Annual Legislative Report on Market Conditions

Texas Department of Insurance

2019

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333 Guadalupe | Austin, Texas 78701
(800) 578-4677
www.tdi.texas.gov

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Table of Contents

Introduction 1

Terms

- Number of Policies Written 2
- Premiums on Policies Written 2
- Direct Premiums Written 2
- Direct Losses Paid 2
- Loss Ratio 2
- Earned to Incurred Loss Ratio 2
- Number of Groups 2
- Market Share 2
- Underwriting Profit or Loss 2
- Rate Filing Exhibits 2

Lines of Insurance - Definitions

- Products and Completed Operations Insurance (Product Liability) 3
- General Liability 3
- Commercial Fire and Allied Lines 3
- Residential Fire and Allied Lines 3
- Commercial Multiple Peril 3
- Private Passenger Auto 3
- Commercial Auto 3
- Homeowners Multiple Peril 3
- Workers' Compensation 3
- Boiler and Machinery 4
- Inland Marine 4
- Surety 4
- Commercial Crime 4
- Commercial Glass 4
- Medical Professional Liability 4
- Miscellaneous Professional Liability 4

Summary of Year

- Totals for Year Ending December 2019 5
- Number of Groups / Companies Writing Policies per Year 6

Table of Contents

Lines of Insurance - Data

Product Liability 7
General Liability 9
Commercial Fire and Allied Lines 11
Residential Fire and Allied Lines 13
Commercial Multiple Peril 15
Private Passenger Auto (All Coverages) 17
Private Passenger Auto (Voluntary Liability) 19
Private Passenger Auto (Assigned Risk) 21
Private Passenger Auto (Physical Damage) 23
Commercial Auto (All Coverages) 25
Commercial Auto (Voluntary Liability) 27
Commercial Auto (Assigned Risk) 29
Commercial Auto (Physical Damage) 31
Homeowners Multiple Peril 33
Workers' Compensation (All Markets) 35
Workers' Compensation (Voluntary Market) 37
Workers' Compensation (Residual Market) 39
Workers' Compensation (Deductible Plans) 41
Boiler and Machinery 43
Inland Marine 45
Surety 47
Commercial Crime 49
Commercial Glass 51
Medical Professional Liability 53
Miscellaneous Professional Liability 55

Complaint Data

All Lines Complaint Data 57
Private Passenger Auto Listed by Percent of Complaints per Policy 58
Homeowners Listed by Percent of Complaints per Policy 59

Rate Filing Exhibit

Homeowners 60
Private Passenger Auto 83

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.

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

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

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

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

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

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

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

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

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

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

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

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 2019

	Number of Groups/Companies	Number of Policies Written	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
Product Liability	**63 / 195**	**37,338**	**$196,219,786**	**$216,862,556**	**$81,755,126**
General Liability - Other	**151 / 426**	**2,606,334**	**$2,729,098,630**	**$3,125,291,933**	**$1,674,269,805**
Commercial Fire and Allied Lines	**78 / 215**	**83,189**	**$1,044,106,607**	**$1,104,814,860**	**$1,137,899,748**
Residential Fire and Allied Lines	**62 / 84**	**1,277,660**	**$1,352,795,352**	**$1,224,932,736**	**$485,381,954**
Commercial Multiple Peril	**87 / 257**	**576,219**	**$2,454,181,310**	**$2,519,562,282**	**$1,461,950,889**
Private Passenger Auto					
Voluntary Liability	74 / 177	14,874,995	$12,239,877,955	$12,878,196,950	$7,885,024,163
Assigned Risk Liability	7 / 7	2,186	$2,440,337	$1,785,125	$1,774,971
Physical Damage	73 / 169	11,662,929	$9,683,765,967	$10,150,975,677	$6,325,619,638
Total Private Passenger Auto	**74 / 184**		**$21,926,084,259**	**$23,030,957,752**	**$14,212,418,772**
Commercial Auto					
Voluntary Liability	103 / 319	469,479	$3,073,490,992	$3,291,461,106	$2,304,584,682
Assigned Risk Liability	4 / 4	491	$1,641,784	$1,632,182	$1,146,312
Physical Damage	99 / 307	329,336	$812,073,339	$905,302,725	$531,462,948
Total Commercial Auto	**106 / 326**		**$3,887,206,115**	**$4,198,396,013**	**$2,837,193,942**
Homeowners Multiple Peril	**84 / 156**	**6,814,801**	**$10,286,698,236**	**$9,995,064,411**	**$5,869,035,804**
Workers' Compensation					
Voluntary Premiums < $5,000		198,582	$233,699,987	*	*
Voluntary Premiums $5,000 - $100,000		59,846	$1,149,636,875	*	*
Voluntary Premiums > $100,000		3,808	$945,927,269	*	*
Total Voluntary	101 / 316	262,236	$2,329,264,131	$2,511,071,790	$1,047,173,834
Residual Market **	1 / 1	219	$11,036,793	$11,016,169	$2,584,284
Total Workers' Compensation	**101 / 316**	**262,455**	**$2,340,300,924**	**$2,522,087,959**	**$1,049,758,118**
Boiler and Machinery	**50 / 166**	**84,395**	**$119,218,607**	**$131,674,310**	**$40,237,401**
Inland Marine	**118 / 335**	**8,110,314**	**$1,954,977,459**	**$2,223,064,455**	**$1,237,000,006**
Surety	**75 / 145**	**394,176**	**$615,596,292**	**$684,329,703**	**$96,298,754**
Commercial Crime	**45 / 120**	**27,193**	**$30,559,500**	**$32,285,977**	**$17,784,741**
Commercial Glass	**2 / 2**	**18**	**$30,267**	**$29,767**	**$3,443**
Medical Professional Liability	**30 / 47**	**99,446**	**$184,314,194**	**$190,586,314**	**$42,812,921**
Miscellaneous Professional Liability	**38 / 106**	**91,529**	**$512,404,649**	**$581,297,413**	**$143,893,460**

* 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	2015	2016	2017	2018	2019
Product Liability	63 / 191	63 / 193	62 / 196	66 / 192	61 / 187
General Liability	145 / 383	148 / 379	145 / 395	150 / 407	148 / 416
Commercial Fire and Allied Lines	78 / 207	79 / 203	75 / 197	72 / 202	78 / 209
Residential Fire and Allied Lines	*	*	55 / 75	55 / 76	59 / 78
Commercial Multiple Peril	87 / 247	87 / 249	89 / 254	89 / 254	86 / 245
Private Passenger Auto	80 / 182	79 / 177	77 / 177	75 / 172	73 / 167
Commercial Auto	*	*	97 / 310	102 / 318	105 / 314
Homeowners Multiple Peril	71 / 127	70 / 124	75 / 135	81 / 143	82 / 153
Workers' Compensation	92 / 281	88 / 282	92 / 291	94 / 301	101 / 300
Boiler and Machinery	46 / 146	46 / 146	47 / 147	46 / 151	50 / 158
Inland Marine	*	*	113 / 318	116 / 331	114 / 323
Surety	*	*	72 / 142	72 / 138	74 / 139
Commercial Crime	38 / 102	38 / 103	45 / 112	47 / 113	45 / 110
Commercial Glass	3 / 3	2 / 2	3 / 3	2 / 2	1 / 1
Medical Professional Liability	34 / 46	33 / 49	29 / 42	28 / 46	30 / 46
Miscellaneous Professional Liability	38 / 98	35 / 98	35 / 94	37 / 102	38 / 103

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

Product Liability

There were 63 groups (195 companies) that had direct premiums written for product liability in 2019, compared to 67 groups (203 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Product Liability

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Liberty Mutual Group	17.46%	$37,866,482	$18,324,226	106.65%	$16,031,385	19.16
2	Zurich Insurance Group	10.56%	$22,897,074	$17,202,953	33.10%	$22,872,192	25.50
3	Travelers Group	10.50%	$22,766,218	$23,055,849	(1.26%)	($2,270,228)	36.31
4	Ace Limited Group	9.63%	$20,890,381	$17,986,896	16.14%	$19,361,447	22.83
5	United Fire and Casualty Group	8.34%	$18,080,286	$18,524,694	(2.40%)	($7,803,179)	37.20
6	Hartford Fire and Casualty Group	6.44%	$13,970,806	$13,675,645	2.16%	($757,298)	20.28
7	Allianz Insurance Group	4.21%	$9,126,902	$6,805,850	34.10%	$4,866,114	46.68
8	American Financial Group	4.12%	$8,925,483	$10,238,857	(12.83%)	($2,053,425)	32.02
9	CNA Insurance Group	3.06%	$6,644,437	$7,217,090	(7.93%)	($6,807,088)	85.20
10	Federated Mutual Group	2.03%	$4,404,532	$4,030,720	9.27%	$1,781,255	17.60
11	Everest Reinsurance Holdings Group	2.02%	$4,371,455	$2,366,653	84.71%	$1,478,458	1.16
12	Sentry Insurance Group	1.85%	$4,015,187	$4,171,437	(3.75%)	($4,978,793)	94.29
13	Nationwide Corp. Group	1.72%	$3,728,067	$4,406,866	(15.40%)	$1,492,133	39.04
14	Chandler Insurance Group	1.62%	$3,510,042	$3,358,970	4.50%	$1,852,070	6.98
15	Central Mutual Insurance Co. Group	1.47%	$3,183,196	$3,040,024	4.71%	($2,919,396)	30.17
16	Tokio Marine Holdings Inc. Group	1.19%	$2,570,295	$2,265,898	13.43%	$712,182	**
17	Cincinnati Financial Group	1.08%	$2,338,177	$2,298,442	1.73%	$170,912	20.91
18	General Electric Group	1.01%	$2,183,460	$1,395,211	56.50%	($7,376,214)	2.65
19	EMC Insurance Co. Group	0.97%	$2,110,164	$2,060,719	2.40%	$288,838	62.04
20	Fairfax Financial Group	0.85%	$1,837,950	$2,265,217	(18.86%)	($2,724,091)	135.50
21	State Auto Mutual Group	0.82%	$1,778,831	$1,524,997	16.64%	$1,338,009	24.78
22	Hannover Group	0.79%	$1,715,353	$1,286,210	33.36%	$1,747,064	(1.85)
23	Arch Insurance Group	0.78%	$1,684,215	$1,602,836	5.08%	($890,685)	29.17
24	RLI Insurance Group	0.75%	$1,634,796	$1,031,724	58.45%	$603,973	5.96
25	WR Berkley Corp. Group	0.73%	$1,573,783	$1,806,057	(12.86%)	$1,774,294	7.46
	Top 25 Groups Total	**93.98%**	**$203,807,572**	**$171,944,041**	**18.53%**	**$37,789,929**	**30.03**
	Total Market	**100.00%**	**$216,862,556**	**$186,961,639**	**15.99%**	**$36,294,080**	**37.70**

** 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
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
2019	$196,219,786	$216,862,556	$81,755,126

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

Year	Loss Ratio
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%
2018	64.2%

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

General Liability

There were 151 groups (426 companies) that had direct premiums written for general liability in 2019, compared to 151 groups (419 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for General Liability

