates for selected territories. Introduced Stucco Construction Rating Factors.	36.60	0.31	0.00
Colonial Savings Group	Colonial Lloyds	(6.60)	03-01-2018	03-01-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Revision Homeowners HOA Plus	0.00	0.00	0.00
Cypress Holdings Group	Cypress Texas Insurance Company	8.70	02-01-2018	03-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates	9.90	(2.00)	(11.00)
Cypress Holdings Group	Cypress Texas Insurance Company	(3.00)	02-01-2018	03-15-2018	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Equipment Breakdown introduction	9.90	(2.00)	(11.00)
Cypress Holdings Group	Cypress Texas Insurance Company	(3.00)	06-25-2018	06-25-2018	Other	Texas Fair Plan fee calculation	9.90	(2.00)	(11.00)
Farmers Insurance Group	Farmers Insurance Exchange	0.00	07-21-2018	07-21-2018	Other	New Zip Code Support	9.90	14.20	7.20
Farmers Insurance Group	Farmers Insurance Exchange	9.90	12-23-2018	12-23-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Base rate change, territory factor adjustments, roof age factor adjustments	9.90	14.20	7.20

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	Texas Farmers Insurance Company	0.00	06-19-2018	06-19-2018	Other	New Optional Marring Coverage for Metal Roofs	9.90	14.80	7.10
Farmers Insurance Group	Texas Farmers Insurance Company	0.00	07-21-2018	07-21-2018	Other	New Zip Code Support	9.90	14.80	7.10
Farmers Insurance Group	Texas Farmers Insurance Company	9.70	12-23-2018		Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Base rate change, territory factor adjustments, roof age factor adjustments	9.90	14.80	7.10
General Electric Group	Electric Insurance Company	0.30	07-28-2018	07-28-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Revised base rates, territory definitions, one discount and introduced new rating rule and rating factors.	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	13.30	12-16-2017	02-03-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	TX Home HA 1.2 Invest	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Fire Insurance Company	13.30	12-16-2017	02-03-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	TX Home HA 1.2 Invest	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Lloyd's Insurance Company	2.00	01-20-2018	03-14-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Texas Home Agency Legacy	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Hartford Fire and Casualty Group	Hartford Lloyd's Insurance Company	0.00	03-16-2019	05-02-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas HO PLIC 84 Rule Filing	0.00	0.00	0.00
Hartford Fire and Casualty Group	Property and Casualty Insurance Company of Hartford	0.00	03-16-2019	05-02-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas Home Advantage	0.00	0.00	0.00
Hartford Fire and Casualty Group	Sentinel Insurance Company, Ltd.	6.60	01-20-2018	03-14-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas Home Dimensions	0.00	0.00	0.00
Hartford Fire and Casualty Group	Sentinel Insurance Company, Ltd.	0.00	03-16-2019	05-08-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas HO Dimensions Rule	0.00	0.00	0.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	13.30	12-16-2017	02-03-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas Home HA 1.2 Invest	0.00	0.00	0.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	0.00	03-16-2019	05-02-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas Home Advantage	0.00	0.00	0.00
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	13.30	12-16-2017	02-03-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home HA 1.2 Invest	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Horace Mann Group	Horace Mann Insurance Company	14.90	12-15-2018		Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised number of apartments factors; added \$5,000 water backup endorsement option	0.00	26.40	26.40
Horace Mann Group	Horace Mann Lloyds	8.20	12-15-2018		Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised number of apartments factors; added \$5,000 water backup endorsement option	0.00	18.90	23.70
Independent Mutual Fire Insurance Company	Independent Mutual Fire Insurance Company	115.80	04-06-2018	07-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase	0.00	0.00	0.00
Independent Mutual Fire Insurance Company	Independent Mutual Fire Insurance Company	0.00	02-01-2018	02-01-2018	Other	Addition of new coverage option: Replacement Cost on Dwelling	0.00	0.00	0.00
Independent Mutual Fire Insurance Company	Independent Mutual Fire Insurance Company	0.00	01-01-2018	07-01-2018	Other	Introduction of Credit Scoring Model for new program.	0.00	0.00	0.00
Kemper Corporation Group	Trinity Universal Insurance Company	5.00		07-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowner Rate Filing	5.00	5.00	5.00
Kemper Corporation Group	Unitrin Safeguard Insurance Company	11.70		06-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners Rate Revision	13.00	32.00	37.70

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty Insurance Corporation	7.30	05-17-2018	06-21-2018	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	8.20	7.20	9.90
Liberty Mutual Group	Liberty Insurance Corporation	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	8.20	9.90	9.90
Liberty Mutual Group	Liberty Insurance Corporation	0.00	10-06-2018	11-10-2018	Other	Introducing Roof Payment Schedule	8.20	7.20	9.90
Liberty Mutual Group	Liberty Lloyds of Texas Insurance Company	7.20	11-23-2018	11-23-2018	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	8.40	7.20	9.90
Liberty Mutual Group	Liberty Lloyds of Texas Insurance Company	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	8.40	7.20	9.90
Liberty Mutual Group	Liberty Mutual Fire Insurance Company	7.40		11-23-2018	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	8.40	7.20	9.90
Liberty Mutual Group	Liberty Mutual Fire Insurance Company	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	8.40	7.20	9.90

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Safeco Insurance Company of Indiana	2.00	11-14-2018	02-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.90	5.90	7.00
Liberty Mutual Group	Safeco Insurance Company of Indiana	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	5.90	5.90	7.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	1.80	11-14-2018	02-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.90	5.90	7.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	5.90	5.90	7.00
Markel Corporation Group	City National Insurance Company	(4.80)	01-29-2018	01-29-2019	Other	Rate Adjustment	0.00	0.00	0.00
Markel Corporation Group	State National Insurance Company, Inc.	5.00	05-01-2018	05-01-2019	Other	+5% on Standard and Select	0.00	0.00	0.00
Markel Corporation Group	State National Insurance Company, Inc.	0.00	07-01-2018	07-01-2019	Other	No impact on policyholders; New product filing	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Markel Corporation Group	State National Insurance Company, Inc.	5.00	09-18-2018	11-17-2018	Other	Rate Adjustment	0.00	0.00	0.00
Markel Corporation Group	State National Insurance Company, Inc.	0.00	11-01-2018	11-01-2019	Other	Additional voluntary endorsements	0.00	0.00	0.00
Mercury General Group	American Mercury Lloyd's Insurance Company	0.00	01-26-2018	03-17-2018	Class - New class definition resulting in excess of $\pm 5\%$ change for some policyholders.	Aligned 2.0	0.00	3.00	4.30
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	10.00	12-10-2018	01-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base Rates; Wind-Hail Risk Factors, Premium Rate-Capping	10.00	14.90	25.00
Munich Re Group	American Modern Home Insurance Company	9.40	12-12-2018	12-12-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base Rate	9.40	0.00	0.00
Munich Re Group	American Modern Property and Casualty Insurance Company	11.82	03-15-2018	03-15-2018	Introduction of new rating variable resulting in excess of $\pm 5\%$ change for some policyholders.	TX 071 HO-10 Bus Transf - Initial Program Implementation	0.00	0.00	0.00
Munich Re Group	American Modern Property and Casualty Insurance Company	(0.84)	03-15-2018	03-15-2018	Introduction of new rating variable resulting in excess of $\pm 5\%$ change for some policyholders.	TX 071 MH Bus Transf - Initial Program Implementation	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Munich Re Group	American Modern Property and Casualty Insurance Company	1.92	03-15-2018	03-15-2018	Introduction of new rating variable resulting in excess of $\pm 5\%$ change for some policyholders.	TX 071 HO-6 Condo Bus Transf - Initial Program Implementation	0.00	0.00	0.00
National General Group	MIC General Insurance Corporation	15.00	09-03-2018	10-08-2018	Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	+15% overall increase with revision to territory rating factors, age of home factors, and base rates.	15.00	25.00	25.00
National General Group	Mountain Valley Indemnity Company	20.00	01-15-2018	02-19-2018	Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	+20.0% with revisions to Insurance Score, Protection Class, Claims Experience Rating, Equipment Breakdown rate, Policy Form Factors, and Base Rates	30.00	38.00	45.50
National General Group	Mountain Valley Indemnity Company	20.00	10-29-2018	12-03-2018	Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	+20.0% with revisions to Insurance Score, Protection Class, Claims Experience Rating, Equipment Breakdown rate, Policy Form Factors, and Base Rates	30.00	38.00	46.50
Nationwide Corporation Group	Allied Property and Casualty Insurance Company	8.60	12-27-2017	01-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base Rate	0.00	8.50	7.00
Nationwide Corporation Group	Allied Property and Casualty Insurance Company	0.00		10-15-2018	Other	Implementation of a new policy contract, rating plan, and rating algorithm	0.00	0.00	0.00
Nationwide Corporation Group	Crestbrook Insurance Company	29.80	07-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Revised base rates, protection class factors and deductible factors	9.50	5.90	0.00

Homeowners Rate Filing Exhibit

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Nationwide Corporation Group	Nationwide General Insurance Company	6.30	12-23-2017	01-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	0.00	12.30	8.10
Nationwide Corporation Group	Nationwide General Insurance Company	0.00		10-15-2018	Reference advisory organization filing, with no other changes	Implementation of new policy contract, rating plan, and rating algorithm	0.00	0.00	0.00
Nationwide Corporation Group	Nationwide Insurance Company of America	0.00		10-15-2018	Other	Implementation of a new by-peril rating plan. Beginning with policies with a renewal effective date on or after October 15, 2018, we will be non-renewing all policies in the Nationwide Lloyds company and offering coverage in the Nationwide Insurance Co	0.00	0.00	0.00
Nationwide Corporation Group	Nationwide Lloyds	1.50	12-23-2017	01-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	9.10	2.20
Nationwide Corporation Group	Nationwide Mutual Insurance Company	0.00	08-01-2018		Other	New Company Implementation	0.00	0.00	0.00
Nationwide Corporation Group	Nationwide Property and Casualty Insurance Company	2.30	12-23-2017	01-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	10.60	0.10

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Nationwide Corporation Group	Nationwide Property and Casualty Insurance Company	0.00		10-15-2018	Other	Implementation of new policy contract, rating plan, and rating algorithm	0.00	0.00	0.00
New Holdings Group	Gulfstream Property and Casualty Insurance Company	0.00	06-15-2018	06-15-2018	Class - New class definition resulting in excess of $\pm 5\%$ change for some policyholders.	Adopt a new protection class system as promulgated by ISO	0.00	0.00	0.00
Ocean Harbor Group	Ocean Harbor Casualty Insurance Company	0.00	10-01-2018	12-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	The overall impact of this filing is 0.0%. Various factors and base rates have been revised based on competitive position and based on experience. The policyholder impacts range from -24.8% to a +10.8%. Additionally, Ocean Harbor is proposing to implement	0.00	0.00	0.00
Palomar Specialty Insurance Company	Palomar Specialty Insurance Company	4.50	08-01-2018	08-01-2018	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	+5% on Standard; +4% on Select	0.00	0.00	0.00
Pharmacists Mutual Group	Pharmacists Mutual Insurance Company	19.30	04-01-2018	04-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Loss Cost Multiplier revision	0.00	0.00	(0.07)
Progressive Group	ASI Lloyds	6.95	05-23-2018	07-23-2018	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	This rate filing applied to our HO3 program which included revisions to several rating factors.	10.21	24.80	0.00

Homeowners Rate Filing Exhibit

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Pure Companies Group	Privilege Underwriters Reciprocal Exchange	9.90	10-27-2018	12-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	9.90	6.90	17.48
QBE Insurance Group	QBE Insurance Corporation	3.90	01-23-2018	01-23-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to the base rates of +15.3% for each peril – Rate Manual Table 1	3.90	0.00	9.00
QBE Insurance Group	QBE Insurance Corporation	3.90	01-23-2018	01-23-2018	Other	Increases to the \$2,500 and \$5,000 all peril deductible factors of generally from 10% to 20% depending on the Coverage A level – Rate Manual Table 14.	3.90	0.00	0.00
Standard Casualty Company	Standard Casualty Company	5.50	04-01-2018	06-01-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Modified territory flex factors	1.76	14.53	0.00
State Auto Mutual Group	Meridian Security Insurance Company	13.00	12-21-2018	01-21-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Loss History & Territorial Relativities	11.60	0.00	0.00
State Auto Mutual Group	Meridian Security Insurance Company	0.00	08-09-2019	09-23-2018	Other	Smart Home	11.60	0.00	0.00
State Auto Mutual Group	Meridian Security Insurance Company	4.00	12-21-2018	12-21-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rate, Territorial Relativities, Model Factors.	11.00	0.00	0.00