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Ace Limited Group	9.56%	$298,807,593	$280,679,120	6.46%	$97,751,561	56.26
2	Travelers Group	8.82%	$275,626,603	$254,159,350	8.45%	($64,285,889)	61.88
3	American International Group	7.29%	$227,849,499	$243,377,151	(6.38%)	$148,927,626	82.60
4	Zurich Insurance Group	5.29%	$165,183,184	$152,379,846	8.40%	$1,646,986	56.09
5	Liberty Mutual Group	4.56%	$142,608,561	$151,893,435	(6.11%)	($34,951,951)	69.44
6	Hartford Fire and Casualty Group	4.03%	$125,947,382	$120,063,683	4.90%	($5,131,300)	22.34
7	WR Berkley Corp. Group	3.44%	$107,629,492	$100,532,737	7.06%	$37,253,481	24.05
8	CNA Insurance Group	3.03%	$94,577,991	$82,990,249	13.96%	$590,243	42.27
9	Nationwide Corp. Group	2.58%	$80,741,031	$73,912,280	9.24%	$21,484,318	48.23
10	American Financial Group	2.57%	$80,187,550	$71,659,644	11.90%	($817,429)	33.87
11	Fairfax Financial Group	2.54%	$79,404,682	$65,372,542	21.46%	($35,939,540)	81.57
12	AXA Insurance Group	2.13%	$66,703,752	$56,985,056	17.05%	($647,542)	70.53
13	Berkshire Hathaway Group	2.04%	$63,715,101	$50,561,569	26.01%	$21,631,196	21.89
14	Starr Group	1.99%	$62,104,047	$49,698,416	24.96%	$74,924,718	39.97
15	Arch Insurance Group	1.94%	$60,624,498	$52,159,966	16.23%	$24,893,242	33.28
16	TD Friedkin Group	1.85%	$57,743,552	$51,917,414	11.22%	($444,244)	62.21
17	Tokio Marine Holdings Inc. Group	1.75%	$54,681,675	$50,289,549	8.73%	($40,966,694)	84.11
18	Everest Reinsurance Holdings Group	1.69%	$52,722,577	$35,567,200	48.23%	($7,926,068)	44.21
19	State Farm Group	1.57%	$48,976,461	$46,842,512	4.56%	($1,692,248)	66.94
20	Old Republic Group	1.52%	$47,493,697	$42,544,395	11.63%	$23,452,038	36.04
21	Caterpillar Group	1.50%	$46,740,051	$41,396,467	12.91%	$11,780,565	41.05
22	United Fire and Casualty Group	1.44%	$44,921,806	$43,785,798	2.59%	$9,412,389	33.50
23	Swiss Re Group	1.39%	$43,309,036	$39,594,275	9.38%	$15,526,447	139.82
24	Alleghany Group	1.31%	$40,911,914	$32,993,989	24.00%	$10,182,126	54.48
25	Allianz Insurance Group	1.18%	$36,737,777	$25,160,918	46.01%	$33,529,645	8.73
	Top 25 Groups Total	**76.98%**	**$2,405,949,512**	**$2,216,517,561**	**8.55%**	**$340,183,676**	**55.07**
	Total Market	**100.00%**	**$3,125,291,933**	**$2,882,932,710**	**8.41%**	**$377,957,009**	**53.57**

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	$2,412,573,798	$2,751,470,603	$1,539,391,325
2018	$2,592,294,646	$2,882,932,710	$1,419,838,621
2019	$2,729,098,630	$3,125,291,933	$1,674,269,805

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

Year	Loss Ratio
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%
2018	63.1%

Commercial Fire and Allied Lines

There were 78 groups (215 companies) that had direct premiums written for commercial fire and allied lines in 2019, compared to 74 groups (210 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Commercial Fire and Allied Lines

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	FM Global Group	17.03%	$188,140,418	$129,864,752	44.87%	($2,430,001)	110.55
2	Zurich Insurance Group	12.80%	$141,373,533	$118,004,072	19.80%	($249,912,911)	123.12
3	Travelers Group	8.84%	$97,658,997	$80,565,498	21.22%	($42,311,346)	101.19
4	Allianz Insurance Group	6.60%	$72,924,103	$52,270,602	39.51%	$14,993,871	79.44
5	Texas Windstorm Insurance Association	5.34%	$59,019,354	$65,205,614	(9.49%)	($3,867,535)	82.44
6	Liberty Mutual Group	4.63%	$51,142,857	$47,487,924	7.70%	($4,083,016)	104.37
7	AXA Insurance Group	4.00%	$44,192,777	$37,004,030	19.43%	$923,591	130.32
8	CNA Insurance Group	3.54%	$39,102,522	$30,171,722	29.60%	($93,353,443)	143.78
9	Swiss Re Group	3.08%	$33,985,548	$31,279,481	8.65%	$65,232	132.19
10	Hannover Group	3.07%	$33,969,043	$32,986,653	2.98%	($17,025,990)	150.12
11	United Fire and Casualty Group	2.89%	$31,936,912	$31,367,485	1.82%	$10,834,291	44.50
12	Sentry Insurance Group	2.39%	$26,351,900	$24,174,800	9.01%	($13,059,608)	46.75
13	Alleghany Group	2.31%	$25,540,652	$20,611,500	23.91%	$13,539,302	53.21
14	American International Group	2.02%	$22,355,387	$36,960,808	(39.52%)	$3,930,589	262.69
15	Federated Mutual Group	1.90%	$21,025,869	$18,958,849	10.90%	($8,018,290)	91.06
16	The Hanover Insurance Group	1.60%	$17,655,449	$14,179,963	24.51%	($335,707)	76.95
17	Palomar Specialty Insurance Company	1.41%	$15,596,538	$7,926,430	96.77%	$367,029	39.21
18	EMC Insurance Co. Group	1.30%	$14,386,913	$13,361,568	7.67%	($8,882,475)	98.81
19	IAT Reinsurance Company Group	1.19%	$13,175,966	$9,474,173	39.07%	($2,957,457)	34.95
20	Texas Farm Bureau Mutual Group	1.05%	$11,616,863	$11,683,479	(0.57%)	$1,574,091	62.14
21	Nationwide Corp. Group	1.02%	$11,307,767	$11,769,479	(3.92%)	$4,774,745	45.33
22	Ace Limited Group	0.95%	$10,489,343	$7,632,217	37.44%	($22,657,462)	298.51
23	State Auto Mutual Group	0.88%	$9,747,363	$8,844,216	10.21%	($1,003,774)	110.30
24	NKSJ Holdings Inc. Group	0.85%	$9,357,971	$6,649,709	40.73%	($12,664,896)	90.04
25	Munich Re Group	0.83%	$9,138,442	$8,401,568	8.77%	$1,743,136	56.97
	Top 25 Groups Total	**91.53%**	**$1,011,192,487**	**$856,836,592**	**18.01%**	**($429,818,034)**	**106.32**
	Total Market	**100.00%**	**$1,104,814,860**	**$937,901,152**	**17.80%**	**($422,904,116)**	**102.99**

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	$785,830,065	$843,115,694	$1,075,318,117
2018	$889,206,351	$937,901,152	$1,310,044,299
2019	$1,044,106,607	$1,104,814,860	$1,137,899,748

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
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%
2018	29.0%

Residential Fire and Allied Lines

There were 62 groups (84 companies) that had direct premiums written for residential fire and allied lines in 2019, compared to 59 groups (83 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Residential Fire and Allied Lines

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Texas Windstorm Insurance Association	28.17%	$345,106,828	$364,950,276	(5.44%)	$93,500,081	22.21
2	Farmers Insurance Group	21.08%	$258,270,776	$254,240,000	1.59%	$44,611,879	40.92
3	Assurant Inc. Group	7.29%	$89,357,299	$82,459,397	8.37%	($929,901)	40.35
4	United Services Auto. Assn. Group	6.97%	$85,358,894	$82,382,799	3.61%	$5,810,716	49.63
5	Liberty Mutual Group	4.92%	$60,314,811	$59,977,241	0.56%	$6,538,795	60.36
6	Munich Re Group	3.01%	$36,843,975	$26,919,617	36.87%	$655,754	63.08
7	Progressive Group	2.99%	$36,680,838	$38,906,004	(5.72%)	($11,626,365)	82.71
8	Texas Farm Bureau Mutual Group	2.65%	$32,477,017	$32,402,019	0.23%	$6,151,491	61.93
9	NLASCO Group	2.56%	$31,343,905	$32,287,832	(2.92%)	$3,281,635	40.26
10	United Insurance Holdings Group	2.32%	$28,437,636	$27,830,889	2.18%	$12,773,293	31.56
11	Homeowners of America Ins. Company	2.27%	$27,768,275	$22,625,763	22.73%	$159,491	36.68
12	Southern Vanguard Insurance Company	1.83%	$22,417,513	$22,799,077	(1.67%)	$3,483,535	43.43
13	WL Dunn Group	1.72%	$21,116,740	$20,997,854	0.57%	$2,107,982	59.43
14	State Auto Mutual Group	1.61%	$19,685,433	$10,066,993	95.54%	$11,016,816	44.04
15	Markel Corporation Group	1.36%	$16,640,244	$11,153,892	49.19%	$594,927	23.42
16	Weston Ins Group	1.14%	$14,011,079	$10,519,140	33.20%	$10,298,359	16.57
17	Wellington Insurance Company	0.99%	$12,094,425	$13,129,495	(7.88%)	$5,032,384	33.27
18	Travelers Group	0.88%	$10,778,126	$12,337,840	(12.64%)	$1,726,450	63.43
19	Nationwide Corp. Group	0.86%	$10,505,630	$10,808,707	(2.80%)	($218,059)	70.93
20	Amica Mutual Group	0.57%	$6,969,109	$7,290,745	(4.41%)	($430,186)	57.89
21	Maison Insurance Company	0.51%	$6,230,042	$6,949,068	(10.35%)	$5,713,515	21.21
22	Ag Workers Insurance Group	0.33%	$4,060,490	$2,152,319	88.66%	($1,187,172)	18.11
23	AmTrust GMACI Maiden Group	0.32%	$3,881,955	$5,974,197	(35.02%)	($161,117)	66.34
24	Palomar Specialty Insurance Company	0.28%	$3,372,733	$3,838,897	(12.14%)	$1,370,960	26.85
25	Colonial Savings Group	0.26%	$3,228,549	$3,281,501	(1.61%)	$707,911	47.56
	Top 25 Groups Total	**96.90%**	**$1,186,952,322**	**$1,166,281,562**	**1.77%**	**$200,983,174**	**39.53**
	Total Market	**100.00%**	**$1,224,932,736**	**$1,221,292,333**	**0.30%**	**$214,510,965**	**39.63**

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
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	$1,389,745,070	$1,221,292,333	$596,783,340
2019	$1,352,795,352	$1,224,932,736	$485,381,954

* 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)

Year	Loss Ratio
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%
2018	29.0%

Commercial Multiple Peril

There were 87 groups (257 companies) that had direct premiums written for commercial multiple peril in 2019, compared to 91 groups (258 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Commercial Multiple Peril

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Travelers Group	10.16%	$255,973,777	$235,889,420	8.51%	($18,843,958)	49.13
2	Hartford Fire and Casualty Group	8.99%	$226,629,302	$219,074,294	3.45%	($37,101,141)	48.44
3	Ace Limited Group	6.62%	$166,896,075	$141,677,788	17.80%	($49,602,774)	100.73
4	Nationwide Corp. Group	5.85%	$147,298,235	$140,900,683	4.54%	$10,003,084	59.77
5	Liberty Mutual Group	5.71%	$143,755,261	$137,940,674	4.22%	($5,359,074)	60.11
6	Farmers Insurance Group	5.29%	$133,175,398	$139,378,970	(4.45%)	$9,137,244	53.83
7	CNA Insurance Group	4.99%	$125,758,125	$114,295,519	10.03%	($35,233,127)	56.09
8	Tokio Marine Holdings Inc. Group	4.82%	$121,394,704	$111,513,565	8.86%	$5,077,135	46.96
9	State Farm Group	4.23%	$106,524,949	$102,076,302	4.36%	$11,482,057	45.79
10	Allstate Insurance Group	3.93%	$99,036,986	$91,025,598	8.80%	($7,505,415)	60.19
11	The Hanover Insurance Group	3.30%	$83,202,924	$79,903,464	4.13%	($21,773)	57.05
12	Church Mutual Group	2.90%	$73,113,918	$64,649,972	13.09%	($58,332,377)	73.18
13	American International Group	2.79%	$70,246,995	$52,458,742	33.91%	($48,782,324)	85.13
14	WR Berkley Corp. Group	2.36%	$59,398,854	$54,867,557	8.26%	$5,333,661	49.45
15	Zurich Insurance Group	1.60%	$40,366,002	$40,583,670	(0.54%)	($13,240,219)	103.25
16	AmTrust GMACI Maiden Group	1.59%	$40,023,274	$39,118,114	2.31%	($2,079,555)	49.51
17	Cincinnati Financial Group	1.40%	$35,294,050	$36,910,821	(4.38%)	$1,442,968	54.13
18	Utica Group	1.37%	$34,506,691	$27,928,765	23.55%	($3,154,725)	40.29
19	Berkshire Hathaway Group	1.35%	$34,007,603	$27,285,605	24.64%	($4,644,014)	36.64
20	Central Mutual Insurance Co. Group	1.28%	$32,264,669	$33,344,470	(3.24%)	($717,535)	52.32
21	Amerisure Company Group	1.28%	$32,210,796	$30,272,286	6.40%	($22,609,544)	70.26
22	Brotherhood Mutual Insurance Company	1.22%	$30,831,971	$22,726,619	35.66%	$9,648,541	18.39
23	FCCI Mutual Insurance Group	0.97%	$24,381,084	$22,066,520	10.49%	$4,512,663	33.05
24	American Financial Group	0.92%	$23,190,576	$23,637,675	(1.89%)	($4,941,146)	48.72
25	Fairfax Financial Group	0.90%	$22,762,221	$26,093,118	(12.77%)	$3,450,500	62.21
	Top 25 Groups Total	**85.82%**	**$2,162,244,440**	**$2,015,620,211**	**7.27%**	**($252,080,848)**	**58.34**
	Total Market	**100.00%**	**$2,519,562,282**	**$2,350,000,716**	**7.22%**	**($239,043,166)**	**58.02**

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	$2,306,965,126	$2,350,000,716	$1,493,156,806
2019	$2,454,181,310	$2,519,562,282	$1,461,950,889

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

Year	Loss Ratio
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%
2018	38.7%

Private Passenger Auto (All Coverages)

There were 74 groups (184 companies) that had direct premiums written for private passenger auto in 2019, compared to 76 groups (180 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	State Farm Group	14.14%	$3,256,245,516	$3,399,861,323	(4.22%)	$25,044,262	66.82
2	Berkshire Hathaway Group	13.38%	$3,082,237,705	$2,971,256,139	3.74%	$157,330,391	64.17
3	Progressive Group	13.25%	$3,052,472,211	$2,535,002,288	20.41%	$445,567,055	54.98
4	Allstate Insurance Group	12.27%	$2,824,829,177	$2,641,888,366	6.92%	$139,771,908	54.47
5	United Services Auto. Assn. Group	8.57%	$1,974,516,601	$1,913,652,467	3.18%	($31,424,375)	69.30
6	Farmers Insurance Group	7.36%	$1,694,261,219	$1,721,486,369	(1.58%)	($24,925,069)	59.05
7	Liberty Mutual Group	4.59%	$1,057,646,587	$1,180,982,502	(10.44%)	$146,899,328	60.51
8	Texas Farm Bureau Mutual Group	3.33%	$767,591,046	$739,367,511	3.82%	$4,760,909	67.92
9	Consumers County Mutual Insurance Co.	2.31%	$530,895,178	$578,666,092	(8.26%)	$136,745,344	60.59
10	Auto Club Enterprises Ins. Group	1.69%	$388,519,576	$361,938,147	7.34%	($7,060,111)	58.25
11	Nationwide Corp. Group	1.58%	$365,037,754	$404,156,801	(9.68%)	$36,234,967	62.38
12	Orpheus Group	1.53%	$352,889,649	$369,301,695	(4.44%)	$85,084,706	61.30
13	Home State Insurance Group	1.40%	$322,995,985	$319,990,849	0.94%	$804,829	71.89
14	Kemper Corp. Group	1.24%	$285,754,941	$269,584,515	6.00%	$208,831,108	54.22
15	Loya Group	1.16%	$267,698,667	$250,423,689	6.90%	($2,934,644)	52.01
16	Germania Insurance Group	1.07%	$247,015,081	$234,572,346	5.30%	($11,457,992)	58.74
17	American Access Casualty Company	0.98%	$226,819,396	$282,118,056	(19.60%)	$11,689,437	58.85
18	ACCC Insurance Company	0.96%	$221,473,617	$214,547,486	3.23%	($17,025,329)	61.04
19	Redpoint County Mutual Insurance Co.	0.88%	$203,800,093	$170,340,913	19.64%	$24,294,195	56.68
20	AmTrust GMACI Maiden Group	0.76%	$175,047,306	$186,553,983	(6.17%)	($50,658,643)	67.15
21	Metropolitan Group	0.65%	$150,306,949	$170,807,295	(12.00%)	$8,069,453	65.24
22	Amica Mutual Group	0.55%	$127,631,720	$171,712,300	(25.67%)	($20,483,043)	100.43
23	MGA Insurance Company Inc.	0.48%	$109,647,427	$100,555,213	9.04%	$7,486,567	47.70
24	Elephant Insurance Company	0.44%	$100,251,779	$97,174,798	3.17%	($16,788,600)	73.38
25	Alinsco Insurance Company	0.42%	$96,344,074	$113,051,687	(14.78%)	$2,352,707	78.45
	Top 25 Groups Total	**95.01%**	**$21,881,929,254**	**$21,398,992,830**	**2.26%**	**$1,258,209,360**	**61.67**
	Total Market	**100.00%**	**$23,030,957,752**	**$22,505,151,742**	**2.34%**	**$1,299,904,241**	**61.71**

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	$23,614,481,804	$22,505,151,742	$12,823,978,135
2019	$21,926,084,259	$23,030,957,752	$14,212,418,772

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

Year	Loss Ratio
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%
2018	59.0%

Private Passenger Auto (Voluntary Liability)

There were 74 groups (177 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for private passenger auto in 2019, compared to 76 groups (177 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	State Farm Group	14.46%	$1,861,731,088	$1,991,846,967	(6.53%)	$75,503,087	62.32
2	Berkshire Hathaway Group	13.45%	$1,731,926,429	$1,673,196,795	3.51%	$52,535,488	61.09
3	Progressive Group	13.08%	$1,684,136,706	$1,378,279,715	22.19%	$203,192,210	52.06
4	Allstate Insurance Group	10.63%	$1,368,500,092	$1,309,003,117	4.55%	($115,944,388)	60.09
5	United Services Auto. Assn. Group	7.98%	$1,027,138,263	$1,016,829,856	1.01%	($82,062,178)	71.65
6	Farmers Insurance Group	7.78%	$1,001,824,597	$1,010,448,671	(0.85%)	($10,554,877)	54.67
7	Liberty Mutual Group	4.37%	$562,236,018	$636,715,234	(11.70%)	$52,757,291	60.97
8	Texas Farm Bureau Mutual Group	2.97%	$383,088,441	$369,329,468	3.73%	($2,580,295)	67.87
9	Consumers County Mutual Insurance Co.	2.31%	$296,871,618	$326,873,772	(9.18%)	$84,039,142	58.21
10	Orpheus Group	1.99%	$256,788,200	$265,169,741	(3.16%)	$51,309,384	65.14
11	Nationwide Corp. Group	1.64%	$210,573,982	$236,392,597	(10.92%)	$27,758,797	60.82
12	Auto Club Enterprises Ins. Group	1.61%	$207,343,916	$195,720,843	5.94%	($12,003,628)	57.21
13	Home State Insurance Group	1.55%	$200,013,079	$199,358,962	0.33%	$498,385	75.64
14	ACCC Insurance Company	1.51%	$194,864,608	$191,975,379	1.50%	($22,152,270)	64.52
15	Kemper Corp. Group	1.46%	$188,334,071	$170,932,208	10.18%	$131,400,025	52.84
16	Loya Group	1.38%	$177,992,303	$164,605,521	8.13%	($16,099,698)	56.50
17	American Access Casualty Company	1.25%	$161,278,016	$200,843,215	(19.70%)	($4,269,117)	63.78
18	Redpoint County Mutual Insurance Co.	1.22%	$157,490,854	$125,522,824	25.47%	$14,601,248	55.45
19	Germania Insurance Group	0.89%	$114,187,297	$108,508,387	5.23%	($18,532,823)	61.37
20	AmTrust GMACI Maiden Group	0.82%	$105,323,831	$114,756,688	(8.22%)	($29,903,313)	67.64
21	Metropolitan Group	0.62%	$79,556,562	$90,294,632	(11.89%)	($3,396,843)	75.43
22	MGA Insurance Company Inc.	0.60%	$77,700,616	$70,195,457	10.69%	$1,097,300	50.14
23	Amica Mutual Group	0.57%	$72,932,081	$96,061,208	(24.08%)	($20,005,329)	105.70
24	Alinsco Insurance Company	0.51%	$65,072,408	$75,665,572	(14.00%)	$1,589,058	89.42
25	Elephant Insurance Company	0.47%	$60,520,349	$58,953,765	2.66%	($11,683,758)	70.80
	Top 25 Groups Total	**95.10%**	**$12,247,425,425**	**$12,077,480,594**	**1.41%**	**$347,092,898**	**61.04**
	Total Market	**100.00%**	**$12,878,196,950**	**$12,692,307,438**	**1.46%**	**$336,025,514**	**61.23**

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	$13,300,681,474	$12,692,307,438	$7,428,270,166
2019	$12,239,877,955	$12,878,196,950	$7,885,024,163

Private Passenger Auto (Assigned Risk)

There were seven groups (seven companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for private passenger auto in 2019, compared to eight groups (eight companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Farmers Insurance Group	32.08%	$572,629	$777,607	(26.36%)	($80,553)	117.33
2	National General Group	30.59%	$546,045	$661,388	(17.44%)	($152,998)	99.55
3	State Farm Group	17.18%	$306,766	$417,354	(26.50%)	($58,475)	91.37
4	Berkshire Hathaway Group	13.21%	$235,753	$325,806	(27.64%)	($19,307)	49.53
5	Texas Farm Bureau Mutual Group	6.95%	$124,005	$152,140	(18.49%)	($71,869)	107.66
6	Alfa Insurance Group	0.01%	$98	$680	(85.59%)	$349	**
7	Mercury General Group	(0.01%)	($171)	$11,162	(101.53%)	($1,430)	(5,771.93)
8	Allstate Insurance Group	0.00%	$0	($2,049)	100.00%	$57,398	**
9	Liberty Mutual Group	0.00%	$0	$0	*	($3,227)	**
10	Nationwide Corp. Group	0.00%	$0	$0	*	$14	**
11	United Services Auto. Assn. Group	0.00%	$0	$0	*	($48,001)	**
12	IAT Reinsurance Company Group	0.00%	$0	$0	*	($4,101)	**
13	AmTrust GMACI Maiden Group	0.00%	$0	$0	*	($699)	**
	Top Groups Total	**100.00%**	**$1,785,125**	**$2,344,088**	**(23.85%)**	**($382,899)**	**99.43**
	Total Market	**100.00%**	**$1,785,125**	**$2,344,088**	**(23.85%)**	**($382,899)**	**99.43**

* 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
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
2019	$2,440,337	$1,785,125	$1,774,971

Private Passenger Auto (Physical Damage)

There were 73 groups (169 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for private passenger auto in 2019, compared to 74 groups (174 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Allstate Insurance Group	14.35%	$1,456,329,085	$1,332,887,298	9.26%	$255,658,898	49.19
2	State Farm Group	13.73%	$1,394,207,662	$1,407,597,002	(0.95%)	($50,400,350)	72.82
3	Progressive Group	13.48%	$1,368,335,505	$1,156,722,573	18.29%	$242,374,845	58.57
4	Berkshire Hathaway Group	13.30%	$1,350,075,523	$1,297,733,538	4.03%	$104,814,210	68.11
5	United Services Auto. Assn. Group	9.33%	$947,378,338	$896,822,611	5.64%	$50,685,804	66.75
6	Farmers Insurance Group	6.82%	$691,863,993	$710,260,091	(2.59%)	($14,289,639)	65.36
7	Liberty Mutual Group	4.88%	$495,410,569	$544,267,268	(8.98%)	$94,145,264	59.98
8	Texas Farm Bureau Mutual Group	3.79%	$384,378,600	$369,885,903	3.92%	$7,413,073	67.96
9	Consumers County Mutual Insurance Co.	2.31%	$234,023,560	$251,792,320	(7.06%)	$52,706,202	63.61
10	Auto Club Enterprises Ins. Group	1.78%	$181,175,660	$166,217,304	9.00%	$4,943,517	59.44
11	Nationwide Corp. Group	1.52%	$154,463,772	$167,764,204	(7.93%)	$8,476,156	64.50
12	Germania Insurance Group	1.31%	$132,827,784	$126,063,959	5.37%	$7,074,831	56.48
13	Home State Insurance Group	1.21%	$122,982,906	$120,631,887	1.95%	$306,444	65.78
14	Kemper Corp. Group	0.96%	$97,420,870	$98,652,307	(1.25%)	$77,431,083	56.89
15	Orpheus Group	0.95%	$96,101,449	$104,131,954	(7.71%)	$33,775,322	51.04
16	Loya Group	0.88%	$89,706,364	$85,818,168	4.53%	$13,165,054	43.10
17	Metropolitan Group	0.70%	$70,750,387	$80,512,663	(12.13%)	$11,466,296	53.78
18	AmTrust GMACI Maiden Group	0.69%	$69,723,475	$71,797,295	(2.89%)	($20,754,631)	66.40
19	American Access Casualty Company	0.65%	$65,541,380	$81,274,841	(19.36%)	$15,958,554	46.72
20	Amica Mutual Group	0.54%	$54,699,639	$75,651,092	(27.69%)	($477,714)	93.40
21	Redpoint County Mutual Insurance Co.	0.46%	$46,309,239	$44,818,089	3.33%	$9,692,947	60.84
22	Ace Limited Group	0.41%	$41,859,459	$39,235,982	6.69%	$1,643,354	62.29
23	Elephant Insurance Company	0.39%	$39,731,430	$38,221,033	3.95%	($5,104,842)	77.30
24	Root Insurance Company	0.39%	$39,215,127	$15,071,152	160.20%	($4,149,609)	78.63
25	Hochheim Prairie Group	0.31%	$31,958,951	$28,964,625	10.34%	($1,028,975)	62.29
	Top 25 Groups Total	**95.13%**	**$9,656,470,727**	**$9,312,795,159**	**3.69%**	**$895,526,094**	**62.68**
	Total Market	**100.00%**	**$10,150,975,677**	**$9,810,500,216**	**3.47%**	**$964,261,626**	**62.32**