Homeowners Rate Filing Exhibit

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State Auto Mutual Group	State Auto Property and Casualty Insurance Company	9.30	02-19-2018	02-19-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changed base rates for forms 3 and 5, even across perils and territories.	7.20	4.50	7.60
State Farm Group	State Farm Lloyds	7.50	01-15-2018	03-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Farm Ranch Program - Changes to Base Rate, Subzone Definitions, Construction, Amount, Automatic Sprinkler Discount, URP, Insurance to Replacement cost, Select Optional Coverages, Fire Dept. Charge, Intro of Solid Fuel Appliances	0.00	0.00	12.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	7.70	02-15-2018	02-15-2018	Other	Base rate change	(0.30)	8.40	9.60
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	7.80	02-15-2018	02-15-2018	Other	Base rate change	(0.05)	7.60	6.80
THD Enterprises Group	Anchor Specialty Insurance Company	0.02	08-15-2018	08-15-2018	Other	Texas FAIR Plan Assessment recoupment for our Texas Silver Homeowners Program.	17.30	0.00	0.00
THD Enterprises Group	Anchor Specialty Insurance Company	0.02	08-15-2018	08-15-2018	Other	Texas FAIR Plan Assessment recoupment for our Texas Premier Homeowners Product.	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

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THD Enterprises Group	Anchor Specialty Insurance Company	0.00	04-01-2018	04-01-2018	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Territory relativity change based on competitor analysis for our Texas Premier Homeowners Program. There was no rate impact for these changes because there was no premium in the territories with reduced relativities.	0.00	0.00	0.00
THD Enterprises Group	Anchor Specialty Insurance Company	(4.40)	11-01-2018	11-01-2018	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Territory relativity change based on competitor analysis for our Texas Premier Homeowners Program.	0.00	0.00	0.00
Tower Hill Prime Insurance Company	Tower Hill Prime Insurance Company	0.00	06-01-2018	06-01-2018	Other	Initial	0.00	0.00	0.00
Tower Hill Prime Insurance Company	Tower Hill Prime Insurance Company	0.00	06-01-2018	06-01-2018	Other	Initial	0.00	0.00	0.00
Tower Hill Prime Insurance Company	Tower Hill Prime Insurance Company	0.00	06-01-2018	06-01-2018	Other	Initial	0.00	0.00	0.00
Tower Hill Prime Insurance Company	Tower Hill Prime Insurance Company	0.00	12-01-2018	12-01-2018	Other	Initial	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

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Travelers Group	Travelers Commercial Insurance Company	0.00	03-30-2018	05-19-2018	Other	2018-04-0026 Personal Lines Rate	0.00	0.00	0.00
Travelers Group	Travelers Commercial Insurance Company	0.00	10-26-2018	12-15-2018	Other	2018-09-0071 Personal Lines Rate	0.00	0.00	0.00
Travelers Group	Travelers Home and Marine Insurance Company, The	0.00	03-30-2018	05-19-2018	Other	2018-04-0026 Personal Lines Rate	0.00	0.00	0.00
Travelers Group	Travelers Home and Marine Insurance Company, The	0.00	10-26-2018	12-15-2018	Other	2018-09-0071 Personal Lines Rate	0.00	0.00	0.00
Travelers Group	Travelers Lloyds of Texas Insurance Company	0.00	10-26-2018	12-15-2018	Other	2018-10-0020 Personal Lines Rate	0.00	0.00	0.00
Travelers Group	Travelers Personal Insurance Company	0.00	09-28-2018	09-28-2018	Other	2018-09-0045 Personal Lines Rate	0.00	0.00	0.00
Travelers Group	Travelers Personal Security Insurance Company	0.00	10-26-2018	12-15-2018	Other	2018-10-0020 Personal Lines Rate	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

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Texas Fair Plan Association	Texas Fair Plan Association	7.20	10-01-2018	10-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	7.20	9.40	18.40
United Insurance Holdings Group	United Property and Casualty Insurance Company	13.00	05-15-2018	07-15-2018	Territory - Relativity change in excess of ±5% for some policyholders.	H03	6.50	0.00	1.70
United Insurance Holdings Group	United Property and Casualty Insurance Company	(23.00)	05-15-2018	07-15-2018	Territory - Relativity change in excess of ±5% for some policyholders.	H06	0.00	0.00	0.00
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	1.10	03-31-2018	03-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise contents and Liability base rates to increase renters rates 15.0%. Revise Volunteer Firefighter Fund Assessment Surcharge factor	0.30	0.00	2.90
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	0.40	12-31-2018	12-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates to increase Unit - Owners rates by 20%. Revise Owners Earthquake endorsement base rates to increase the endorsement rates by 50%. Revise volunteer FireFighter Fund Assessment Surcharge Factor	0.30	0.00	2.90
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	0.00	10-08-2018	10-08-2018	Other	Introduce FAIR Plan Assessment Surcharge in Renters	0.30	0.00	2.90

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United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	0.00	10-08-2018	10-08-2018	Other	Introduce FAIR Plan Assessment Surcharge in Unit-Owners and Owners	0.30	0.00	2.90
United Services Automobile Association Group	United Services Automobile Association	0.20	03-31-2018	03-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise contents and Liab base rates to increase Renters rates by 6.6%. Revise Volunteer Firefighter Fund Assessment Surcharge Factor	5.90	0.00	1.90
United Services Automobile Association Group	United Services Automobile Association	0.30	12-31-2018	12-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates to increase Unit-Owners rates by 20.0%. Revise Owners Earthquake endorsement base rates to increase the endorsement rates by 50.0%. Revise Volunteer Firefighter Fund Assessment Surcharge factor.	5.90	0.00	1.90
United Services Automobile Association Group	United Services Automobile Association	0.00	10-08-2018	10-08-2018	Other	Introduce FAIR Plan Assessment Surcharge in Unit Owners & Owners	5.90	0.00	1.90
United Services Automobile Association Group	United Services Automobile Association	0.00	10-08-2018	10-08-2018	Other	Introduce FAIR Plan Assessment Surcharge in Renters	5.90	0.00	1.90
United Services Automobile Association Group	United Services Automobile Association	3.20	12-10-2018	12-10-2018	Other	Revise base rates to increase Owners rates by 3.3%	5.90	0.00	1.90

Homeowners Rate Filing Exhibit

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United Services Automobile Association Group	USAA Casualty Insurance Company	1.80	03-31-2018	03-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Contents and Liability base rates to increase Renters rates 25.0%. Revise Volunteer Firefighter Fund Assessment Surcharge Factor	3.00	0.00	2.90
United Services Automobile Association Group	USAA Casualty Insurance Company	8.30	12-10-2018	12-10-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates to increase Owners rates by 9.0%	3.00	0.00	2.90
United Services Automobile Association Group	USAA Casualty Insurance Company	0.30	12-31-2018	12-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates to increase Unit-Owners rates by 20.%. Revise Owners Earthquake endorsement base rates to increase the endorsement rates by 50.0%. Revise Volunteer Firefighter Fund Assessment Surcharge factor	3.00	0.00	2.90
United Services Automobile Association Group	USAA Casualty Insurance Company	0.00	10-08-2018	10-08-2018	Other	Introduce FAIR Plan Assessment Surcharge in Unit-Owners and Owners	3.00	0.00	2.90
United Services Automobile Association Group	USAA Casualty Insurance Company	0.00	10-08-2018	10-08-2018	Other	Introduce FAIR Plan Assessment Surcharge in Renters	3.00	0.00	2.90
United Services Automobile Association Group	USAA General Indemnity Company	0.60	03-31-2018	03-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Contents and Liability base rates to increase Renters rates 8.%. Revise Volunteer Firefighter Fund Assessment Surcharge Factor	0.10	0.00	2.90

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United Services Automobile Association Group	USAA General Indemnity Company	1.40	12-10-2018	12-10-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates to increase Owners rates by 1.5%	0.10	0.00	2.90
United Services Automobile Association Group	USAA General Indemnity Company	0.20	12-31-2018	12-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates to increase Unit-Owners rates by 20%. Revise Owners Earthquake endorsement base rates to increase the endorsement rates by 50%. Revise Volunteer Firefighter Fund Assessment Surcharge factor	0.10	0.00	2.90
United Services Automobile Association Group	USAA General Indemnity Company	0.00	10-08-2018	10-08-2018	Other	Introduce FAIR Plan Assessment Surcharge in Renters	0.10	0.00	2.90
United Services Automobile Association Group	USAA General Indemnity Company	0.00	10-08-2018	10-08-2018	Other	Introduce FAIR Plan Assessment Surcharge in Unit-Owners and Owners	0.10	0.00	2.90
Universal Insurance Company Group	Universal Insurance Company of North America	8.80	09-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Annual rate filing with revised base rates	0.00	0.00	11.20
Universal Insurance Company Group	Universal North America Insurance Company	2.15	01-01-2018	01-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Annual Filing	0.00	0.00	4.93

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Wellington Insurance Company	Aventus Insurance Company	2.00	06-15-2018	06-15-2018	Other	2% base rate increase for Standard HO and Value HO	2.00	2.00	2.00
Western Serv Contract Group	Pacific Specialty Insurance Company	21.50	03-01-2018	03-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	18.00	0.00	0.00
Western Service Contract Group	Pacific Specialty Insurance Company	(0.80)	07-17-2018	07-17-2018	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Intro of ACV roof discount	18.00	0.00	0.00
White Mountains Group	Spinnaker Insurance Company	0.00	05-01-2018	05-01-2018	Other	Foundation Endorsement	0.00	0.00	0.00
White Mountains Group	Spinnaker Insurance Company	0.00	06-26-2018	06-26-2018	Other	New filing - Homeowners (HO-B; HO-B Tenant; HO-B Condo; Aslob 4.0000). "Homeowners Sub-TOI Combinations"	0.00	0.00	0.00
White Mountains Group	Spinnaker Insurance Company	0.00	09-01-2018	09-01-2018	Other	MISC Additions - Transition insurance score within tiering for new builders, new discount to Affinity Table, SmartHome Endorsement. surcharge to recoupe assessments from Texas FAIR Plan	0.00	0.00	0.00
White Mountains Group	Spinnaker Insurance Company	(2.90)	09-07-2018	09-07-2018	Other	Insurance band change and base rate offset	(2.90)	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
WT Holdings Group	Stillwater Insurance Company	23.10	01-19-2018	03-10-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	The overall change was an increase for the HO3, HO4 & HO5 programs and a decrease for the HO4 program.	0.00	0.00	0.00
WT Holdings Group	Stillwater Insurance Company	7.80	04-12-2018	06-01-2018	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	The HO6 program was revised to introduce a rating factor for Age of Construction and the rate for increased limits of Coverage A was revised.	0.00	0.00	0.00

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

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

Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2016, through December 31, 2016.

Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2015, through December 31, 2015.