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	$10,310,276,589	$9,810,500,216	$5,393,958,484
2019	$9,683,765,967	$10,150,975,677	$6,325,619,638

Commercial Auto (All Coverages)

There were 106 groups (326 companies) that had direct premiums written for commercial auto in 2019, compared to 102 groups (324 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Progressive Group	17.31%	$726,810,620	$654,417,620	11.06%	$52,441,170	47.74
2	Travelers Group	5.85%	$245,478,625	$226,239,788	8.50%	($81,387,126)	70.61
3	Berkshire Hathaway Group	4.41%	$185,062,657	$193,310,818	(4.27%)	$9,644,291	53.56
4	Liberty Mutual Group	4.06%	$170,572,317	$164,393,007	3.76%	($6,159,860)	213.95
5	Old Republic Group	3.77%	$158,261,595	$150,124,280	5.42%	($43,297,346)	71.51
6	State Farm Group	3.77%	$158,141,948	$96,335,827	64.16%	($36,388,543)	51.23
7	Zurich Insurance Group	3.32%	$139,275,313	$166,074,637	(16.14%)	($64,112,963)	90.89
8	Hallmark Financial Service Group	2.98%	$125,296,831	$125,399,153	(0.08%)	($12,071,026)	92.09
9	Nationwide Corp. Group	2.78%	$116,654,230	$106,788,494	9.24%	$449,792	70.62
10	Ace Limited Group	2.72%	$114,248,676	$100,085,877	14.15%	$10,982,735	71.62
11	WR Berkley Corp. Group	2.69%	$112,754,908	$95,813,936	17.68%	($3,279,977)	52.05
12	Fairfax Financial Group	2.55%	$107,117,116	$101,340,381	5.70%	($3,292,617)	41.66
13	Clear Blue Financial Group	2.40%	$100,923,867	$78,256,298	28.97%	$211,679	24.78
14	American International Group	2.27%	$95,384,807	$90,301,548	5.63%	($47,985,918)	145.95
15	AmTrust GMACI Maiden Group	2.15%	$90,122,145	$100,842,471	(10.63%)	($42,181,367)	99.70
16	Hartford Fire and Casualty Group	2.07%	$86,793,072	$70,145,284	23.73%	($20,060,251)	50.09
17	Farmers Insurance Group	1.84%	$77,124,702	$76,525,153	0.78%	($11,809,622)	66.33
18	United Fire and Casualty Group	1.67%	$70,232,016	$66,392,567	5.78%	($16,669,114)	78.45
19	CNA Insurance Group	1.53%	$64,058,265	$49,669,883	28.97%	($7,885,244)	51.21
20	Kemper Corp. Group	1.50%	$63,141,504	$57,946,859	8.96%	$37,574,157	50.71
21	American Financial Group	1.42%	$59,621,578	$48,503,088	22.92%	$1,647,639	47.30
22	BCBS of Michigan Group	1.42%	$59,563,669	$20,687,122	187.93%	$22,152,083	6.47
23	Tokio Marine Holdings Inc. Group	1.34%	$56,361,242	$55,011,762	2.45%	($2,655,835)	57.90
24	Federated Mutual Group	1.32%	$55,627,957	$50,367,442	10.44%	($478,331)	52.98
25	Sentry Insurance Group	1.25%	$52,607,280	$49,870,464	5.49%	($9,590,978)	67.07
	Top 25 Groups Total	**78.39%**	**$3,291,236,940**	**$2,994,843,759**	**9.90%**	**($274,202,572)**	**69.46**
	Total Market	**100.00%**	**$4,198,396,013**	**$3,780,087,615**	**11.07%**	**($286,215,540)**	**67.58**

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	$3,117,380,913	$3,245,433,983	$2,100,495,005
2018	$3,670,383,705	$3,780,087,615	$2,278,115,160
2019	$3,887,206,115	$4,198,396,013	$2,837,193,942

* 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

Year	Loss Ratio
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%
2018	72.4%

Commercial Auto (Voluntary Liability)

There were 103 groups (319 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for commercial auto in 2019, compared to 101 groups (321 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Progressive Group	17.14%	$564,040,742	$517,116,529	9.07%	$16,449,133	46.93
2	Travelers Group	5.90%	$194,125,441	$180,549,763	7.52%	($78,286,313)	71.68
3	Berkshire Hathaway Group	4.56%	$149,984,084	$157,481,420	(4.76%)	($4,777,529)	54.24
4	Liberty Mutual Group	4.07%	$133,959,955	$129,631,922	3.34%	($15,408,817)	256.85
5	Old Republic Group	3.68%	$121,015,507	$111,896,161	8.15%	($84,154,944)	75.57
6	State Farm Group	3.56%	$117,038,923	$63,646,800	83.89%	($34,795,500)	49.29
7	Hallmark Financial Service Group	3.43%	$112,884,248	$114,094,716	(1.06%)	($18,001,680)	98.11
8	Ace Limited Group	3.07%	$101,156,297	$86,925,401	16.37%	$10,699,929	71.80
9	Zurich Insurance Group	2.96%	$97,323,938	$89,222,471	9.08%	($43,545,850)	76.68
10	Nationwide Corp. Group	2.77%	$91,078,521	$82,220,982	10.77%	($563,853)	73.95
11	Fairfax Financial Group	2.68%	$88,136,510	$82,955,936	6.24%	($2,478,972)	38.35
12	Clear Blue Financial Group	2.65%	$87,177,194	$67,230,251	29.67%	$181,548	21.22
13	WR Berkley Corp. Group	2.58%	$85,080,424	$70,738,982	20.27%	($9,561,318)	51.80
14	American International Group	2.54%	$83,618,250	$80,286,158	4.15%	($49,535,787)	158.81
15	Hartford Fire and Casualty Group	2.13%	$70,160,648	$55,253,991	26.98%	($18,812,889)	47.91
16	BCBS of Michigan Group	1.81%	$59,563,669	$20,687,122	187.93%	$22,152,083	6.47
17	Farmers Insurance Group	1.71%	$56,190,253	$56,193,971	(0.01%)	($10,750,176)	70.37
18	CNA Insurance Group	1.58%	$51,987,776	$40,191,794	29.35%	($7,275,515)	48.78
19	Kemper Corp. Group	1.52%	$50,098,648	$45,515,915	10.07%	$30,569,926	50.44
20	AmTrust GMACI Maiden Group	1.51%	$49,671,134	$80,047,994	(37.95%)	($32,968,621)	144.85
21	Tokio Marine Holdings Inc. Group	1.45%	$47,709,040	$46,393,613	2.84%	($2,166,242)	55.06
22	United Fire and Casualty Group	1.45%	$47,669,476	$44,481,499	7.17%	($29,121,269)	94.21
23	Starr Group	1.35%	$44,570,623	$32,019,906	39.20%	$10,612,869	46.33
24	Sentry Insurance Group	1.24%	$40,907,034	$37,540,194	8.97%	($11,582,945)	72.58
25	American Financial Group	1.20%	$39,565,194	$32,969,739	20.00%	$912,030	40.48
	Top 25 Groups Total	**78.53%**	**$2,584,713,529**	**$2,325,293,230**	**11.16%**	**($362,210,702)**	**72.35**
	Total Market	**100.00%**	**$3,291,461,106**	**$2,948,199,154**	**11.64%**	**($412,912,558)**	**70.01**

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	$2,410,716,117	$2,500,496,584	$1,550,337,890
2018	$2,871,225,005	$2,948,199,154	$1,764,384,634
2019	$3,073,490,992	$3,291,461,106	$2,304,584,682

* 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 2019, compared to four groups (four companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	National General Group	97.09%	$1,584,767	$1,258,849	25.89%	$162,616	67.39
2	State Farm Group	1.83%	$29,842	$28,724	3.89%	($75,589)	33.44
3	Mercury General Group	0.55%	$8,908	$16,160	(44.88%)	($42,970)	**
4	Texas Farm Bureau Mutual Group	0.53%	$8,665	$10,847	(20.12%)	($40,847)	788.41
5	Nationwide Corp. Group	0.00%	$0	$0	*	$110	**
7	American International Group	0.00%	$0	$0	*	$39	**
	Top Groups Total	**100.00%**	**$1,632,182**	**$1,314,580**	**24.16%**	**$3,359**	**70.23**
	Total Market	**100.00%**	**$1,632,182**	**$1,314,580**	**24.16%**	**$3,359**	**70.23**

* 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*
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
2019	$1,641,784	$1,632,182	$1,146,312

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

Commercial Auto (Physical Damage)

There were 99 groups (307 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for commercial auto in 2019, compared to 95 groups (308 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Progressive Group	17.98%	$162,769,878	$137,301,091	18.55%	$35,992,037	50.58
2	Travelers Group	5.67%	$51,353,184	$45,690,025	12.39%	($3,100,813)	66.57
3	Zurich Insurance Group	4.63%	$41,951,375	$76,852,166	(45.41%)	($20,567,113)	123.84
4	State Farm Group	4.54%	$41,073,183	$32,660,303	25.76%	($1,517,454)	56.80
5	AmTrust GMACI Maiden Group	4.47%	$40,451,011	$20,794,477	94.53%	($9,212,746)	44.25
6	Old Republic Group	4.11%	$37,246,088	$38,228,119	(2.57%)	$40,857,598	58.32
7	Liberty Mutual Group	4.04%	$36,612,362	$34,761,085	5.33%	$9,248,957	56.97
8	Berkshire Hathaway Group	3.87%	$35,078,573	$35,829,398	(2.10%)	$14,421,820	50.67
9	WR Berkley Corp. Group	3.06%	$27,674,484	$25,074,954	10.37%	$6,281,341	52.82
10	Nationwide Corp. Group	2.83%	$25,575,709	$24,567,512	4.10%	$1,013,535	58.78
11	United Fire and Casualty Group	2.49%	$22,562,540	$21,911,068	2.97%	$12,452,155	45.14
12	Farmers Insurance Group	2.31%	$20,934,449	$20,331,182	2.97%	($1,059,446)	55.49
13	American Financial Group	2.22%	$20,056,384	$15,533,349	29.12%	$735,609	60.76
14	Fairfax Financial Group	2.10%	$18,980,606	$18,384,445	3.24%	($813,645)	57.03
15	Federated Mutual Group	1.88%	$17,054,498	$15,801,525	7.93%	$1,714,229	48.84
16	Hartford Fire and Casualty Group	1.84%	$16,632,424	$14,891,293	11.69%	($1,247,363)	59.29
17	Clear Blue Financial Group	1.52%	$13,746,673	$11,026,047	24.67%	$30,131	47.31
18	Ace Limited Group	1.45%	$13,092,379	$13,160,476	(0.52%)	$282,806	70.22
19	Kemper Corp. Group	1.44%	$13,042,856	$12,430,944	4.92%	$7,004,231	51.75
20	Hallmark Financial Service Group	1.37%	$12,412,583	$11,304,437	9.80%	$5,930,654	37.39
21	Allstate Insurance Group	1.35%	$12,213,778	$11,808,214	3.43%	$1,652,797	55.11
22	CNA Insurance Group	1.33%	$12,070,489	$9,478,089	27.35%	($609,729)	61.69
23	American International Group	1.30%	$11,766,557	$10,015,390	17.48%	$1,549,830	54.57
24	Sentry Insurance Group	1.29%	$11,700,246	$12,330,270	(5.11%)	$1,991,967	47.81
25	Mercury General Group	1.16%	$10,534,420	$10,381,630	1.47%	$1,271,637	57.93
	Top 25 Groups Total	**80.26%**	**$726,586,729**	**$680,547,489**	**6.77%**	**$104,303,025**	**58.09**
	Total Market	**100.00%**	**$905,302,725**	**$830,573,881**	**9.00%**	**$126,693,658**	**58.71**

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	$705,388,603	$743,390,597	$549,133,890
2018	$797,743,517	$830,573,881	$512,594,071
2019	$812,073,339	$905,302,725	$531,462,948

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

Homeowners Multiple Peril

There were 84 groups (156 companies) that had direct premiums written for homeowners multiple peril (including renters' insurance) in 2019, compared to 81 groups (151 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Homeowners Multiple Peril

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	State Farm Group	17.56%	$1,755,196,687	$1,745,061,097	0.58%	$370,591,790	48.34
2	Allstate Insurance Group	13.48%	$1,347,747,828	$1,234,929,061	9.14%	$85,397,282	55.25
3	United Services Auto. Assn. Group	10.18%	$1,017,411,403	$916,464,328	11.01%	($50,319,845)	64.80
4	Farmers Insurance Group	10.06%	$1,005,362,238	$981,818,850	2.40%	($31,508,073)	59.34
5	Liberty Mutual Group	6.47%	$646,266,603	$696,105,857	(7.16%)	$71,059,484	64.87
6	Travelers Group	4.67%	$466,734,467	$378,691,789	23.25%	$25,729,092	55.46
7	Texas Farm Bureau Mutual Group	2.52%	$252,254,937	$246,143,032	2.48%	$44,794,092	58.07
8	Nationwide Corp. Group	2.34%	$234,234,799	$224,427,272	4.37%	($49,641,084)	77.41
9	Progressive Group	2.30%	$229,984,629	$235,399,112	(2.30%)	($41,912,068)	71.28
10	Ace Limited Group	2.09%	$208,936,929	$190,169,050	9.87%	($284,034,621)	133.84
11	Homeowners of America Ins. Company	2.00%	$199,753,757	$134,893,219	48.08%	$1,147,315	35.99
12	Amica Mutual Group	1.63%	$163,212,067	$173,712,878	(6.04%)	$26,568,789	54.42
13	Auto Club Enterprises Ins. Group	1.43%	$143,002,403	$142,880,422	0.09%	$8,632,630	52.32
14	State Auto Mutual Group	1.37%	$136,754,252	$89,332,233	53.09%	$49,974,295	63.46
15	United Insurance Holdings Group	1.11%	$110,932,408	$103,796,302	6.88%	$18,571,991	46.15
16	Spinnaker Insurance Company	1.03%	$102,536,155	$21,812,119	370.09%	($21,364,266)	44.70
17	Markel Corporation Group	0.98%	$97,596,298	$87,582,599	11.43%	$4,260,830	38.97
18	QBE Insurance Group	0.91%	$91,407,407	$81,166,923	12.62%	$31,102,098	52.34
19	Clear Blue Financial Group	0.87%	$87,420,273	$101,180,745	(13.60%)	$585,378	61.81
20	TWIMG Group	0.87%	$86,763,770	$59,393,068	46.08%	($6,077,380)	60.44
21	IAT Reinsurance Company Group	0.83%	$82,954,055	$62,849,237	31.99%	$12,669,904	26.00
22	Metropolitan Group	0.78%	$77,897,334	$83,355,812	(6.55%)	$18,068,405	53.90
23	National General Group	0.75%	$74,614,128	$62,223,767	19.91%	($912,270)	74.22
24	Assurant Inc. Group	0.70%	$70,350,323	$66,635,222	5.58%	$6,461,372	34.48
25	Allied Trust Insurance Company	0.70%	$69,850,219	$44,549,767	56.79%	($4,952,116)	44.56
	Top 25 Groups Total	**87.64%**	**$8,759,175,369**	**$8,164,573,761**	**7.28%**	**$284,893,024**	**58.05**
	Total Market	**100.00%**	**$9,995,064,411**	**$9,254,804,583**	**8.00%**	**$174,177,704**	**58.72**

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	$9,595,623,269	$9,254,804,583	$4,591,025,716
2019	$10,286,698,236	$9,995,064,411	$5,869,035,804

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

Year	Loss Ratio
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%
2018	44.7%

Workers' Compensation (All Markets)

There were 101 groups (316 companies) that had direct premiums written for workers' compensation in 2019, compared to 94 groups (308 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Texas Mutual Insurance Company	42.40%	$1,069,298,202	$1,097,243,791	(2.55%)	($43,919,228)	35.53
2	Travelers Group	6.84%	$172,417,939	$179,300,969	(3.84%)	$5,929,562	46.26
3	Liberty Mutual Group	5.13%	$129,374,790	$141,798,205	(8.76%)	$41,847,074	47.09
4	Zurich Insurance Group	4.96%	$125,219,068	$123,673,736	1.25%	$32,981,765	56.96
5	Hartford Fire and Casualty Group	4.71%	$118,837,616	$122,409,728	(2.92%)	$28,795,178	34.69
6	Ace Limited Group	4.04%	$101,961,546	$94,884,177	7.46%	($155,155,508)	53.90
7	American International Group	2.24%	$56,570,630	$51,617,868	9.60%	$110,994,070	83.17
8	WR Berkley Corp. Group	2.02%	$51,070,534	$43,057,952	18.61%	$21,998,646	23.93
9	CNA Insurance Group	1.97%	$49,614,268	$46,783,586	6.05%	($447,135)	51.99
10	BCBS of Michigan Group	1.95%	$49,057,994	$40,499,701	21.13%	$91,912,307	45.50
11	Old Republic Group	1.82%	$45,925,637	$49,439,057	(7.11%)	$12,243,100	41.10
12	Service Life Group	1.55%	$39,167,730	$46,409,381	(15.60%)	$6,536,228	56.36
13	Starr Group	1.47%	$37,065,078	$34,346,326	7.92%	$45,467,360	25.58
14	American Financial Group	1.46%	$36,730,279	$28,845,625	27.33%	$6,564,566	39.95
15	Amerisure Company Group	1.14%	$28,770,810	$28,556,183	0.75%	($6,704,406)	44.13
16	AmTrust GMACI Maiden Group	0.98%	$24,635,376	$27,775,363	(11.30%)	$4,644,293	63.51
17	Berkshire Hathaway Group	0.86%	$21,716,090	$19,256,323	12.77%	$1,099,289	37.41
18	AXA Insurance Group	0.81%	$20,438,009	$15,756,010	29.72%	($269,787)	24.88
19	Sentry Insurance Group	0.76%	$19,162,562	$18,853,523	1.64%	$22,527,498	26.59
20	Fairfax Financial Group	0.74%	$18,780,352	$19,080,512	(1.57%)	$8,544,048	51.15
21	Arch Insurance Group	0.73%	$18,444,389	$13,825,232	33.41%	$7,568,849	9.37
22	Everest Reinsurance Holdings Group	0.72%	$18,203,010	$11,490,299	58.42%	$277,636	24.72
23	The Hanover Insurance Group	0.70%	$17,654,167	$15,493,592	13.94%	($119,727)	25.60
24	Federated Mutual Group	0.68%	$17,172,811	$15,319,449	12.10%	$3,215,029	41.40
25	Markel Corporation Group	0.65%	$16,322,078	$12,765,495	27.86%	$2,692,473	36.03
	Top 25 Groups Total	**91.34%**	**$2,303,610,965**	**$2,298,482,083**	**0.22%**	**$249,223,180**	**40.83**
	Total Market	**100.00%**	**$2,522,087,959**	**$2,514,244,033**	**0.31%**	**$322,841,806**	**41.62**

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	$2,514,244,033	$1,003,666,372
2019	$2,340,300,924	$2,522,087,959	$1,049,758,118

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

Year	Loss Ratio
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%
2018	47.1%

Workers' Compensation (Voluntary Market)

There were 101 groups (316 companies) that had voluntary direct premiums written for workers' compensation in 2019, compared to 94 groups (308 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Texas Mutual Insurance Company	42.14%	$1,058,282,033	$1,086,927,781	(2.64%)	($48,657,029)	35.65
2	Travelers Group	6.87%	$172,417,939	$179,300,969	(3.84%)	$5,929,562	46.26
3	Liberty Mutual Group	5.15%	$129,374,790	$141,798,205	(8.76%)	$41,847,074	47.09
4	Zurich Insurance Group	4.99%	$125,219,068	$123,673,736	1.25%	$32,981,765	56.96
5	Hartford Fire and Casualty Group	4.73%	$118,837,616	$122,409,728	(2.92%)	$28,795,178	34.69
6	Ace Limited Group	4.06%	$101,961,546	$94,884,177	7.46%	($155,155,508)	53.90
7	American International Group	2.25%	$56,570,630	$51,617,868	9.60%	$110,994,070	83.17
8	WR Berkley Corp. Group	2.03%	$51,070,534	$43,057,952	18.61%	$21,998,646	23.93
9	CNA Insurance Group	1.98%	$49,614,268	$46,783,586	6.05%	($447,135)	51.99
10	BCBS of Michigan Group	1.95%	$49,057,994	$40,499,701	21.13%	$91,912,307	45.50
11	Old Republic Group	1.83%	$45,925,637	$49,439,057	(7.11%)	$12,243,100	41.10
12	Service Life Group	1.56%	$39,167,730	$46,409,381	(15.60%)	$6,536,228	56.36
13	Starr Group	1.48%	$37,065,078	$34,346,326	7.92%	$45,467,360	25.58
14	American Financial Group	1.46%	$36,730,279	$28,845,625	27.33%	$6,564,566	39.95
15	Amerisure Company Group	1.15%	$28,770,810	$28,556,183	0.75%	($6,704,406)	44.13
16	AmTrust GMACI Maiden Group	0.98%	$24,635,376	$27,775,363	(11.30%)	$4,644,293	63.51
17	Berkshire Hathaway Group	0.86%	$21,716,090	$19,256,323	12.77%	$1,099,289	37.41
18	AXA Insurance Group	0.81%	$20,438,009	$15,756,010	29.72%	($269,787)	24.88
19	Sentry Insurance Group	0.76%	$19,162,562	$18,853,523	1.64%	$22,527,498	26.59
20	Fairfax Financial Group	0.75%	$18,780,352	$19,080,512	(1.57%)	$8,544,048	51.15
21	Arch Insurance Group	0.73%	$18,444,389	$13,825,232	33.41%	$7,568,849	9.37
22	Everest Reinsurance Holdings Group	0.72%	$18,203,010	$11,490,299	58.42%	$277,636	24.72
23	The Hanover Insurance Group	0.70%	$17,654,167	$15,493,592	13.94%	($119,727)	25.60
24	Federated Mutual Group	0.68%	$17,172,811	$15,319,449	12.10%	$3,215,029	41.40
25	Markel Corporation Group	0.65%	$16,322,078	$12,765,495	27.86%	$2,692,473	36.03
	Top 25 Groups Total	**91.30%**	**$2,292,594,796**	**$2,288,166,073**	**0.19%**	**$244,485,379**	**40.91**
	Total Market	**100.00%**	**$2,511,071,790**	**$2,503,928,023**	**0.29%**	**$318,104,005**	**41.70**

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	$2,503,928,023	$1,001,237,603
2019	$2,329,264,131	$2,511,071,790	$1,047,173,834

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 2019, the Start Program reported $11,016,169 in direct premiums written. This accounted for 100 percent of all residual market experience reported, and was an increase of 6.79% 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
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
2019	$11,036,793	$11,016,169	$2,584,284

Texas Mutual Insurance Company

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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
2019	$11,036,793	$11,016,169	$2,584,284

Workers' Compensation (Deductible Plans)

There were 101 groups (300 companies) that wrote voluntary policies for workers' compensation in 2019, as compared to 94 groups (301 companies) in 2018.