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
ACCC Insurance Company	ACCC Insurance Company	Voluntary Liability	7.10	04-01-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates and program deviation factors	13.70	16.50	13.30
ACCC Insurance Company	ACCC Insurance Company	Voluntary Liability	9.00	08-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rate	13.70	16.50	13.30
ACCC Insurance Company	ACCC Insurance Company	Physical Damage	4.40	04-01-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates and program deviation factors	13.70	16.50	13.30
Ace Limited Group	Chubb Lloyds Insurance Company of Texas	Voluntary Liability	0.00	12-11-2018	02-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates	0.00	5.60	7.60
Ace Limited Group	Chubb Lloyds Insurance Company of Texas	Physical Damage	9.30	12-11-2018	02-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates	14.20	4.40	(1.70)
Ace Limited Group	Chubb National Insurance Company	Voluntary Liability	0.00	12-11-2018	02-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates	5.50	5.20	4.60
Ace Limited Group	Chubb National Insurance Company	Physical Damage	9.60	12-11-2018	02-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates	8.50	5.90	3.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Ace Limited Group	Federal Insurance Company	Voluntary Liability	0.00	12-11-2018	02-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates	0.00	5.50	7.40
Ace Limited Group	Federal Insurance Company	Physical Damage	9.50	12-11-2018	02-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates	14.60	4.40	(1.80)
Ace Limited Group	Great Northern Insurance Company	Voluntary Liability	0.00	12-11-2018	02-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates	0.00	5.70	7.50
Ace Limited Group	Great Northern Insurance Company	Physical Damage	9.90	12-11-2018	02-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates	15.10	4.40	(1.80)
Ace Limited Group	Pacific Indemnity Company	Voluntary Liability	0.00	12-11-2018	02-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates	5.80	5.40	4.80
Ace Limited Group	Pacific Indemnity Company	Physical Damage	9.80	12-11-2018	02-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates	8.10	6.80	3.30
Ace Limited Group	Vigilant Insurance Company	Voluntary Liability	0.00	12-11-2018	02-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base Rates	5.90	6.40	5.20

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Ace Limited Group	Vigilant Insurance Company	Physical Damage	9.80	12-11-2018	02-09-2019	Other	Changes to Plan and Base Rates	7.40	6.70	2.20
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	Voluntary Liability	0.00	06-11-2018	06-11-2018	Other	ACUT-131258162 (Initial Rec Vehicle Rate Filing)	0.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	Physical Damage	0.00	07-15-2018	07-15-2018	Other	ACUT-131489588 (Named Driver Exclusion Rate Page)	0.00	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	Voluntary Liability	8.90	02-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Chg Bodily Injury	0.00	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	Voluntary Liability	9.30	02-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Chg Property Damage	0.00	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	Voluntary Liability	3.30	02-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Chg Medical Payments	0.00	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	Voluntary Liability	3.30	02-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Chg UMPD	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Ag Workers Insurance Group	Worth Casualty Company	Voluntary Liability	5.80	07-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Chg Property Damage	3.50	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	Voluntary Liability	1.40	07-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Chg PIP	1.70	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	Voluntary Liability	0.60	07-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Chg UMPD	0.00	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	Voluntary Liability	8.00	07-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Chg Bodily Injury	5.50	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	Physical Damage	11.40	02-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Chg Collision	0.00	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	Physical Damage	1.60	07-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Chg Comprehensive	3.20	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	Physical Damage	5.70	07-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Chg Collision	3.20	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Alfa Insurance Group	Trexis One Insurance Corporation	Voluntary Liability	5.70	02-26-2018	03-16-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates, territory, MY, surcharge, etc.	8.00	(4.00)	7.70
Alfa Insurance Group	Trexis One Insurance Corporation	Voluntary Liability	9.70	09-10-2018	09-28-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates, territory	8.00	(4.00)	7.70
Alfa Insurance Group	Trexis One Insurance Corporation	Physical Damage	5.30	02-26-2018	03-16-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates, territory, MY, surcharge, etc.	7.40	(8.10)	0.00
Alfa Insurance Group	Trexis One Insurance Corporation	Physical Damage	2.60	09-10-2018	09-28-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates, territory	7.40	(8.10)	0.00
Alinsco Insurance Company	Alinsco Insurance Company	Voluntary Liability	3.40	06-01-2018	07-01-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates & factors	0.17	0.17	0.07
Alinsco Insurance Company	Alinsco Insurance Company	Voluntary Liability	(3.30)	11-01-2018	12-01-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates & factors	0.17	0.17	0.07
Alinsco Insurance Company	Alinsco Insurance Company	Voluntary Liability	0.00	08-15-2018	09-15-2018	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Changes to Discounts	0.17	0.17	0.07

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate County Mutual Insurance Company	Physical Damage	0.10	04-16-2018	05-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	20% Trailer Semi Annual Premiums only	0.00	0.00	0.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Physical Damage	0.10	04-16-2018	05-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	20% Trailer Collision and Comprehensive Semi Annual Premiums only	0.00	0.00	0.00
Allstate Insurance Group	Allstate Indemnity Company	Physical Damage	0.10	04-16-2018	05-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	15% Trailer Base Rate only	0.00	0.00	0.00
Allstate Insurance Group	Allstate Insurance Company	Physical Damage	0.20	04-16-2018	05-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Trailer Base Rates	0.00	0.00	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Voluntary Liability	0.00	12-10-2018	01-24-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9.9% MTH RAF	0.00	0.00	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Voluntary Liability	0.10	07-16-2018	08-30-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	0.0% MTC.ORV Base Rate	(0.40)	2.60	2.80
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Physical Damage	12.20	12-10-2018	01-24-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9.9% MTH RAF	14.40	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Physical Damage	0.10	04-16-2018	05-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	14.3% Trailer Rate Change Only	0.00	0.00	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Physical Damage	0.00	07-16-2018	08-30-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	0.0% MTC.ORV Base Rate	6.90	3.20	2.50
Allstate Insurance Group	Encompass Home and Auto Insurance Company	Voluntary Liability	7.40	09-27-2018	09-27-2018	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	5.80	0.00	13.80
Allstate Insurance Group	Encompass Home and Auto Insurance Company	Physical Damage	1.30	09-27-2018	09-27-2018	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	2.50	0.00	18.00
Allstate Insurance Group	Encompass Indemnity Company	Voluntary Liability	7.70	09-27-2018	09-27-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Rate/Factor Only Filing	5.80	0.00	17.13
Allstate Insurance Group	Encompass Indemnity Company	Physical Damage	1.20	09-27-2018	09-27-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Rate/Factor Only Filing	2.50	0.00	13.34
Allstate Insurance Group	Encompass Insurance Company of America	Voluntary Liability	7.00	09-27-2018	09-27-2018	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	5.90	0.00	14.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Encompass Insurance Company of America	Physical Damage	1.10	09-27-2018	09-27-2018	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	2.50	0.00	18.00
Allstate Insurance Group	Encompass Property and Casualty Company	Voluntary Liability	7.00	09-27-2018	09-27-2018	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	5.90	0.00	14.10
Allstate Insurance Group	Encompass Property and Casualty Company	Physical Damage	1.10	09-27-2018	09-27-2018	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	2.50	0.00	18.00
American Access Casualty Company	American Access Casualty Company	Physical Damage	5.80	09-05-2018	11-05-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Profile factors, Household factors, territory definitions.	14.50	28.00	33.10
American Family Insurance Group	General Automobile Insurance Company, Incorporated, The	Voluntary Liability	8.20	02-27-2018	04-03-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	25.85	10.64	7.24
American Family Insurance Group	General Automobile Insurance Company, Incorporated, The	Physical Damage	5.80	02-27-2018	04-03-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	12.74	4.73	1.08
American Family Insurance Group	Midvale Indemnity Company	Voluntary Liability	14.94	10-15-2018	10-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Inexperienced Operator Premium Adjustment rule revised. Genesis vehicle make added to Symbol sub-algorithm. Intoxicated Manslaughter added to LVS sub-algorithm. Base rates revised.	14.94	26.30	26.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
American Family Insurance Group	Midvale Indemnity Company	Voluntary Liability	0.00	04-26-2018	04-26-2018	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Revised our Loss and Violation Score factors in response to changing our Accident and Violation period from five years to three years. Base rates were revised correspondingly to result in a rate-neutral overall impact.	9.90	9.90	9.90
American Family Insurance Group	Midvale Indemnity Company	Physical Damage	15.00	10-15-2018	10-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Inexperienced Operator Premium Adjustment rule revised. Genesis vehicle make added to Symbol sub-algorithm. Intoxicated Manslaughter added to LVS sub-algorithm. Base rates revised.	15.00	18.83	18.83
American Family Insurance Group	Midvale Indemnity Company	Physical Damage	0.00	04-26-2018	04-26-2018	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Revised our Loss and Violation Score factors in response to changing our Accident and Violation period from five years to three years. Base rates were revised correspondingly to result in a rate-neutral overall impact.	3.30	3.30	3.30
American International Group	AIG Property Casualty Company	Voluntary Liability	3.40	12-01-2018	12-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	0.00	7.30	25.20
American International Group	AIG Property Casualty Company	Physical Damage	10.80	12-01-2018	12-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	0.00	3.00	(9.00)

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
American National Financial Group	American National County Mutual Insurance Company	Voluntary Liability	11.49	02-18-2018	02-18-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate revisions	12.70	14.00	5.20
American National Financial Group	American National County Mutual Insurance Company	Voluntary Liability	6.51	08-18-2018	08-18-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate revisions	12.70	14.00	5.20
American National Financial Group	American National County Mutual Insurance Company	Physical Damage	7.91	02-18-2018	02-18-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate revisions	11.90	11.00	2.10
American National Financial Group	American National County Mutual Insurance Company	Physical Damage	2.36	08-18-2018	08-18-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate revisions	11.90	11.00	2.10
Amica Mutual Group	Amica Mutual Insurance Company	Voluntary Liability	6.90	12-01-2018	12-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	6.90	27.50	5.40
Amica Mutual Group	Amica Mutual Insurance Company	Physical Damage	2.30	12-01-2018	12-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	2.30	14.00	2.10
Amica Mutual Group	Amica Property and Casualty Insurance Company	Voluntary Liability	9.60	12-01-2018	12-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	9.60	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Amica Mutual Group	Amica Property and Casualty Insurance Company	Physical Damage	5.90	12-01-2018	12-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	5.90	0.00	0.00
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	14.40	04-15-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC - Base rates	8.11	7.00	0.00
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	6.60	10-01-2018	10-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC - Base rates	8.29	3.70	0.00
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	01-01-2018	01-01-2018	Other	Chapter HTGA - new rating factor	14.70	22.00	14.60
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	03-29-2018	03-29-2018	Other	Chapter HTGA - revised factors	14.70	22.00	14.60
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	05-19-2018	05-19-2018	Other	Chapter HFGA and HUGA symbols	22.50	19.60	0.00
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	01-20-2018	05-20-2018	Other	Chapter HFGA and HUGA - new rating factors	22.50	19.60	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	1.99	05-19-2018	07-07-2018	Other	Chapter HFGA and HUGA - revised base rates and factors	22.50	19.60	0.00
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	2.00	12-20-2018	12-13-2018	Other	Chapter HTGA - revised base rates and factors	14.70	22.00	14.60
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	12-20-2018	12-20-2018	Other	Chapter HTGA - Symbols	14.70	22.00	14.60
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	11-01-2018	12-21-2018	Other	Chapter HFGA and HUGA - revise rating factor	22.50	19.60	0.00
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	12.20	04-15-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC - Base rates	8.11	7.00	0.00
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	01-20-2018	01-20-2018	Other	Chapter HTGA - New rating factor	0.00	8.60	14.80
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	03-29-2018	03-29-2018	Other	Chapter HTGA - revised factors	0.00	8.60	14.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	05-19-2018	05-19-2018	Other	Chapter HFGA and HUGA - symbols	1.20	10.00	(0.10)
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	01-20-2018	05-20-2018	Other	Chapter HFGA and HUGA - new rating factor	1.20	10.00	(0.10)
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	(3.87)	05-19-2018	07-07-2018	Other	HUGA - revised base rates and factors	1.20	10.00	(0.10)
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	(0.40)	10-01-2018	10-01-2018	Other	Chapter RIC - Base rates	8.29	3.70	0.00
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	6.12	12-20-2018	12-20-2018	Other	Chapter HTGA - revised base rates and factors	0.00	8.60	14.80
Amtrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	11-01-2018	12-21-2018	Other	Chapter HFGA and HUGA - revise rating factor	1.20	10.00	(0.10)
Assurance America Corporation Group	Assurance America Insurance Company	Voluntary Liability	(0.20)	12-13-2018	01-17-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Decreases to UM & PIP base rates, EFT factor, multicar discount factor, and territory factors	(1.30)	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Assurance America Corporation Group	Assurance America Insurance Company	Voluntary Liability	11.10	04-16-2018	05-20-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increases to Base, Territory, and Driver Class factors	(1.30)	0.00	0.00
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	Voluntary Liability	5.00	11-01-2018	11-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	11.20	4.90	5.00
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	Voluntary Liability	(1.20)	04-01-2018	04-01-2018	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Changed Underwriting Tier to only count chargeable losses.	11.20	4.90	5.00
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	Voluntary Liability	(0.04)	11-01-2018	11-01-2018	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Changed AAA OnBoard Drive Score Rules	11.20	4.90	5.00
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	0.00	07-31-2018	07-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	0.00	08-31-2018	08-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	0.00	07-27-2018	09-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	21.80	10.10	6.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	0.00	06-21-2018	08-24-2018	Other	No impacts, withdrawn	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Choice Insurance Company	Voluntary Liability	0.00	07-31-2018	07-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Choice Insurance Company	Voluntary Liability	0.00	08-31-2018	08-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Choice Insurance Company	Voluntary Liability	0.00	07-27-2018	09-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	18.40	11.40	8.30
Berkshire Hathaway Group	GEICO Choice Insurance Company	Voluntary Liability	0.00	06-21-2018	08-24-2018	Other	No impacts, withdrawn	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	0.00	07-31-2018	07-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	0.00	08-31-2018	08-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	0.00	07-27-2018	09-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	18.90	10.90	7.80
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	0.00	06-21-2018	08-24-2018	Other	No impacts, withdrawn	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO General Insurance Company	Voluntary Liability	0.00	07-27-2018	09-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	4.60	1.50	0.00
Berkshire Hathaway Group	GEICO Indemnity Company	Voluntary Liability	(4.10)	11-01-2018	01-07-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Motorcycle ONLY- Policyholder max change +45.0%	0.70	0.00	4.90
Berkshire Hathaway Group	GEICO Indemnity Company	Voluntary Liability	0.00	07-27-2018	09-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	8.70	3.10	0.00
Berkshire Hathaway Group	GEICO Secure Insurance Company	Voluntary Liability	0.00	07-31-2018	07-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Secure Insurance Company	Voluntary Liability	0.00	08-31-2018	08-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Berkshire Hathaway Group	GEICO Secure Insurance Company	Voluntary Liability	0.00	07-27-2018	09-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	16.20	11.40	9.20
Berkshire Hathaway Group	Government Employees Insurance Company	Voluntary Liability	0.00	08-31-2018	08-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	Government Employees Insurance Company	Voluntary Liability	0.00	07-27-2018	09-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	6.50	1.40	5.10
California Cas Mgmt Group	California Casualty Indemnity Exchange	Voluntary Liability	4.50	09-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes mainly in base rates	5.20	4.50	10.40
California Cas Mgmt Group	California Casualty Indemnity Exchange	Physical Damage	3.40	09-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes mainly in base rates	2.70	1.30	7.40
CEM Insurance Company	CEM Insurance Company	Voluntary Liability	8.30	09-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increase liability rates	0.00	0.00	0.00
CEM Insurance Company	CEM Insurance Company	Voluntary Liability	4.40	01-20-2018	01-20-2018	Territory - Relativity change in excess of ±5% for some policyholders.	General rate increase	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