The data in the following table represents direct policies written as new or renewal policies in 2019. 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 2019	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	386	$2,762,018	$2,096,632	24.09%
Premium of $10,000 - $24,999	431	$7,097,064	$5,521,755	22.20%
Premium of $25,000 - $49,999	197	$6,773,874	$4,956,603	26.83%
Premium of $50,000 - $74,999	75	$4,634,903	$2,938,992	36.59%
Premium of $75,000 - $100,000	47	$4,006,872	$2,359,693	41.11%
Total Per Accident Plan	**1,136**	**$25,274,731**	**$17,873,675**	**29.28%**
Per Claim Deductible Plan				
Premium of $5,000 - $9,999	59	$426,513	$397,539	6.79%
Premium of $10,000 - $24,999	43	$710,916	$648,926	8.72%
Premium of $25,000 - $49,999	27	$989,592	$873,891	11.69%
Premium of $50,000 - $74,999	16	$1,002,445	$915,524	8.67%
Premium of $75,000 - $100,000	7	$600,713	$508,988	15.27%
Total Per Claim Plan	**152**	**$3,730,179**	**$3,344,868**	**10.33%**

Workers' Compensation Deductible Plans

	Policies Written 2019	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	4	$29,650	$27,552	7.08%
Premium of $10,000 - $24,999	4	$68,305	$65,735	3.76%
Premium of $25,000 - $49,999	0	$0	$0	0.00%
Premium of $50,000 - $74,999	3	$171,042	$159,703	6.63%
Premium of $75,000 - $100,000	0	$0	$0	0.00%
Total Medical Only Plan	**11**	**$268,997**	**$252,990**	**5.95%**
Negotiated Deductible Plan				
Premium Up To $100,000	7,727	$77,629,227	$29,649,270	61.81%
Premium of $100,001 - $150,000	326	$39,620,505	$15,290,100	61.41%
Premium of $150,001 - $250,000	363	$70,683,002	$25,817,004	63.47%
Premium of $250,001 - $350,000	213	$63,081,904	$22,989,272	63.56%
Premium of $350,001 - $500,000	152	$64,139,597	$20,175,853	68.54%
Premium of $500,001 - $750,000	145	$87,695,368	$27,675,624	68.44%
Premium of $750,001 - $1,000,000	65	$55,700,321	$17,227,189	69.07%
Premium of $1,000,001 - $2,500,000	105	$156,151,839	$44,036,398	71.80%
Premium of $2,500,001 - $5,000,000	20	$73,175,450	$15,930,044	78.23%
Premium of $5,000,001 and above	11	$106,991,715	$27,666,284	74.14%
Total Negotiated Plan	**9,127**	**$794,868,928**	**$246,457,038**	**68.99%**
No Deductible Plan				
Premium Less Than $5,000	192,364	$230,446,213	$230,446,213	0.00%
Premium of $5,000 - $9,999	24,474	$171,768,149	$171,768,149	0.00%
Premium of $10,000 - $24,999	19,251	$299,887,105	$299,887,105	0.00%
Premium of $25,000 - $49,999	8,061	$281,105,596	$281,105,596	0.00%
Premium of $50,000 - $74,999	2,892	$175,733,701	$175,733,701	0.00%
Premium of $75,000 - $100,000	1,569	$135,059,777	$135,059,777	0.00%
Premium Greater Than $100,000	3,199	$767,335,019	$767,335,019	0.00%
Total No Deductible Plan	**251,810**	**$2,061,335,560**	**$2,061,335,560**	**0.00%**
Total	**262,236**	**$2,885,478,395**	**$2,329,264,131**	**19.28%**

Boiler and Machinery

There were 50 groups (166 companies) that had direct premiums written for boiler and machinery in 2019, compared to 47 groups (154 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Boiler and Machinery

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	FM Global Group	41.80%	$55,036,232	$50,603,210	8.76%	$51,522,541	28.64
2	American International Group	9.93%	$13,075,714	$11,747,291	11.31%	$753,168	81.50
3	Travelers Group	9.16%	$12,063,454	$9,020,811	33.73%	$2,219,402	16.36
4	Ace Limited Group	5.53%	$7,280,943	$7,222,341	0.81%	$3,815,330	14.97
5	AXA Insurance Group	4.43%	$5,830,892	$4,729,583	23.29%	($184,676)	7.86
6	Zurich Insurance Group	4.20%	$5,532,959	$4,814,834	14.91%	$3,921,443	1.64
7	Nationwide Corp. Group	3.39%	$4,469,955	$3,776,504	18.36%	$2,034,464	25.00
8	CNA Insurance Group	3.35%	$4,409,527	$3,349,278	31.66%	$407,402	20.16
9	Liberty Mutual Group	3.31%	$4,353,428	$4,167,497	4.46%	($7,110,541)	42.12
10	Munich Re Group	2.38%	$3,135,752	$2,636,010	18.96%	$59,271	37.61
11	WR Berkley Corp. Group	1.76%	$2,311,768	$2,093,632	10.42%	$1,532,012	8.30
12	Swiss Re Group	1.58%	$2,080,181	$1,822,744	14.12%	$7,966,553	34.47
13	Federated Mutual Group	1.22%	$1,600,735	$1,465,172	9.25%	$1,152,848	14.00
14	United Fire and Casualty Group	1.02%	$1,345,338	$1,301,268	3.39%	$1,143,362	9.26
15	Allianz Insurance Group	1.01%	$1,328,531	$1,974,413	(32.71%)	($1,434,841)	208.00
16	American Financial Group	0.83%	$1,095,269	$1,151,070	(4.85%)	$521,017	8.68
17	EMC Insurance Co. Group	0.79%	$1,046,158	$1,010,784	3.50%	$341,308	35.22
18	The Hanover Insurance Group	0.57%	$754,466	$579,051	30.29%	($15,678)	7.05
19	Brotherhood Mutual Insurance Company	0.56%	$738,680	$580,233	27.31%	$392,478	(7.97)
20	Allstate Insurance Group	0.38%	$501,830	$519,434	(3.39%)	$319,004	24.11
21	Tokio Marine Holdings Inc. Group	0.36%	$474,056	$489,430	(3.14%)	$402,047	5.44
22	FCCI Mutual Insurance Group	0.33%	$440,189	$457,197	(3.72%)	$73,277	36.81
23	Indiana Lumbermens Group	0.26%	$342,340	$580,472	(41.02%)	$140,688	54.73
24	MS & AD Insurance Group	0.23%	$298,676	$279,576	6.83%	$196,547	**
25	Cincinnati Financial Group	0.22%	$283,238	$480,834	(41.09%)	$77,451	**
	Top 25 Groups Total	**98.60%**	**$129,830,311**	**$116,852,669**	**11.11%**	**$70,245,877**	**30.83**
	Total Market	**100.00%**	**$131,674,310**	**$118,568,993**	**11.05%**	**$71,081,016**	**30.56**

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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
2019	$119,218,607	$131,674,310	$40,237,401

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

Year	Loss Ratio
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%
2018	61.2%

Inland Marine

There were 118 groups (335 companies) that had direct premiums written for inland marine in 2019, compared to 118 groups (342 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Inland Marine

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	CNA Insurance Group	21.39%	$475,412,500	$494,079,063	(3.78%)	$10,391,419	82.74
2	Liberty Mutual Group	10.41%	$231,310,813	$210,118,606	10.09%	$10,628,488	80.90
3	Ohio Indemnity Company	6.63%	$147,285,485	$133,641,551	10.21%	$22,805,023	36.01
4	Assurant Inc. Group	4.92%	$109,302,095	$71,734,736	52.37%	$26,451,107	29.42
5	Ace Limited Group	4.59%	$101,932,493	$100,440,656	1.49%	$15,882,646	48.70
6	Travelers Group	4.54%	$101,005,815	$94,808,801	6.54%	$8,532,090	53.68
7	Allianz Insurance Group	4.39%	$97,573,614	$72,492,887	34.60%	$22,122,997	40.16
8	American International Group	4.14%	$92,076,304	$89,052,728	3.40%	$17,749,735	19.46
9	Zurich Insurance Group	3.73%	$82,922,960	$75,871,081	9.29%	$24,275,132	51.38
10	State Farm Group	2.59%	$57,569,195	$59,189,668	(2.74%)	$13,498,894	37.75
11	Nationwide Corp. Group	2.27%	$50,518,351	$44,805,086	12.75%	$15,235,836	56.13
12	The Hanover Insurance Group	2.01%	$44,708,200	$40,093,172	11.51%	($542,079)	50.39
13	United Services Auto. Assn. Group	1.95%	$43,445,508	$42,418,190	2.42%	$14,287,448	25.74
14	American Financial Group	1.93%	$42,833,732	$39,990,679	7.11%	$366,920	41.65
15	AXA Insurance Group	1.61%	$35,789,592	$31,155,876	14.87%	$358,251	109.19
16	Texas Farm Bureau Mutual Group	1.53%	$33,983,904	$32,702,839	3.92%	$7,442,240	57.13
17	Old Republic Group	1.51%	$33,482,285	$38,667,690	(13.41%)	$44,828,430	26.52
18	Fairfax Financial Group	1.34%	$29,789,146	$25,877,533	15.12%	$6,123,999	54.14
19	Hartford Fire and Casualty Group	1.32%	$29,304,283	$30,358,507	(3.47%)	$1,660,991	56.59
20	Markel Corporation Group	1.27%	$28,132,102	$18,975,618	48.25%	$4,033,483	48.56
21	Progressive Group	1.17%	$26,064,092	$28,563,224	(8.75%)	$4,394,853	49.09
22	Berkshire Hathaway Group	0.98%	$21,704,112	$22,336,552	(2.83%)	$7,353,315	54.07
23	Jewelers Mutual Group	0.93%	$20,659,952	$19,059,927	8.39%	$4,079,433	34.73
24	IAT Reinsurance Company Group	0.85%	$18,809,596	$17,733,033	6.07%	$12,253,035	15.55
25	Arch Insurance Group	0.79%	$17,649,571	$8,709,564	102.65%	$4,272,382	43.24
	Top 25 Groups Total	**88.76%**	**$1,973,265,700**	**$1,842,877,267**	**7.08%**	**$298,486,068**	**57.11**
	Total Market	**100.00%**	**$2,223,064,455**	**$2,078,052,044**	**6.98%**	**$378,251,288**	**55.64**

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
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	$1,960,692,370	$2,078,052,044	$1,153,723,184
2019	$1,954,977,459	$2,223,064,455	$1,237,000,006

* 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

Year	Loss Ratio
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%
2018	48.8%

Surety

There were 75 groups (145 companies) that had direct premiums written for surety in 2019, compared to 72 groups (145 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Surety

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Travelers Group	11.46%	$78,451,889	$67,481,829	16.26%	$35,843,915	35.85
2	Liberty Mutual Group	11.14%	$76,234,700	$64,443,775	18.30%	$57,100,946	(2.88)
3	Ace Limited Group	9.87%	$67,561,367	$51,431,323	31.36%	$44,280,393	9.02
4	Zurich Insurance Group	8.96%	$61,305,904	$58,689,857	4.46%	$22,100,777	15.18
5	CNA Insurance Group	7.15%	$48,902,707	$43,701,159	11.90%	$23,316,706	1.20
6	Tokio Marine Holdings Inc. Group	6.64%	$45,406,324	$43,008,610	5.57%	$16,746,744	14.04
7	Hartford Fire and Casualty Group	6.40%	$43,827,520	$36,801,187	19.09%	$225,030	3.34
8	Merchants Bonding Company Group	3.07%	$20,980,998	$18,374,310	14.19%	$8,098,160	20.19
9	Argonaut Group	2.93%	$20,047,601	$18,380,635	9.07%	$16,873,867	**
10	Swiss Re Group	2.65%	$18,101,662	$11,673,637	55.06%	$13,984,923	6.51
11	American Financial Group	2.40%	$16,434,017	$15,695,758	4.70%	$1,398,050	43.88
12	Guarantee Company of North America USA	2.14%	$14,610,883	$11,505,557	26.99%	$10,351,080	59.88
13	RLI Insurance Group	1.62%	$11,094,274	$11,295,251	(1.78%)	$5,209,025	13.13
14	Berkshire Hathaway Group	1.57%	$10,764,778	$5,863,399	83.59%	($11,260,183)	1.09
15	The Hanover Insurance Group	1.44%	$9,854,770	$10,686,635	(7.78%)	($148,386)	36.77
16	Fairfax Financial Group	1.43%	$9,769,684	$9,063,856	7.79%	$5,817,484	7.86
17	WR Berkley Corp. Group	1.36%	$9,336,564	$7,945,907	17.50%	$4,184,341	2.14
18	NKSJ Holdings Inc. Group	1.27%	$8,660,969	$5,942,867	45.74%	($483,133)	4.77
19	Athene Group	1.25%	$8,541,091	$6,653,858	28.36%	($3,436,510)	10.75
20	Westfield Group	1.22%	$8,334,262	$7,522,295	10.79%	$5,067,667	(0.01)
21	Arch Insurance Group	1.21%	$8,262,737	$9,798,569	(15.67%)	$7,142,665	3.01
22	Intact Financial Group	1.12%	$7,653,118	$5,828,083	31.31%	$4,417,188	(0.27)
23	Assurant Inc. Group	1.01%	$6,895,867	$7,962,031	(13.39%)	$1,041,276	60.03
24	Insurors Indemnity Group	0.95%	$6,487,470	$6,236,338	4.03%	$1,830,435	7.43
25	FCCI Mutual Insurance Group	0.93%	$6,368,154	$5,058,826	25.88%	$1,283,567	23.93
	Top 25 Groups Total	**91.17%**	**$623,889,310**	**$541,045,552**	**15.31%**	**$270,986,027**	**13.63**
	Total Market	**100.00%**	**$684,329,703**	**$594,672,083**	**15.08%**	**$283,499,815**	**14.07**

** 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*
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	$540,539,230	$594,672,083	$106,512,131
2019	$615,596,292	$684,329,703	$96,298,754

* 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

Year	Loss Ratio
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%
2018	10.6%

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

Commercial Crime

There were 45 groups (120 companies) that had direct premiums written for commercial crime in 2019, compared to 47 groups (121 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Commercial Crime