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Central Mutual Insurance Company Group	Central Mutual Insurance Company	Voluntary Liability	16.30	03-01-2018	03-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	1.52	1.28	1.38
Central Mutual Insurance Company Group	Central Mutual Insurance Company	Physical Damage	16.30	03-01-2018	03-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	1.78	1.20	1.22
Cincinnati Financial Group	Cincinnati Insurance Company, The	Voluntary Liability	4.90	12-01-2018	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated base rates statewide. Revised Package Factor, Capstone Coverage Factor, and the Personal Auto Plus Coverage Factor. Introduced a new Household Factor.	(6.00)	(0.10)	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Voluntary Liability	7.50	09-01-2018	10-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated base rates statewide. Pay Plan Factors, Physical Damage Symbols, Vehicle Count factors are revised. Roadside Assistance coverage being introduced.	(6.00)	(0.10)	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Physical Damage	4.90	12-01-2018	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated base rates statewide. Revised Package Factor, Capstone Coverage Factor, and the Personal Auto Plus Coverage Factor. Introduced a new Household Factor.	22.80	(0.60)	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Physical Damage	7.50	09-01-2018	10-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated base rates statewide. Pay Plan Factors, Physical Damage Symbols, Vehicle Count factors are revised. Roadside Assistance coverage being introduced.	22.80	(0.60)	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	3.50	05-23-2018	07-23-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, E-signature, Yr Veh Owned	5.00	13.10	12.80
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.50	08-31-2018	10-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, #Drivers x #Veh	5.00	13.10	12.80
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	02-15-2018	04-15-2018	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Introduction of TU credit score	5.00	13.10	12.80
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	1.80	06-30-2018	08-30-2018	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Introduction of UW Tier	5.00	13.10	12.80
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	02-16-2018	04-16-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Occupation, #Driver x #Veh, Education, Int'l License, Incidents x Age, Unverifiable MVR, Age x Yr Licensed, Limits	5.00	13.10	12.80
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	3.10	04-29-2018	06-29-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Expense score	5.00	13.10	12.80
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	08-06-2018	10-06-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Veh age for ERS, Lienholder, Mileage x Veh Use, Prior Insurance	5.00	13.10	12.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	09-24-2018	11-24-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	ISO Liab Symbol Switch Plan with Elephant rating factors	5.00	13.10	12.80
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	10-26-2018	12-26-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Retention Tier x Age, Class, Youngest NP Driver, Limit	5.00	13.10	12.80
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	06-25-2018	08-25-2018	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Introduction of safety features discount, model year	5.00	13.10	12.80
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	6.00	05-23-2018	07-23-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, E-signature, Yr Veh Owned	(2.30)	14.00	5.10
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	(3.40)	08-31-2018	10-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, #Drivers x #Veh	(2.30)	14.00	5.10
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	02-15-2018	04-15-2018	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Introduction of TU credit score	(2.30)	14.00	5.10
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	2.30	06-30-2018	08-30-2018	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Introduction of UW Tier	(2.30)	14.00	5.10

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Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	02-16-2018	04-16-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Occupation, #Driver x #Veh, Education, Int'l License, Incidents x Age, Unverifiable MVR, Age x Yr Licensed, Limits	(2.30)	14.00	5.10
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	(4.90)	04-29-2018	06-29-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Expense score	(2.30)	14.00	5.10
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	08-06-2018	10-06-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Veh age for ERS, Lienholder, Mileage x Veh Use, Prior Insurance	(2.30)	14.00	5.10
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	10-26-2018	12-26-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Retention Tier x Age, Class, Youngest NP Driver, Limit	(2.30)	14.00	5.10
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	06-25-2018	08-25-2018	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Introduction of safety features discount, model year	(2.30)	14.00	5.10
Falcon Insurance Company	Falcon Insurance Company	Voluntary Liability	5.70	05-16-2018	06-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Vehicle Covg Factor	25.10	22.10	14.60
Falcon Insurance Company	Falcon Insurance Company	Voluntary Liability	(4.70)	01-17-2018	02-17-2018	Other	Change in Base/Terr < +- 5%	25.10	22.10	14.60

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Falcon Insurance Company	Falcon Insurance Company	Voluntary Liability	0.70	10-03-2018	11-03-2018	Other	Change in Base/Terr/Disc/Class < +- 5%	25.10	22.10	14.60
Falcon Insurance Company	Falcon Insurance Company	Voluntary Liability	(3.20)	11-15-2018	12-15-2018	Other	Change Base Rate < +-5%	25.10	22.10	14.60
Falcon Insurance Company	Falcon Insurance Company	Physical Damage	5.10	05-16-2018	06-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Vehicle Covg Factor	6.00	20.30	20.50
Falcon Insurance Company	Falcon Insurance Company	Physical Damage	(4.00)	01-17-2018	02-17-2018	Other	Change in Base/Terr < +- 5%	6.00	20.30	20.50
Falcon Insurance Company	Falcon Insurance Company	Physical Damage	1.10	10-03-2018	11-03-2018	Other	Change in Base/Terr/Disc/Class < +- 5%	6.00	20.30	20.50
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Voluntary Liability	4.40	12-19-2018	01-18-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	8.20	9.30	22.90
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Voluntary Liability	3.60	06-19-2018	07-18-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	8.20	9.30	22.90

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Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Physical Damage	0.40	12-19-2018	01-18-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	1.80	4.80	14.40
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Physical Damage	1.50	06-19-2018	07-18-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	1.80	4.80	14.40
Farmers Insurance Group	Foremost County Mutual Insurance Company	Voluntary Liability	2.16	02-22-2018	03-28-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated Factors	1.00	25.90	59.50
Farmers Insurance Group	Foremost County Mutual Insurance Company	Voluntary Liability	(0.30)	08-23-2018	09-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated Factors	1.00	25.90	59.50
Farmers Insurance Group	Foremost County Mutual Insurance Company	Physical Damage	2.80	02-22-2018	03-28-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated Factors	(12.70)	6.60	40.20
Farmers Insurance Group	Foremost County Mutual Insurance Company	Physical Damage	(0.20)	08-23-2018	09-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated Factors	(12.70)	6.60	40.20
General Electric Group	Electric Insurance Company	Voluntary Liability	9.50	06-18-2018	06-18-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, territory definitions, tiering model and rate stability factors.	6.10	3.80	5.90

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Germania Insurance Group	Germania Fire & Casualty Company	Voluntary Liability	0.00	12-11-2017	01-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes and new rating algorithm	21.40	5.20	9.10
Germania Insurance Group	Germania Fire & Casualty Company	Voluntary Liability	0.00	05-01-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and new layout for accident surcharges	21.40	5.20	9.10
Germania Insurance Group	Germania Fire & Casualty Company	Voluntary Liability	0.00	01-15-2018	01-15-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	New Business Score Factor change	21.40	5.20	9.10
Germania Insurance Group	Germania Fire & Casualty Company	Physical Damage	0.00	12-11-2017	01-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes and new rating algorithm	10.30	2.90	6.10
Germania Insurance Group	Germania Fire & Casualty Company	Physical Damage	0.00	05-01-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and new layout for accident surcharges	10.30	2.90	6.10
Germania Insurance Group	Germania Fire & Casualty Company	Physical Damage	0.00	01-15-2018	01-15-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	New Business Score Factor change	10.30	2.90	6.10
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	0.00	05-01-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and new layout for accident surcharges	21.30	5.20	9.10

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Germania Insurance Group	Germania Insurance Company	Voluntary Liability	0.00	12-11-2018	12-11-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate Changes and new rating algorithm	21.30	5.20	9.10
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	0.00	01-15-2018	01-15-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	New Business Score Factor Change	21.30	5.20	9.10
Germania Insurance Group	Germania Insurance Company	Physical Damage	0.00	05-01-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and new layout for accident surcharges	9.70	2.90	6.10
Germania Insurance Group	Germania Insurance Company	Physical Damage	0.00	12-11-2018	12-11-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate Changes and new rating algorithm	9.70	2.90	6.10
Germania Insurance Group	Germania Insurance Company	Physical Damage	0.00	01-15-2018	01-15-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	New Business Score Factor Change	9.70	2.90	6.10
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	0.00	12-11-2017	01-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes and new rating algorithm	17.50	5.20	9.10
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	0.00	05-01-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and new layout for accident surcharges	17.50	5.20	9.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	0.00	01-15-2018	01-15-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	New Business Score Factor change	17.50	5.20	9.10
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	0.00	12-11-2017	01-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes and new rating algorithm	7.30	2.90	6.10
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	0.00	05-01-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and new layout for accident surcharges	7.30	2.90	6.10
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	0.00	01-15-2018	01-15-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	New Business Score Factor change	7.30	2.90	6.10
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	Voluntary Liability	(5.00)	01-29-2018	03-05-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Coverage Matrix	12.60	10.60	8.10
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	Voluntary Liability	0.00	07-02-2018	08-07-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Tiering	(2.50)	12.60	10.60
Hartford Fire and Casualty Group	Hartford Insurance Company of The Midwest	Voluntary Liability	6.00	09-15-2018	11-03-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Texas Auto PLIC 84	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	Physical Damage	6.00	09-15-2018	11-03-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Texas Auto PLIC84	0.00	0.00	0.00
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	Voluntary Liability	9.90	01-01-2018	01-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	0.10	0.00
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	Physical Damage	9.90	01-01-2018	01-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	26.30	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	6.70	11-01-2018	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Allied.PA.Rates.11.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	11-15-2018	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.11.15.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	12-03-2018	01-03-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel.NS.PA.Rates.12.03.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.50	12-13-2018	01-18-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.Rates.12.13.18	4.33	6.77	4.88