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Travelers Group	25.09%	$8,100,203	$5,605,754	44.50%	($91,600)	68.42
2	Beazley Group	9.13%	$2,947,868	$1,874,247	57.28%	$1,266,111	16.82
3	WR Berkley Corp. Group	8.95%	$2,888,383	$2,281,776	26.58%	$2,018,158	123.94
4	Hiscox Insurance Group	8.68%	$2,803,322	$3,066,698	(8.59%)	($4,883,860)	96.41
5	Ace Limited Group	7.86%	$2,536,670	$2,372,975	6.90%	$1,374,120	17.14
6	Tokio Marine Holdings Inc. Group	5.84%	$1,885,224	$1,751,740	7.62%	($1,904,238)	0.90
7	CNA Insurance Group	4.56%	$1,471,557	$1,473,107	(0.11%)	$1,000,274	3.37
8	AXIS Capital Group	4.36%	$1,407,517	$1,558,705	(9.70%)	($184,013)	113.07
9	Zurich Insurance Group	3.90%	$1,258,203	$1,361,511	(7.59%)	$802,966	4.23
10	AXA Insurance Group	3.75%	$1,211,482	$673,423	79.90%	($13,529)	5.84
11	American International Group	3.70%	$1,195,856	$1,474,147	(18.88%)	$1,870,964	12.54
12	Everest Reinsurance Holdings Group	3.17%	$1,024,783	$484,947	111.32%	$19,090	217.70
13	Hartford Fire and Casualty Group	2.80%	$904,129	$769,468	17.50%	$58,275	8.74
14	The Hanover Insurance Group	2.43%	$785,630	$921,618	(14.76%)	($8,908)	16.78
15	Cincinnati Financial Group	1.18%	$381,337	$273,615	39.37%	$235,112	7.53
16	Fairfax Financial Group	0.86%	$277,260	$268,426	3.29%	$14,477	**
17	IAT Reinsurance Company Group	0.64%	$207,715	$329,515	(36.96%)	($469,001)	291.51
18	Intact Financial Group	0.55%	$179,184	$245,273	(26.95%)	$68,510	5.58
19	Nationwide Corp. Group	0.53%	$170,946	$174,332	(1.94%)	$140,432	2.87
20	United Fire and Casualty Group	0.48%	$156,060	$162,943	(4.22%)	$119,643	(0.93)
21	Federated Mutual Group	0.40%	$130,234	$111,919	16.36%	$91,925	1.97
22	Berkshire Hathaway Group	0.26%	$83,286	$58,726	41.82%	$52,943	**
23	Arch Insurance Group	0.13%	$41,667	$47,149	(11.63%)	$35,090	**
24	James River Group	0.11%	$35,168	$0	*	$7,096	**
25	Sentry Insurance Group	0.10%	$32,330	$30,527	5.91%	($146,072)	**
	Top 25 Groups Total	**99.47%**	**$32,116,014**	**$27,372,541**	**17.33%**	**$1,473,965**	**55.36**
	Total Market	**100.00%**	**$32,285,977**	**$27,574,015**	**17.09%**	**$1,763,379**	**55.09**

* 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
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	$26,707,455	$27,574,015	$10,913,866
2019	$30,559,500	$32,285,977	$17,784,741

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

Year	Loss Ratio
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%)*
2018	29.2%

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

Commercial Glass

There were two groups (two companies) that had direct premiums written for commercial glass in 2019, compared to three groups (three companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Commercial Glass

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	USPlate Glass Insurance Company	101.85%	$30,319	$30,683	(1.19%)	$9,150	11.36
2	Cincinnati Financial Group	(1.85%)	($552)	$3,848	(114.35%)	$0	**
3	Federated Mutual Group	0.00%	$0	$57	(100.00%)	$0	**
4	Liberty Mutual Group	0.00%	$0	$0	*	($268,183)	**
	Top 25 Groups Total	**100.00%**	**$29,767**	**$34,588**	**(13.94%)**	**($259,033)**	**11.57**
	Total Market	**100.00%**	**$29,767**	**$34,588**	**(13.94%)**	**($259,033)**	**11.57**

* 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
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
2019	$30,267	$29,767	$3,443

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

Year	Loss Ratio*
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%
2018	22.2%

* 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 30 groups (47 companies) that had direct premiums written for medical professional liability in 2019, compared to 29 groups (48 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Medical Professional Liability

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Berkshire Hathaway Group	26.10%	$49,740,125	$56,161,629	(11.43%)	$532,870	22.55
2	Doctors Company Group	18.51%	$35,271,642	$36,547,527	(3.49%)	$8,689,202	17.93
3	ProAssurance Corp. Group	12.87%	$24,536,914	$24,254,608	1.16%	($5,970,889)	39.64
4	Norcal Group	9.05%	$17,252,340	$12,950,651	33.22%	($10,510,942)	32.60
5	CNA Insurance Group	8.17%	$15,567,709	$15,393,529	1.13%	$1,784,013	20.59
6	Health Care Indemnity Inc.	4.13%	$7,870,213	$6,424,965	22.49%	($6,663,771)	0.23
7	Texas Medical Liability Trust Group	3.29%	$6,266,154	$5,760,570	8.78%	$1,239,145	14.49
8	NCMIC Group	3.06%	$5,831,158	$5,836,009	(0.08%)	($619,108)	13.70
9	Coverys Group	2.20%	$4,191,031	$3,931,537	6.60%	$1,613,015	24.81
10	National Group	1.88%	$3,576,377	$6,577,876	(45.63%)	$1,070,999	36.07
11	Liberty Mutual Group	1.69%	$3,219,821	$3,412,091	(5.63%)	$3,701,569	1.02
12	Texas Hospital Insurance Exchange	1.55%	$2,947,292	$2,662,035	10.72%	$2,637,809	3.39
13	Pharmacists Mutual Group	1.11%	$2,110,067	$1,956,259	7.86%	($7,837,078)	19.80
14	Church Mutual Group	0.95%	$1,807,786	$838,582	115.58%	($1,039,260)	16.04
15	Ace Limited Group	0.89%	$1,692,079	$1,654,978	2.24%	$1,483,271	**
16	Alleghany Group	0.78%	$1,487,311	$1,335,510	11.37%	$844,134	**
17	Fairfax Financial Group	0.69%	$1,314,588	$1,214,636	8.23%	$346,889	**
18	MAG Mutual Insurance Group	0.63%	$1,201,832	$0	*	$257,932	**
19	American International Group	0.44%	$831,893	$1,151,556	(27.76%)	$2,514,214	33.84
20	WR Berkley Corp. Group	0.41%	$785,362	$701,010	12.03%	$32,441	72.83
21	The Hanover Insurance Group	0.35%	$669,981	$682,692	(1.86%)	$2,640	0.30
22	Athene Group	0.29%	$560,262	$331,922	68.79%	$310,212	0.77
23	Munich Re Group	0.26%	$497,254	$489,433	1.60%	($67,667)	**
24	Medmal Direct Insurance Company	0.23%	$444,731	$311,834	42.62%	$372,944	22.49
25	Cincinnati Financial Group	0.13%	$253,309	$240,692	5.24%	($278,718)	33.56
	Top 25 Groups Total	**99.65%**	**$189,927,231**	**$190,822,131**	**(0.47%)**	**($5,554,134)**	**22.13**
	Total Market	**100.00%**	**$190,586,314**	**$191,299,923**	**(0.37%)**	**($7,742,348)**	**22.46**

* 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
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	$186,380,845	$191,299,923	$60,355,693
2019	$184,314,194	$190,586,314	$42,812,921

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

Year	Loss Ratio
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%)*
2018	27.2%

* 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 (106 companies) that had direct premiums written for miscellaneous professional liability in 2019, compared to 37 groups (101 companies) in 2018.

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 2018 and 2019 for the same groups.

Direct Premiums Written Market Share for Miscellaneous Professional Liability

Annual Rank	Group Name	Market Share 2019	Premiums Written 2019	Premiums Written 2018	% Change 2018 to 2019	Net Underwriting Profit or Loss 2019	Loss Ratio 2019
1	Ace Limited Group	21.40%	$124,394,799	$107,182,545	16.06%	$26,764,278	23.25
2	AXA Insurance Group	14.80%	$86,017,707	$75,637,321	13.72%	($1,204,956)	35.30
3	Tokio Marine Holdings Inc. Group	8.61%	$50,027,452	$51,337,929	(2.55%)	($11,389,617)	35.17
4	NKSJ Holdings Inc. Group	5.58%	$32,462,642	$20,616,304	57.46%	$16,770,462	0.79
5	Fairfax Financial Group	5.36%	$31,153,295	$20,455,191	52.30%	$594,766	17.03
6	Hartford Fire and Casualty Group	5.16%	$30,018,641	$25,267,638	18.80%	$564,571	4.70
7	Beazley Group	4.86%	$28,272,331	$18,747,370	50.81%	$387,279	22.29
8	AXIS Capital Group	4.70%	$27,302,467	$21,587,679	26.47%	$8,453,521	69.04
9	Markel Corporation Group	3.65%	$21,213,553	$11,517,417	84.19%	($417,140)	7.65
10	WR Berkley Corp. Group	3.32%	$19,306,720	$10,509,019	83.72%	$7,195,994	40.79
11	Hiscox Insurance Group	2.84%	$16,482,882	$16,885,929	(2.39%)	$5,568,078	9.23
12	Argonaut Group	2.78%	$16,136,922	$12,795,732	26.11%	$8,658,137	(26.67)
13	American Financial Group	2.77%	$16,087,743	$14,918,587	7.84%	$7,100,111	9.12
14	Nationwide Corp. Group	2.56%	$14,869,486	$13,441,525	10.62%	$5,071,946	37.51
15	The Hanover Insurance Group	2.17%	$12,622,099	$14,439,996	(12.59%)	($129,889)	53.28
16	RLI Insurance Group	1.82%	$10,566,912	$8,743,820	20.85%	$1,505,593	27.03
17	Old Republic Group	1.62%	$9,389,755	$4,627,003	102.93%	$3,666,531	**
18	Athene Group	1.29%	$7,493,071	$6,876,980	8.96%	$1,205,455	49.47
19	Travelers Group	1.22%	$7,068,088	$6,182,768	14.32%	$3,817,565	10.48
20	CNA Insurance Group	0.65%	$3,780,762	$3,628,928	4.18%	$1,640,222	8.80
21	Allianz Insurance Group	0.53%	$3,096,609	$4,669,798	(33.69%)	$240,161	92.21
22	Utica Group	0.49%	$2,856,827	$2,636,848	8.34%	($9,665)	44.01
23	Berkshire Hathaway Group	0.49%	$2,820,405	$4,156,697	(32.15%)	$1,002,683	17.77
24	Intact Financial Group	0.31%	$1,820,862	$2,086,391	(12.73%)	($1,348,429)	37.40
25	Endurance Group	0.26%	$1,497,386	$0	*	$90,660	**
	Top 25 Groups Total	**99.22%**	**$576,759,416**	**$478,949,415**	**20.42%**	**$85,798,317**	**24.69**
	Total Market	**100.00%**	**$581,297,413**	**$483,396,505**	**20.25%**	**$88,935,843**	**24.75**

* 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
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	$434,501,005	$483,396,505	$196,808,138
2019	$512,404,649	$581,297,413	$143,893,460

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

Year	Loss Ratio*
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%
2018	63.1%

* 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 2019 and 2018. Also included is the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	2019			2018		
	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	37,338	0.00000%	0	44,021	0.00000%
General Liability - Other	10	2,606,334	0.00038%	35	2,317,076	0.00151%
Commercial Fire and Allied Lines	18	83,189	0.02164%	17	94,336	0.01802%
Residential Fire and Allied Lines	3	1,277,660	0.00023%	7	1,278,698	0.00055%
Commercial Multiple Peril	0	576,219	0.00000%	0	595,577	0.00000%
Private Passenger Auto+	667	26,540,110	0.00251%	1,284	25,083,193	0.00512%
Commercial Auto+	89	799,306	0.01113%	133	886,993	0.01499%
Homeowners	259	6,814,801	0.00380%	500	6,645,152	0.00752%
Workers' Compensation	479	262,455	0.18251%	498	249,424	0.19966%
Boiler and Machinery	0	84,395	0.00000%	0	69,987	0.00000%
Inland Marine	1	8,110,314	0.00001%	4	7,887,785	0.00005%
Surety	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	0	99,446	0.00000%	0	100,198	0.00000%
Miscellaneous Professional Liability	0	91,529	0.00000%	0	72,511	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 2019) is on the next two pages.