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	6.60	01-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWinsChoice.PA.Rates.01.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	1.30	01-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EGA.PA.Rates.01.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.10	12-21-2018	02-04-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mendota.MAP.PA.Rates.12.21.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	02-05-2018	02-05-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SCPREFERRED.PA.Rates.10.01.17 (now 02.05.18)	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.10	01-29-2018	02-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AlfaVision.PA.Rates.01.29.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	02-19-2018	02-19-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renegade.PA.Rates.02.19.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	7.56	01-29-2018	03-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.01.29.18	4.33	6.77	4.88

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.70	02-01-2018	03-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel.NS.PA.Rates.01.01.18 (now 02.01.18)	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.10	02-01-2018	03-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TSLC.PA.Rates.02.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	5.20	03-01-2018	04-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel.NS.PA.Rates.03.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(1.80)	03-05-2018	04-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Allied.PA.Rates.03.05.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.80	03-16-2018	04-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	StateAuto.PA.Rates.03.16.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	1.00	03-15-2018	04-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EGA.PA.Rates.03.15.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.90	03-15-2018	04-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWinsChoice.PA.Rates.03.15.18	4.33	6.77	4.88

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	5.20	03-12-2018	04-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.Rates.03.12.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	4.20	04-01-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive.PA.Rates.04.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	5.10	05-01-2018	05-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Germany.PA.Rates.05.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	5.98	05-01-2018	06-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.05.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	06-01-2018	06-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Trinity.PA.Rates.06.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	7.00	06-01-2018	06-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Kemper.PA.Rates.06.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	06-11-2018	06-11-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acuity.PA.Rates.06.11.18	4.33	6.77	4.88

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	7.03	05-15-2018	06-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo.1mo.PA.Rates.05.15.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	4.51	05-02-2018	06-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mendota.MAP.PA.Rates.05.02.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	7.70	06-01-2018	06-30-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	KemperPrime.PA.Rates.06.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	07-12-2018	07-12-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renegade.PA.Rates.07.12.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.28	07-12-2018	08-12-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SNAP.PA.Rates.07.12.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	7.00	07-15-2018	08-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MSIS.PA.Rates.07.01.18 (now 07.15.18)	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	5.50	08-10-2018	08-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	StateAuto.PA.Rates.08.10.18	4.33	6.77	4.88

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.70	07-11-2018	08-30-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Esurance.PA.Rates.07.11.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	08-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel.NS.PA.Rates.08.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	4.00	09-10-2018	09-28-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AlfaVision.PA.Rates.09.10.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.52	09-01-2018	10-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.09.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	11-19-2018	11-19-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo.APC.PA.Rates.11.19.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	11-01-2018	12-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AAAA.PA.Rates.11.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.01	12-10-2018	01-10-2019	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Apollo.6mo.PA.Rates.12.10.18	4.33	6.77	4.88

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.09	12-10-2018	01-10-2019	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Apollo.1mo.PA.Rates.12.10.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-15-2018	01-15-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Germania.PA.Rates.01.15.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-15-2018	05-15-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	ApolloSA.6mo.PA.Rates.05.15.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-15-2018	05-15-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	ApolloSA.1mo.PA.Rates.05.15.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	07-04-2018	07-04-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	KemperPrime.PA.Rates.07.04.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-20-2018	10-20-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	ApolloSA.6mo.PA.Rates.09.20.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-20-2018	10-20-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	ApolloSA.1mo.PA.Rates.09.20.18	4.33	6.77	4.88

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.12	11-01-2018	11-01-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Esurance.PA.Rates.11.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	07-30-2018	07-30-2018	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	CoastNational.Select2.5.PA.Rates.07.30.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	11-30-2018	01-14-2019	Other	Mendota.MAP.PA.Rates.11.30.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	02-21-2018	02-21-2018	Other	Esurance.PA.Rates.02.21.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	07-16-2018	07-16-2018	Other	Acuity.PA.Rates.07.16.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-18-2018	09-18-2018	Other	AlfaVision.PA.Rates.09.18.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(1.96)	09-20-2018	10-20-2018	Other	Apollo.6mo.PA.Rates.09.20.18	4.33	6.77	4.88

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(1.50)	02-15-2018	04-01-2018	Territory - Relativity change in excess of ±5% for some policyholders.	WGLaredo.PA.Rates.02.15.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.54	04-11-2018	05-11-2018	Territory - Relativity change in excess of ±5% for some policyholders.	SNAP.PA.Rates.04.11.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.31	05-15-2018	06-15-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo.6mo.PA.Rates.05.15.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(2.83)	03-01-2018	04-01-2018	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	ApolloSA.1mo.PA.Rates.03.01.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(2.09)	09-20-2018	10-20-2018	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Apollo.1mo.PA.Rates.09.20.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.10	05-10-2018	07-10-2018	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Allied.PA.Rates.05.10.18	4.33	6.77	4.88
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	06-04-2018	06-04-2018	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Renegade.PA.Rates.05.31.18 (now 06.04.18)	4.33	6.77	4.88

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.30	10-09-2018	11-19-2018	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Renegade.PA.Rates.10.04.18 (now 10.09.18)	4.33	6.77	4.88
Horace Mann Group	Horace Mann Insurance Company	Voluntary Liability	15.50	09-16-2018		Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised territory relativities, youthful surcharge, credit relativities, BI and UMBI limit relativities, policy age factors, insurance score/driver age interaction, youthful household/driver age interaction, model year factors, and driver age factor	15.50	38.20	53.80
Horace Mann Group	Horace Mann Property & Casualty Insurance Company	Voluntary Liability	2.00	09-16-2018		Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Revised youthful surcharge, credit relativities, BI and UMBI limit relativities, policy age factors, insurance score/driver age interaction, youthful household/driver age interaction, model year factors, and driver age factors	0.00	9.50	23.70
Horace Mann Group	Teachers Insurance Company	Voluntary Liability	12.60	09-16-2018		Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revised territory relativities, youthful surcharge, credit relativities, BI and UMBI limit relativities, underwriting level factors, insurance score/driver age interaction, youthful household/driver age interaction, model year factors, and driver age factors	12.60	25.90	27.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
J. Whited Group	Windhaven National Insurance Company	Voluntary Liability	(0.40)	02-01-2018	03-02-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	(0.40)	(0.40)	(0.40)
J. Whited Group	Windhaven National Insurance Company	Voluntary Liability	0.00	11-19-2018	01-03-2019	Other	Adjusting Credit Score Tiers for new credit model	0.00	0.00	0.00
J. Whited Group	Windhaven National Insurance Company	Voluntary Liability	0.00	04-20-2019	05-20-2018	Other	Model Year, Driver Class, Surcharge, Discount Factor Changes	0.00	0.00	0.00
J. Whited Group	Windhaven National Insurance Company	Voluntary Liability	0.00	10-16-2018	11-30-2018	Other	New Credit Model; New Policy Term Added	0.00	0.00	0.00
J. Whited Group	Windhaven National Insurance Company	Physical Damage	(0.40)	02-01-2018	03-02-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	(0.40)	(0.40)	(0.40)
J. Whited Group	Windhaven National Insurance Company	Physical Damage	0.00	11-19-2018	01-03-2019	Other	New Credit Model; New Policy Term Added	0.00	0.00	0.00
J. Whited Group	Windhaven National Insurance Company	Physical Damage	0.00	04-20-2018	05-20-2018	Other	Model Year, Driver Class, Surcharge, Discount Factor Changes	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
J. Whited Group	Windhaven National Insurance Company	Physical Damage	0.00	10-16-2018	11-30-2018	Other	New Credit Model; New Policy Term Added	0.00	0.00	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	9.56	07-24-2018	08-22-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 60 - Base Rate, Territory	0.00	0.00	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	3.75	07-27-2018	08-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rate, Limit, Tier, Terr, HHS, Bus Use, DVP, Rate Cap	13.75	0.86	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	4.10	07-27-2018	08-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rate, Limit, Tier, Terr, HHS, Bus Use, DVP, Rate Cap	10.07	9.21	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	0.00	10-18-2018	11-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rate, Territory, Term	13.75	0.86	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	0.00	10-18-2018	11-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rate, Territory, Term	10.07	9.21	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	(3.08)	11-29-2018	12-28-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 60 - Base Rate, Territory and Household	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	0.00	04-30-2018	05-29-2018	Other	Chapter 60 - Limited Comp	0.00	0.00	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	0.00	04-30-2018	05-29-2018	Other	Chapter 15 - limited Comp	13.75	0.86	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	0.00	04-30-2018	05-29-2018	Other	Chapter 17 - Limited Comp	10.07	9.21	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	0.00	04-30-2018	05-29-2018	Other	Chapter 57 - Limited Comp	5.15	9.18	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	0.00	04-30-2019	05-29-2018	Other	Chapter 58 - Limited Comp	6.98	17.36	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	(2.51)	12-13-2018	01-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Chapter 17 - Territory	10.07	9.21	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	(2.96)	12-13-2018	01-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Chapter 15 - Territory	13.75	0.86	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	3.03	07-24-2018	08-22-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 60 - Base Rate, Territory	0.00	0.00	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(1.04)	07-27-2018	08-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rate, Limit, Tier, Terr, HHS, Bus Use, DVP, Rate Cap	0.90	11.73	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	3.41	07-27-2018	08-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rate, Limit, Tier, Terr, HHS, Bus Use, DVP, Rate Cap	(1.41)	3.40	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	0.01	10-18-2018	11-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rate, Territory, Term	(1.41)	3.40	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	0.01	10-18-2018	11-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rate, Territory, Term	0.90	11.73	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(1.27)	11-29-2018	12-28-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 60 - Base Rate, Territory and Household	0.00	0.00	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(0.38)	04-30-2018	05-29-2018	Other	Chapter 15 - limited Comp	(1.41)	3.40	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(9.60)	04-30-2018	05-29-2018	Other	Chapter 60 - Limited Comp	0.00	0.00	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(0.22)	04-30-2018	05-29-2018	Other	Chapter 17 - Limited Comp	0.90	11.73	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(0.15)	04-30-2018	05-29-2018	Other	Chapter 58 - Limited Comp	3.31	16.26	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(0.38)	04-30-2018	05-29-2019	Other	Chapter 57 - Limited Comp	(0.34)	10.53	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(1.31)	12-13-2018	01-11-2019	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Chapter 17 - Territory	0.90	11.73	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(1.48)	12-13-2018	01-11-2019	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Chapter 15 - Territory	(1.41)	3.40	0.00
Kemper Corporation Group	Trinity Universal Insurance Company	Voluntary Liability	5.00		06-28-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Auto Rate Filing	5.00	8.00	5.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Kemper Corporation Group	Trinity Universal Insurance Company	Physical Damage	5.00		06-28-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Auto Rate Filing	5.00	8.00	5.30
Kemper Corporation Group	Unitrin County Mutual Insurance Company	Voluntary Liability	(7.95)	12-01-2018	01-30-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rate + Factor + Discount Changes	(7.95)	(2.63)	6.87
Kemper Corporation Group	Unitrin County Mutual Insurance Company	Voluntary Liability	0.00	11-03-2018	01-03-2019	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Base Rate + Factor Changes + Fee Changes	(0.78)	5.32	14.82
Kemper Corporation Group	Unitrin County Mutual Insurance Company	Physical Damage	(7.95)	12-01-2018	01-30-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rate + Factor + Discount Changes	(7.95)	(2.63)	6.87
Kemper Corporation Group	Unitrin County Mutual Insurance Company	Physical Damage	0.00	11-03-2018	01-03-2019	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Base Rate + Factor Changes + Fee Changes	(0.78)	5.32	14.82
Liberty Mutual Group	General Insurance Company of America	Voluntary Liability	9.70	07-03-2018	07-03-2018	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	17.10	11.00	7.40
Liberty Mutual Group	General Insurance Company of America	Voluntary Liability	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	General Insurance Company of America	Voluntary Liability	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	General Insurance Company of America	Voluntary Liability	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	17.10	11.00	7.40
Liberty Mutual Group	General Insurance Company of America	Physical Damage	2.30	07-03-2018	07-03-2018	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	8.70	5.00	2.80
Liberty Mutual Group	General Insurance Company of America	Physical Damage	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	General Insurance Company of America	Physical Damage	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	General Insurance Company of America	Physical Damage	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	8.70	5.00	2.80
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	14.10	03-09-2018	04-18-2018	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	23.10	16.60	8.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	9.70	03-17-2018	05-23-2018	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	8.70	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	(1.30)	08-09-2018	09-18-2018	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	23.10	16.60	8.50
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	6.50	08-19-2018	11-08-2018	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	21.90	16.90	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	25.50	10-04-2018	11-13-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	0.00	(1.70)	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	10.20	12-13-2018	12-13-2018	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	12.00	14.20	10.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	6.70	10-24-2018	12-30-2018	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	4.90	2.80	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	12-08-2018	02-13-2018	Other	Introduction of Claims-Free Cash Back program	21.90	16.90	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	12-08-2018	02-13-2018	Other	Introduction of Claims-Free Cash Back program	4.90	2.80	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	01-22-2018	03-03-2018	Other	Minor updates to rating variables	23.10	16.60	8.50
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	4.90	2.80	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	21.90	16.90	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	02-19-2018	03-31-2018	Other	Updates to rating and tiering variables	23.10	16.60	8.50
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	04-29-2018	04-29-2018	Other	Implementing Usage-Based Insurance algorithm	23.10	16.60	8.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	08-19-2018	11-08-2018	Other	Updating zip code factor pages	21.90	16.90	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	9.00	03-09-2018	04-18-2018	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	16.20	5.50
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	15.80	03-17-2018	05-23-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.60	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	(1.20)	08-09-2018	09-18-2018	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	16.20	5.50
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	2.30	08-19-2018	11-08-2018	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	6.60	4.50	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	(0.30)	10-04-2018	11-13-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	0.00	(5.90)	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	4.40	12-13-2018	12-13-2018	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	12.00	13.60	7.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	27.20	10-24-2018	12-30-2018	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	31.40	5.80	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	12-08-2018	02-13-2018	Other	Introduction of Claims-Free Cash Back program	6.60	4.50	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	12-08-2018	02-13-2018	Other	Introduction of Claims-Free Cash Back program	31.40	5.80	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	01-22-2018	03-03-2018	Other	Minor updates to rating variables	7.20	16.20	5.50
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	31.40	5.80	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	6.60	4.50	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	02-19-2018	03-31-2018	Other	Updates to rating and tiering variables	7.20	16.20	5.50
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	04-29-2018	04-29-2018	Other	Implementing Usage-Based Insurance algorithm	7.20	16.20	5.50
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	08-19-2018	11-08-2018	Other	Updating zip code factor pages	6.60	4.50	0.00
Liberty Mutual Group	Safeco Insurance Company of America	Voluntary Liability	9.60		07-03-2018	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	16.90	10.80	7.40
Liberty Mutual Group	Safeco Insurance Company of America	Voluntary Liability	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of America	Voluntary Liability	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of America	Voluntary Liability	0.00	11-01-2018	03-30-2018	Other	Billing Plan Revision	16.90	10.80	7.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Safeco Insurance Company of America	Physical Damage	2.20		07-03-2018	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	8.50	4.90	2.80
Liberty Mutual Group	Safeco Insurance Company of America	Physical Damage	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of America	Physical Damage	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of America	Physical Damage	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	8.50	4.90	2.80
Liberty Mutual Group	Safeco Insurance Company of Illinois	Voluntary Liability	9.40	07-03-2018	07-03-2018	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	16.80	10.50	7.30
Liberty Mutual Group	Safeco Insurance Company of Illinois	Voluntary Liability	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of Illinois	Voluntary Liability	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Safeco Insurance Company of Illinois	Voluntary Liability	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	16.80	10.50	7.30
Liberty Mutual Group	Safeco Insurance Company of Illinois	Physical Damage	2.20	07-03-2018	07-03-2018	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	8.40	4.90	2.90
Liberty Mutual Group	Safeco Insurance Company of Illinois	Physical Damage	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of Illinois	Physical Damage	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of Illinois	Physical Damage	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	8.40	4.90	2.90
Liberty Mutual Group	Safeco Lloyds Insurance Company	Voluntary Liability	9.50	07-03-2018	07-03-2018	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	16.90	10.70	7.40
Liberty Mutual Group	Safeco Lloyds Insurance Company	Voluntary Liability	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Safeco Lloyds Insurance Company	Voluntary Liability	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	Voluntary Liability	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	16.90	10.70	7.40
Liberty Mutual Group	Safeco Lloyds Insurance Company	Physical Damage	2.20	07-03-2018	07-03-2018	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	8.60	5.00	3.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	Physical Damage	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	Physical Damage	0.00	03-14-2018	03-14-2018	Other	Clarification of Loan/Lease Coverage	0.00	0.00	0.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	Physical Damage	0.00	01-22-2018	03-30-2018	Other	Billing Plan Revision	8.60	5.00	3.00
Loya Group	Loya Insurance Company	Voluntary Liability	6.20	10-15-2018	11-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Class Factors, Policy Fee added	6.20	5.75	5.99

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Loya Group	Loya Insurance Company	Voluntary Liability	(0.01)	11-16-2018	12-16-2018	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	New Territory, changes in Zip to Territory Definitions	(0.01)	(0.01)	(0.01)
Mercury General Group	Mercury County Mutual Insurance Company	Voluntary Liability	0.00	02-23-2018	04-14-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Territory, Multi-Policy Discount	13.20	27.20	6.00
Mercury General Group	Mercury County Mutual Insurance Company	Physical Damage	0.00	02-23-2018	04-14-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Territory, Multi-Policy Discount	(2.70)	13.20	1.80
Metropolitan Group	Economy Fire and Casualty Company	Voluntary Liability	10.90	02-15-2018	04-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate; Zip Code add; Model Yr Factors; Update Rate Manual to eliminate the phrase "except for the Lyft endorsement factor."	11.70	12.40	0.00
Metropolitan Group	Economy Fire and Casualty Company	Voluntary Liability	1.60	02-15-2018	04-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate; Zip Code add; Model Yr Factors; Update Rate Manual to eliminate the phrase "except for the Lyft endorsement factor."	6.50	5.80	0.00
Metropolitan Group	Economy Fire and Casualty Company	Voluntary Liability	(0.70)	05-22-2018	07-21-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	6.50	5.80	0.00
Metropolitan Group	Economy Fire and Casualty Company	Voluntary Liability	0.07	05-22-2018	07-21-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	11.70	12.40	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	Voluntary Liability	4.40	01-31-2018	04-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; Zip Code add; Premium Capping; Model Year Factors	8.90	16.40	20.10
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	Voluntary Liability	4.70	08-01-2018	09-30-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; Acct Deviations; NB Tiering	8.90	16.40	20.10
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	Physical Damage	8.40	01-31-2018	04-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; Zip Code add; Premium Capping; Model Year Factors	6.90	17.90	4.00
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	Physical Damage	(1.40)	08-01-2018	09-30-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; Acct Deviations; NB Tiering	6.90	17.90	4.00
MGA Insurance Company Incorporated	MGA Insurance Company Incorporated	Voluntary Liability	(0.18)	02-09-2018	03-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Base Rates, Zip Code, Nonowner, Driver Class, Vehicle Length of Ownership, License Status, Increased Limits, Source Factor, Proof of Prior - Insurance Score - Lapse - TUIRS, Proof of Prior - Insurance Score - Lapse - TRUERISK, Vehicle-to-Driver, Mode	4.91	25.82	43.25
MGA Insurance Company Incorporated	MGA Insurance Company Incorporated	Voluntary Liability	(0.06)	06-15-2018	07-30-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Base Rates	1.81	10.40	43.17

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
MGA Insurance Company Incorporated	MGA Insurance Company Incorporated	Voluntary Liability	(2.64)	08-17-2018	10-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Base Rates, Zip Code, Nonowner, SR-22, Driver Class, Severe Problem, Deductible, Vehicle Length of Ownership, License Status, Increased Limits, Source Factor, Proof of Prior – Homeowner, Proof of Prior – Renew, Proof of Prior – Insurance Score - TUIRS	(0.88)	7.49	31.66
Munich Re Group	American Modern Property and Casualty Insurance Company	Voluntary Liability	(0.40)	03-15-2018	03-15-2018	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	TX 071 Collector Vehicle Bus Transf - Initial Program Implementation	0.00	0.00	0.00
Munich Re Group	American Modern Property and Casualty Insurance Company	Voluntary Liability	1.30	03-15-2018	03-15-2018	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	TX 071 Motorsports Bus Transf - Initial Program Implementation	0.00	0.00	0.00
National General Group	Direct General Insurance Company	Voluntary Liability	13.60	06-20-2018	11-24-2018	Class - New class definition resulting in excess of ±5% change for some policyholders.	New GLM-based class plan	34.80	19.40	31.80
National General Group	Direct General Insurance Company	Physical Damage	(0.50)	06-20-2018	11-24-2018	Class - New class definition resulting in excess of ±5% change for some policyholders.	New GLM-based class plan	3.90	0.00	26.90
National General Group	Integon Indemnity Corporation	Voluntary Liability	0.00	02-12-2018	03-20-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised select base rates and prior insurance definitions	0.00	2.50	2.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
National General Group	Integon Indemnity Corporation	Voluntary Liability	3.40	03-12-2018	04-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised select base rates and miscellaneous vehicle factors	3.40	6.00	6.00
National General Group	Integon Indemnity Corporation	Voluntary Liability	0.00	12-13-2018	01-18-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revised select base rates and other rating variables	3.40	6.00	6.00
National General Group	Integon Indemnity Corporation	Physical Damage	0.00	02-12-2018	03-20-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised select base rates and prior insurance definitions	0.00	15.10	35.50
National General Group	Integon Indemnity Corporation	Physical Damage	14.70	03-12-2018	04-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised select base rates and miscellaneous vehicle factors	14.70	55.40	55.40
National General Group	Integon Indemnity Corporation	Physical Damage	11.70	12-13-2018	01-18-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revised select base rates and other rating variables	28.10	73.60	73.60
National General Group	National General Assurance Company	Voluntary Liability	4.90	01-12-2018	02-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised select base rates and model year factors	4.90	4.90	5.50
National General Group	National General Assurance Company	Physical Damage	12.80	01-12-2018	02-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised select base rates and model year factors	12.80	22.50	23.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
National General Group	National General Insurance Company	Voluntary Liability	5.00	01-12-2018	02-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes made to select base rates and modeyl year factors	5.00	5.00	5.00
National General Group	National General Insurance Company	Physical Damage	6.30	01-12-2018	02-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes made to select base rates, model year factors and miscellaneous vehicle factors	6.30	13.70	14.80
National Unity Insurance Company	National Unity Insurance Company	Voluntary Liability	9.70	01-20-2018	01-20-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate filings	7.70	0.00	0.00
National Unity Insurance Company	National Unity Insurance Company	Voluntary Liability	15.40	09-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate filings	7.70	0.00	0.00
National Unity Insurance Company	National Unity Insurance Company	Physical Damage	(3.50)	01-20-2018	01-20-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate filings	4.40	0.00	0.00
National Unity Insurance Company	National Unity Insurance Company	Physical Damage	(3.90)	09-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate filings	4.40	0.00	0.00
Nationwide Corporation Group	Allied Property and Casualty Insurance Company	Voluntary Liability	0.00		10-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Resubmission of One Product Filing	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Voluntary Liability	9.90		01-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	13.00	13.40	12.30
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Voluntary Liability	10.20	01-17-2018	01-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	13.00	18.80	7.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Voluntary Liability	(5.00)	08-01-2018	10-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Physical Damage	9.90		01-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	13.00	13.40	12.30
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Physical Damage	10.20	01-17-2018	01-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	13.00	18.80	7.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Physical Damage	14.00	09-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Loss Costs, Class Factors	19.30	0.00	0.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Physical Damage	(5.00)	08-01-2018	10-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Nationwide Corporation Group	Crestbrook Insurance Company	Voluntary Liability	25.20	07-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	14.40	3.40	0.00
Nationwide Corporation Group	Crestbrook Insurance Company	Physical Damage	25.20	07-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase	14.40	3.40	0.00
Nationwide Corporation Group	Depositors Insurance Company	Voluntary Liability	0.20		10-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Resubmission of One Product Filing	3.30	15.60	0.00
Nationwide Corporation Group	Depositors Insurance Company	Physical Damage	0.20		10-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Resubmission of One Product Filing	3.30	15.60	0.00
Nationwide Corporation Group	Nationwide Mutual Insurance Company	Voluntary Liability	4.50		01-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	8.20	7.10	6.40
Nationwide Corporation Group	Nationwide Mutual Insurance Company	Voluntary Liability	0.00		10-15-2018	Other	Various Rating Plan Changes	8.20	7.10	6.40
Nationwide Corporation Group	Nationwide Mutual Insurance Company	Physical Damage	4.50		01-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	8.20	7.10	6.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Nationwide Corporation Group	Nationwide Mutual Insurance Company	Physical Damage	0.00		10-15-2018	Other	Various Rating Plan Changes	8.20	7.10	6.40
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	8.27	01-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWins Specialty Auto - VLX Value / Base rates; billing fee (VLX14-118 and VLX14-018)	13.88	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	4.25	01-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWins Specialty Auto - ASL Legacy / Base rates; installments fee; policy fee (ASL02-018)	15.28	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	19.30	01-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWins Specialty Auto - VAL Value / Base rates' lien holder factors; vehicle driver factors (VAL17-118 and VAL17-018)	12.83	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	15.80	01-01-2018	02-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWins Specialty Auto - LEG Legacy/ Base rates; lien holders factors; vehicle driver factors (LEG17-118 and LEG17-018)	9.63	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	7.86	01-08-2018	02-08-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar Managing General Agency - Maverick / Base rates; county modifier; territory factors and driver class factors (LONMAV08-018 and LONMAV08-118)	7.43	19.81	2.90
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	18.39	01-08-2018	02-08-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar Managing General Agency - Standard / Base rates; county modifier; territory factors and driver class factors (LON08-018 and LON08-118)	7.39	25.82	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	4.10	01-15-2018	02-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency-Direct / Territory for zip codes in Jefferson County; base rates (TFCD13-018)	0.00	5.50	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	4.10	01-15-2018	02-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency - Direct 2.0 /Territory for zip codes in Jefferson County; base rates (TCD-13-018)	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	5.00	01-15-2018	02-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros, LLC - Limited Standard / Base rates; vehicle history score; vehicle coverage factor (TEJ11-018)	0.00	4.90	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	13.51	02-01-2018	03-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Service, LLC - Apex / base rates; territories (WIS15-018 and WIS15-218)	14.00	12.77	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	5.10	03-15-2018	04-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies Insurance Services - Monthly / Base rates territories (AAM16-018)	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	1.80	03-15-2018	04-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency - PPA / Base rates; driver class discounts; surcharges (VGA14-018)	19.10	27.44	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	8.75	04-01-2018	05-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ACCC General Agency Inc. / Base rates; term factors; fees(ACCC97-016)	7.72	21.10	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	2.70	05-01-2018	06-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency - Select / Base rates increased. (TFC13-018)	5.40	10.72	(0.20)
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	2.70	05-01-2018	06-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century General Agency - Select 2.0 /Base rates increased; territory factors(TFCDI13-018)	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	0.48	06-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWins Speciality Auto - ALG-Legacy / Convert program to an annual term only (ALG02-118)	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(3.58)	06-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Auto Underwriters, Inc. / Base rates, discounts; driver class; territory base rates; installment fees (UATX01-118 and UATX01-218)	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	4.70	06-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWins Specialty Auto - AVL Value / Changed to 12 month term; rates and factors(AVL02-018)	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	11.24	06-14-2018	07-06-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acceptance Insurance Agency of Tennessee - Credit / Base rates; vehicle history score added; territories(AIACS05-018)	8.40	17.24	4.80
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	5.78	07-02-2018	08-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services, LLC - Edge / Base rates; program factors; territory factors (WISEG15-318)	12.33	18.77	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	4.50	09-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Standard Insurance / Continental Claims Corp - PPA / Revised physical damage coverage (SIA02-018)	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	1.20	10-01-2018	10-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Louis A Williams - PPA/ Base rates, territory factors and surcharges (LAW99-018)	9.50	4.60	(4.40)
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	0.92	10-01-2018	11-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA, Inc. - CCB/CCM / Surcharge; territories and base rates.	0.00	18.60	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	3.00	06-20-2018	11-24-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Direct General Insurance Agency, Inc. - Credit / Base rates; and all factors (DIRGEN03-018)	0.00	17.47	0.00
Progressive Group	Progressive County Mutual Insurance Company	Voluntary Liability	(4.20)	11-09-2018	12-13-2018	Other	Base rates and factor changes.	5.60	9.70	3.70
Progressive Group	Progressive County Mutual Insurance Company	Physical Damage	0.10	11-09-2018	12-13-2018	Other	Base rates and factor changes.	3.50	12.60	9.90
Pure Companies Group	Privilege Underwriters Reciprocal Exchange	Voluntary Liability	6.90	10-27-2018	12-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	6.90	15.20	25.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Pure Companies Group	Privilege Underwriters Reciprocal Exchange	Physical Damage	6.90	10-27-2018	12-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	6.90	(1.60)	9.70
Safe Auto Insurance Company	Safe Auto Insurance Company	Voluntary Liability	3.10	03-07-2018	04-14-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, LTV Tier	0.00	0.00	0.00
Safe Auto Insurance Company	Safe Auto Insurance Company	Voluntary Liability	(2.20)	12-16-2018	01-22-2019	Other	Rate Cap, Incident Category and Points	0.00	0.00	0.00
Safe Auto Insurance Company	Safe Auto Insurance Company	Voluntary Liability	0.00	05-26-2018	07-02-2018	Other	Adjustment Factor, Base Rate, Channel, Coverage Structure, Driver Class, Rate Cap, Interaction Factors, Vehicle Age, Violation Group.	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	12-01-2018	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AIM-BI Base Rate change	78.10	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	9.50	01-20-2018	01-20-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Core BR, Terr Factors	7.80	3.60	10.70
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	3.90	02-12-2018	03-14-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Seaharbor - rate Increase	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	2.80	05-10-2018	06-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA -Dr Class Factors reversed, BR change	(1.30)	12.30	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	0.30	05-23-2018	07-23-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EAI-Small Rate increase	0.60	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	3.90	07-01-2018	08-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	DS-BR, Terr Factors, Discounts and Surcharges	45.50	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	11.10	08-01-2018	08-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Flex - BR & Dr Violation pts	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	15.60	09-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Core BR, Vehicle Age Factors	7.80	3.60	10.70
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	(0.10)	08-31-2018	10-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EAI- Small Rate decrease	0.60	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	30.40	11-06-2018	11-06-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	LIS-Diamond Assumed Business	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	19.60	11-06-2018	11-06-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	LIS-Platinum Assumed Business	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	(0.20)	12-25-2018	02-25-2019	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	EAI-Small Rate decrease	0.60	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	(4.90)	04-29-2018	06-29-2018	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	EAI-Rate decrease	0.60	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	3.90	03-15-2018	04-14-2018	Class - Relativity change in excess of ±5% for some policyholders.	SGA- Dr Class Factors	(1.30)	12.30	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	3.40	04-15-2018	05-15-2018	Territory - Relativity change in excess of ±5% for some policyholders.	DS-BR, Terr Factors, Discounts and Surcharges	45.50	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	5.20	07-02-2018	08-02-2018	Territory - Relativity change in excess of ±5% for some policyholders.	AIM-Terr Rel Change, Policy Processing Fee taken out	78.10	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	(1.00)	06-30-2018	08-30-2018	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	EAI-Small Rate decrease	0.60	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	0.30	10-01-2018	11-01-2018	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	DS-Small Rate increase	45.50	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	04-15-2018	05-15-2018	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	AIM-Revenue Neutral, Rates for Salvage factors, Title, Insufficient Fees	78.10	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	0.00	12-01-2018	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AIM-BI Base Rate change	38.20	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	(2.60)	01-20-2018	01-20-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Core BR, Terr Factors	4.10	(0.10)	3.60
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	46.30	02-12-2018	03-14-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Seaharbor - rate Increase	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	(5.50)	04-15-2018	05-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	DS-BR, Terr Factors, Discounts and Surcharges	52.30	(9.00)	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	0.00	05-10-2018	06-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA -Dr Class Factors reversed, BR change	9.40	6.60	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	(0.30)	05-23-2018	07-23-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EAI-Small Rate decrease	3.90	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	(4.10)	07-01-2018	08-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	DS-Rate Decrease	52.30	(9.00)	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	2.70	08-01-2018	08-16-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Flex - BR & Dr Violation pts	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	(4.00)	09-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Core BR, Vehicle Age Factors	4.10	(0.10)	3.60
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	(5.80)	08-31-2018	10-31-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EAI-Rate decrease	3.90	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	10.90	11-06-2018	11-06-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	LIS-Platinum Assumed Business	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	13.00	11-06-2018	11-06-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	LIS-Diamond Assumed Business	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	(0.20)	12-25-2018	02-25-2019	Tier factors - Revised tier factors resulting in excess of $\pm 5\%$ change for some policyholders.	EAI- Small Rate decrease	3.90	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	6.10	04-29-2018	06-29-2018	Tier factors - Revised tier factors resulting in excess of $\pm 5\%$ change for some policyholders.	EAI-Rate increase	3.90	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	6.40	03-15-2018	04-14-2018	Class - Relativity change in excess of $\pm 5\%$ for some policyholders.	SGA- Dr Class Factors	9.40	6.60	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	1.80	07-02-2018	08-02-2018	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	AIM-Terr Rel Change, Policy Processing Fee taken out	38.20	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	(1.10)	06-30-2018	08-30-2018	Discounts – Revised existing discounts resulting in excess of $\pm 5\%$ change for some policyholders.	EAI-Small Rate decrease	3.90	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	(0.30)	10-01-2018	11-01-2018	Discounts – Revised existing discounts resulting in excess of $\pm 5\%$ change for some policyholders.	DS-Small Rate decrease	52.30	(9.00)	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	0.80	04-15-2018	05-15-2018	Surcharges - Revised existing surcharges resulting in excess of $\pm 5\%$ change for some policyholders.	AIM-Rates for Salvage factors, Title, Insufficient Fees	38.20	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	3.70	09-10-2018	09-24-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Nonstandard Auto Program	0.00	15.50	15.50
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	13.00	09-28-2018	09-28-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change to legacy motorcycle product	4.80	5.60	2.70
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	9.10	08-13-2018	09-28-2018	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Base rate change to Powersports motorcycle product; Introduction of Transfer Discount	0.00	0.00	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	09-10-2018	09-24-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Nonstandard Auto Program	2.30	0.00	0.20
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	(1.00)	09-28-2018	09-28-2018	Other	Base rate change to legacy motorcycle product	9.10	0.70	3.50
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	(1.90)	08-13-2018	09-28-2018	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Base rate change to Powersports motorcycle product; Introduction of Transfer Discount	0.00	0.00	0.00
Sentry Insurance Group	Sentry Select Insurance Company	Voluntary Liability	4.80	10-31-2018	12-10-2018	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Base rate change to Private Label motorcycle product; Introduction of Transfer Discount	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Sentry Insurance Group	Sentry Select Insurance Company	Physical Damage	13.40	10-31-2018	12-10-2018	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Base rate change to Private Label motorcycle product; Introduction of Transfer Discount	0.00	0.00	0.00
State Auto Mutual Group	State Auto Property & Casualty Insurance Company	Voluntary Liability	17.10	06-26-2018	06-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising base rates.	15.30	17.30	6.50
State Auto Mutual Group	State Auto Property & Casualty Insurance Company	Physical Damage	(1.90)	06-26-2018	06-26-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising base rates	20.10	0.80	5.90
State Farm Group	State Farm County Mutual Insurance Company of Texas	Voluntary Liability	0.00	09-03-2018	09-03-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Drive Safe and Save Rule	16.50	18.10	12.30
State Farm Group	State Farm County Mutual Insurance Company of Texas	Voluntary Liability	0.00	04-09-2018	04-09-2018	Other	Revised confidential model	16.50	18.10	12.30
State Farm Group	State Farm County Mutual Insurance Company of Texas	Voluntary Liability	0.00	07-29-2018	07-29-2018	Other	Revised base rates and other rating relativities resulting in 0% change	16.50	18.10	12.30
State Farm Group	State Farm County Mutual Insurance Company of Texas	Physical Damage	0.00	09-03-2018	09-03-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Drive Safe and Save Rule	11.10	6.60	2.90

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
State Farm Group	State Farm County Mutual Insurance Company of Texas	Physical Damage	0.00	04-09-2018	04-09-2018	Other	Revised confidential model	11.10	6.60	2.90
State Farm Group	State Farm County Mutual Insurance Company of Texas	Physical Damage	0.00	07-29-2018	07-29-2018	Other	Revised base rates and other rating relativities resulting in 0% change	11.10	6.60	2.90
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	(4.30)	07-29-2018	07-29-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate revision	12.20	13.40	4.10
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	(1.70)	01-29-2018	01-29-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised formula for Customer Rating Index rule for private passenger vehicles	12.20	13.40	4.10
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	0.00	09-03-2018	09-03-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Drive Safe and Save Rule	12.50	13.40	4.10
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	0.00	04-09-2018	04-09-2018	Other	Revised confidential model	12.20	13.40	4.10
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	(3.00)	05-28-2018	05-28-2018	Other	Other rating variable resulting in less than +/-5%	12.20	13.40	4.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
State Farm Group	State Farm Mutual Automobile Insurance Company	Physical Damage	(3.20)	07-29-2018	07-29-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate revision	5.50	3.70	0.00
State Farm Group	State Farm Mutual Automobile Insurance Company	Physical Damage	(1.90)	01-29-2018	01-29-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised formula for Customer Rating Index rule for private passenger vehicles	5.50	3.70	0.00
State Farm Group	State Farm Mutual Automobile Insurance Company	Physical Damage	0.00	09-03-2018	09-03-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Drive Safe and Save Rule	5.50	3.70	0.00
State Farm Group	State Farm Mutual Automobile Insurance Company	Physical Damage	0.00	04-09-2018	04-09-2018	Other	Revised confidential model	5.50	3.70	0.00
State Farm Group	State Farm Mutual Automobile Insurance Company	Physical Damage	(2.90)	05-28-2018	05-28-2018	Other	Other rating variable resulting in less than +/-5%	5.50	3.70	0.00
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Voluntary Liability	10.37	01-01-2018	01-01-2018	Other	Changed existing county and on-time pay factors	3.16	13.67	5.66
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Physical Damage	9.65	01-01-2018	01-01-2018	Other	Changed existing county factors, on-time pay factors and rental base rate	6.74	14.05	12.14

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Voluntary Liability	4.48	01-01-2018	01-01-2018	Other	Implemented tier factors; Changed existing county and on-time pay factors	(0.91)	8.17	4.52
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Physical Damage	(1.06)	01-01-2018	01-01-2018	Other	Implemented tier factors; Changed existing county factors, on-time pay factors and rental base rate	0.32	10.00	1.87
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Voluntary Liability	3.19	01-01-2018	01-01-2018	Other	Implemented tier factors; Changed existing county factors	0.00	7.97	4.69
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Physical Damage	4.54	01-01-2018	01-01-2018	Other	Implemented tier factors; Changed existing county factors and rental base rate	2.17	1.59	4.38
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Voluntary Liability	1.50	01-01-2018	01-01-2018	Other	Changed existing county factors	0.00	0.00	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Physical Damage	2.05	01-01-2018	01-01-2018	Other	Changed existing county factors and rental base rate	0.00	0.00	0.00
Titus Group	Consumers County Mutual Insurance Company	Voluntary Liability	3.83	07-27-2018	08-31-2018	Other	Group TTM Quantum2 Less than 5%	9.04	5.26	1.12

Private Passenger Automobile Rate Filing Exhibit

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Titus Group	Consumers County Mutual Insurance Company	Physical Damage	4.89	07-27-2018	08-31-2018	Other	Group TTM Quantum2 Less than 5%	3.19	4.82	1.22
Tokio Marine Holdings Incorporated Group	Safety National Casualty Corporation	Physical Damage	17.50	11-01-2018	11-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adoption of ISO Rates	0.00	0.00	0.00
Tricadia Holdings Group	Lyndon Southern Insurance Company	Voluntary Liability	5.00	08-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate change	4.60	2.40	7.40
Tricadia Holdings Group	Lyndon Southern Insurance Company	Physical Damage	5.50	08-01-2018	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	4.60	2.40	7.40
U S Lloyds Insurance Company	U S Lloyds Insurance Company	Physical Damage	11.00	12-01-2018	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PP Auto Phys rate increase	0.00	0.00	0.00
United Fire and Casualty Group	United Fire and Indemnity Company	Voluntary Liability	8.40	08-01-2018	08-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00
United Fire and Casualty Group	United Fire and Indemnity Company	Physical Damage	8.40	08-01-2018	08-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Fire and Casualty Group	United Fire Group	Voluntary Liability	8.40	08-01-2018	07-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00
United Fire and Casualty Group	United Fire Group	Physical Damage	8.40	08-01-2018	08-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00
United Fire and Casualty Group	United Fire Lloyds	Voluntary Liability	8.40	08-01-2018	08-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00
United Fire and Casualty Group	United Fire Lloyds	Physical Damage	8.40	08-01-2018	08-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	Voluntary Liability	5.10	03-26-2018	05-21-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates Only	9.50	13.30	2.40
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	Voluntary Liability	1.50	07-23-2018	09-26-2018	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Tier	9.50	13.30	2.40
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	Voluntary Liability	(0.10)	05-14-2018	07-07-2018	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbols	9.50	13.30	2.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	Physical Damage	(1.80)	07-23-2018	09-26-2018	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Tier	6.90	1.70	3.70
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	Physical Damage	0.10	05-14-2018	07-07-2018	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbols	6.90	1.70	3.70
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	Physical Damage	2.00	03-26-2018	05-21-2018	Other	Revised Base Rates Only	6.90	1.70	3.70
United Services Automobile Association Group	United Services Automobile Association	Voluntary Liability	0.00	07-23-2018	07-23-2018	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Tier	21.30	10.50	11.20
United Services Automobile Association Group	United Services Automobile Association	Voluntary Liability	(0.30)	05-14-2018	07-07-2018	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbols	21.30	10.50	11.20
United Services Automobile Association Group	United Services Automobile Association	Voluntary Liability	1.70	03-26-2018	05-21-2018	Other	Revised Base Rates Only	21.30	10.50	11.20
United Services Automobile Association Group	United Services Automobile Association	Physical Damage	0.00	07-23-2018	07-23-2018	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Tier	7.90	1.90	2.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Automobile Association Group	United Services Automobile Association	Physical Damage	(0.10)	05-14-2018	07-07-2018	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbols	7.90	1.90	2.50
United Services Automobile Association Group	United Services Automobile Association	Physical Damage	3.90	03-26-2018	05-21-2018	Other	Revised Base Rates Only	7.90	1.90	2.50
United Services Automobile Association Group	USAA Casualty Insurance Company	Voluntary Liability	0.00	07-23-2018	09-26-2018	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Tier	14.30	13.50	6.50
United Services Automobile Association Group	USAA Casualty Insurance Company	Voluntary Liability	(0.20)	05-14-2018	07-07-2018	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbols	14.30	13.50	6.50
United Services Automobile Association Group	USAA Casualty Insurance Company	Voluntary Liability	0.40	03-26-2018	05-21-2018	Other	Revised Base Rates Only	14.30	13.50	6.50
United Services Automobile Association Group	USAA Casualty Insurance Company	Physical Damage	0.00	07-23-2018	09-26-2018	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Tier	9.50	0.40	3.30
United Services Automobile Association Group	USAA Casualty Insurance Company	Physical Damage	(0.10)	05-14-2018	07-07-2018	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbols	9.50	0.40	3.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Automobile Association Group	USAA Casualty Insurance Company	Physical Damage	0.00	03-26-2018	05-21-2018	Other	Revised Base Rates Only	9.50	0.40	3.30
United Services Automobile Association Group	USAA General Indemnity Company	Voluntary Liability	0.00	07-23-2018	09-26-2018	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Tier	11.30	14.20	8.00
United Services Automobile Association Group	USAA General Indemnity Company	Voluntary Liability	(0.10)	05-14-2018	07-07-2018	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbols	11.30	14.20	8.00
United Services Automobile Association Group	USAA General Indemnity Company	Voluntary Liability	2.90	03-26-2018	05-21-2018	Other	Revised Base Rates Only	11.30	14.20	8.00
United Services Automobile Association Group	USAA General Indemnity Company	Physical Damage	0.00	07-23-2018	09-26-2018	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Tier	2.60	5.00	3.80
United Services Automobile Association Group	USAA General Indemnity Company	Physical Damage	0.30	05-14-2018	07-07-2018	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Symbols	2.60	5.00	3.80
United Services Automobile Association Group	USAA General Indemnity Company	Physical Damage	0.90	03-26-2018	05-21-2018	Other	Revised Base Rates Only	2.60	5.00	3.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Western General Automobile Insurance Company	Western General Automobile Insurance Company	Voluntary Liability	10.00	02-15-2018	02-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates only	15.10	15.60	8.70
Western General Automobile Insurance Company	Western General Automobile Insurance Company	Voluntary Liability	(2.50)	10-03-2018	10-03-2018	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Discount/Surcharge/Territory changes	15.10	15.60	8.70
Western General Automobile Insurance Company	Western General Automobile Insurance Company	Physical Damage	8.40	02-15-2018	02-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates only	21.30	0.00	0.00
Western General Automobile Insurance Company	Western General Automobile Insurance Company	Physical Damage	(0.30)	10-03-2018	10-03-2018	Territory - Relativity change in excess of ±5% for some policyholders.	Discount/Surcharge/Territory changes	21.30	0.00	0.00
Woodlands Insurance Company, The	Woodlands Insurance Company, The	Voluntary Liability	0.00	01-20-2018	01-20-2018	Other	Update prohibited vehicle list	0.00	0.00	0.00
Woodlands Insurance Company, The	Woodlands Insurance Company, The	Voluntary Liability	0.00	09-01-2018	09-01-2018	Other	Update ABTPA fee & late fee & past due payments language	0.00	0.00	0.00
Woodlands Insurance Company, The	Woodlands Insurance Company, The	Physical Damage	0.00	01-20-2018	01-20-2018	Other	Add county mutual charge	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2018	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Woodlands Insurance Company, The	Woodlands Insurance Company, The	Physical Damage	0.00	06-15-2018	06-15-2018	Other	Add double deductible form	0.00	0.00	0.00
Woodlands Insurance Company, The	Woodlands Insurance Company, The	Physical Damage	0.00	09-01-2018	09-01-2018	Other	Update rules & discount percentages and update surcharges	0.00	0.00	0.00
WT Holdings Group	Stillwater Insurance Company	Voluntary Liability	21.00	06-22-2018	07-29-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		0.00	0.00	0.00

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

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

Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2016, through December 31, 2016.

Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2015, through December 31, 2015.



Annual Legislative Report on Market Conditions
Texas Department of Insurance
Regulatory Policy Division
Publication ID: TDIALR0319