Complaint Data

Private Passenger Auto
Listed by Percent of Complaints per Policy

2019 Policy Written Rank	Group Name	2019 Number of Confirmed Complaints	2019 Number of Policies Written	2019 Percent of Complaints per Policy	2018 Number of Confirmed Complaints	2018 Number of Policies Written	2018 Percent of Complaints per Policy
19	Kemper Corp. Group	32	178,993	0.01788%	37	162,666	0.02275%
18	American Access Casualty Company	23	195,414	0.01177%	49	256,639	0.01909%
14	Home State Insurance Group	29	335,871	0.00863%	45	366,417	0.01228%
10	Orpheus Group	37	468,667	0.00789%	78	421,622	0.01850%
8	Liberty Mutual Group	49	648,946	0.00755%	79	727,011	0.01087%
17	Redpoint County Mutual Insurance Co.	13	223,138	0.00583%	13	159,556	0.00815%
13	ACCC Insurance Company	20	348,671	0.00574%	56	226,440	0.02473%
11	Auto Club Enterprises Ins. Group	18	384,490	0.00468%	31	376,321	0.00824%
16	Loya Group	13	300,472	0.00433%	47	287,255	0.01636%
6	United Services Auto. Assn. Group	61	1,442,251	0.00423%	75	1,430,941	0.00524%
24	Amica Mutual Group	4	103,525	0.00386%	7	151,393	0.00462%
21	CEM Insurance Company	5	134,191	0.00373%	11	250,848	0.00439%
25	National General Group	2	82,518	0.00242%	6	76,820	0.00781%
4	Berkshire Hathaway Group	53	2,516,962	0.00211%	108	2,502,912	0.00431%
23	MGA Insurance Company Inc.	2	116,356	0.00172%	13	96,679	0.01345%
3	Allstate Insurance Group	60	3,729,780	0.00161%	137	3,559,662	0.00385%
15	Nationwide Corp. Group	5	311,127	0.00161%	12	266,138	0.00451%
9	Consumers County Mutual Insurance Co.	7	478,464	0.00146%	20	514,786	0.00389%
12	Germania Insurance Group	5	380,824	0.00131%	5	227,439	0.00220%
2	Progressive Group	59	4,795,682	0.00123%	96	3,585,897	0.00268%
7	Texas Farm Bureau Mutual Group	10	850,639	0.00118%	15	851,366	0.00176%
5	Farmers Insurance Group	16	1,507,390	0.00106%	35	1,567,853	0.00223%
1	State Farm Group	57	5,496,560	0.00104%	119	5,401,568	0.00220%
22	Metropolitan Group	1	123,677	0.00081%	11	145,828	0.00754%
20	Markel Corporation Group	0	160,602	0.00000%	0	148,663	0.00000%
	(All other licensed insurers)	54	1,224,900	0.00441%	130	1,320,473	0.00984%
	(No company identified)*	32			49		
	Totals	**667**	**26,540,110**	**0.00251%**	**1,284**	**25,083,193**	**0.00512%**

* 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

2019 Policy Written Rank	Group Name	2019 Number of Confirmed Complaints	2019 Number of Policies Written	2019 Percent of Complaints per Policy	2018 Number of Confirmed Complaints	2018 Number of Policies Written	2018 Percent of Complaints per Policy
6	Liberty Mutual Group	25	284,024	0.00880%	33	315,799	0.01045%
13	Nationwide Corp. Group	10	153,988	0.00649%	13	163,365	0.00796%
25	Allied Trust Insurance Company	3	46,986	0.00638%	7	20,140	0.03476%
20	United Insurance Holdings Group	4	65,517	0.00611%	21	64,499	0.03256%
2	Allstate Insurance Group	49	853,576	0.00574%	69	839,066	0.00822%
17	National General Group	4	97,937	0.00408%	5	100,900	0.00496%
19	State Auto Mutual Group	3	74,965	0.00400%	1	53,446	0.00187%
22	IAT Reinsurance Company Group	2	52,225	0.00383%	5	42,302	0.01182%
21	Amica Mutual Group	2	63,724	0.00314%	7	73,339	0.00954%
16	QBE Insurance Group	3	99,563	0.00301%	10	91,919	0.01088%
8	Progressive Group	6	214,592	0.00280%	6	228,443	0.00263%
14	Auto Club Enterprises Ins. Group	3	129,813	0.00231%	9	126,650	0.00711%
24	Metropolitan Group	1	48,637	0.00206%	11	54,951	0.02002%
4	United Services Auto. Assn. Group	9	440,983	0.00204%	18	426,718	0.00422%
10	Texas Farm Bureau Mutual Group	3	180,998	0.00166%	3	175,001	0.00171%
3	Farmers Insurance Group	9	649,185	0.00139%	32	699,649	0.00457%
5	Travelers Group	5	372,848	0.00134%	10	311,890	0.00321%
1	State Farm Group	14	1,120,920	0.00125%	40	1,119,809	0.00357%
9	Homeowners of America Ins. Company	2	185,378	0.00108%	0	204,026	0.00000%
15	Spinnaker Insurance Company	1	119,907	0.00083%	0	45,136	0.00000%
12	Munich Re Group	1	159,136	0.00063%	1	194,366	0.00051%
7	Assurant Inc. Group	1	273,939	0.00037%	2	243,360	0.00082%
11	Lemonade Insurance Company	0	164,330	0.00000%	1	83,940	0.00119%
18	Markel Corporation Group	0	89,818	0.00000%	1	93,281	0.00107%
23	TWIMG Group	0	51,348	0.00000%	4	46,055	0.00869%
	(All other licensed insurers)	79	820,464	0.00963%	149	827,102	0.01801%
	(No company identified)*	20			42		
	Totals	**259**	**6,814,801**	**0.00380%**	**500**	**6,645,152**	**0.00752%**

* 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 2019	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	14.70	12-27-2019	12-27-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised base rates, value factor curve, program deviations, premium allocation for tier factors, renovation or construction surcharge.	14.70	15.00	7.30
Ace Limited Group	Chubb Lloyds Insurance Company of Texas	0.60	12-27-2019	12-27-2019	Other	Removed existing special rate and conditions rule, introduced multi-home portfolio discount.	15.30	15.00	7.30
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	(10.00)	03-21-2019	05-20-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ACUT-131764850 - lower home rates	0.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	05-17-2019	08-25-2019	Other	ACUT-131840387 - Installment Fee Increase	0.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	09-11-2019	09-11-2019	Other	ACUT-132071329 - Additional Deductibles Home	0.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	09-12-2019	09-12-2019	Other	ACUT-131989024 - Closed - Old Service Line End Number	0.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	10-10-2019	10-10-2019	Other	ACUT-132065053 - Service Line New End Number	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	08-22-2019	10-22-2019	Other	ACUT-131826916Companywide Changes. New variables, adjusted credit scoring, adjusted some existing factors.	0.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	09-01-2019	11-01-2019	Other	ACUT-131965903 - Guaranteed Repl Cost	0.00	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	4.50	09-01-2019	09-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	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 ±5% change.	In addition to base rate changes, we are also proposing to update several rating factors including Age of Home factors, Coverage A Factors, Protection Class Factors, and Roof Age Factors	0.00	0.00	0.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	5.00	01-28-2019	03-14-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners Rate Change + NCOR	5.50	2.00	0.00
Allstate Insurance Group	Allstate Indemnity Company	0.20	01-28-2019	03-14-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo Rate Change	5.20	(0.70)	0.00
Allstate Insurance Group	Allstate Indemnity Company	8.00	07-01-2019	08-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MFH Rate Change + NCOR	4.80	11.20	16.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate Indemnity Company	7.00	07-01-2019	08-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo Rate Change	5.20	(0.70)	0.00
Allstate Insurance Group	Allstate Insurance Company	0.30	01-28-2019	03-14-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo Rate Change	1.20	(0.10)	0.00
Allstate Insurance Group	Allstate Insurance Company	0.00	01-28-2019	03-14-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR	0.00	0.00	0.00
Allstate Insurance Group	Allstate Insurance Company	7.00	07-01-2019	08-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo Base Rates	1.20	(0.10)	0.00
Allstate Insurance Group	Allstate Texas Lloyd's	5.00	01-28-2019	03-14-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners Rate Change + NCOR	5.50	3.90	0.00
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	(0.20)	01-28-2019	03-14-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo NCOR	0.00	0.00	0.00
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	5.00	10-14-2019	11-28-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo Rate Change + Coverage G	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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 Vehicle and Property Insurance Company	7.90	01-28-2019	03-14-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Homeowners Rate Change + NCOR	3.90	3.90	0.00
Allstate Insurance Group	Encompass Home and Auto Insurance Company	14.60	04-25-2019	04-25-2019	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	5.14	3.80	0.00
Allstate Insurance Group	Encompass Indemnity Company	14.50	04-25-2019	04-25-2019	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	5.64	9.61	0.00
American Family Insurance Group	American Family Connect Property and Casualty Insurance Company	15.10	06-30-2019	06-30-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rate, Territory	20.00	9.00	7.60
American Family Insurance Group	Homesite Insurance Company	4.00	10-15-2019		Other	Rate & Rule Change	0.00	0.00	0.00
American Family Insurance Group	Homesite Insurance Company	0.00	03-12-2019	03-12-2019	Other	Renters Program – Initial Entry	0.00	0.00	0.00
American Family Insurance Group	Homesite Insurance Company	0.00	03-12-2019	03-12-2019	Other	Partner Discount Revision	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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	Homesite Lloyd's of Texas	0.00	03-12-2019	03-12-2019	Other	Partner Discount Revision	0.00	0.00	0.00
American Family Insurance Group	Homesite Lloyd's of Texas	0.00	07-22-2019	07-11-2019	Other	Clarification of Partner Discount Rule & Intro. of Additional Interest Rule	0.00	0.00	0.00
American International Group	AIG Property Casualty Company	15.00	02-15-2019	02-15-2019	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	0.00	0.00
American National Financial Group	American National Lloyds Insurance Company	4.90	11-13-2019	11-13-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and relativities	5.00	4.70	8.10
Amica Mutual Group	Amica Mutual Insurance Company	0.00	11-01-2019	11-01-2019	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Introduction of Age of Roof Credit/Mandatory Roof ACV Endorsement	15.00	10.00	4.00
Auto Club Enterprises Insurance Group	Auto Club Indemnity Company	(1.10)	05-01-2019	05-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	(0.20)	8.00	0.00
Auto Club Enterprises Insurance Group	Auto Club Indemnity Company	3.30	05-01-2019	05-01-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Age of Roof factors	(0.20)	8.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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
Auto Club Enterprises Insurance Group	Auto Club Indemnity Company	0.30	05-01-2019	05-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revised Territory definitions	(0.20)	8.00	0.00
Auto Club Enterprises Insurance Group	Auto Club Indemnity Company	(4.90)	05-01-2019	05-01-2019	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revised Renovated Roof Discount	(0.20)	8.00	0.00
Bankers Insurance Group	First Community Insurance Company	3.50	06-01-2019	06-01-2019	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	2.80	05-01-2019	05-01-2019	Other	Deductible Factors	0.00	0.00	0.00
Berkshire Hathaway Group	Amguard Insurance Company	15.20	06-01-2019	06-01-2019	Other	Base Rate Increase	0.00	0.00	0.00
Centauri Specialty Insurance Holdings Group	Centauri Specialty Insurance Company	20.00	10-01-2019	10-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Rate changes by region. +8.0% in Tier 1, +14.8% in Tier 2 Terr 11, +11.4% Tier 2, Terr 1, +22.5% in Central TX., +40.3% in N.DFW, +24.4% S. DFW, +30.7% North State, +19.1% Western state	17.40	9.90	3.88
Central Mutual Insurance Company Group	Central Mutual Insurance Company	5.74	10-01-2019	10-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	8.98	7.00	2.06

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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
Central Mutual Insurance Company Group	Central Mutual Insurance Company	0.64	06-01-2019	06-01-2019	Other	Revising equipment breakdown rate	8.98	7.00	2.06
Cincinnati Financial Group	Cincinnati Insurance Company, The	10.70	04-01-2019	05-01-2019	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 preferred risk factors, deductible factors, and revised territory relativities. Introduced water backup limitation option, service line coverage option, and all other perils percent deductible options.	0.00	0.00	0.00
Colonial Savings Group	Colonial Lloyds	(10.60)	01-01-2019	01-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revision Homeowners HOA Plus	(6.60)	0.00	0.00
Cypress Holdings Group	Cypress Texas Insurance Company	29.70	02-07-2019	03-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates	8.70	9.90	(2.00)
Farmers Insurance Group	Farmers Insurance Exchange	9.90	12-23-2019	12-23-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change, roof age factor adjustments	9.90	9.90	14.20
Farmers Insurance Group	Texas Farmers Insurance Company	9.40	12-23-2019	12-23-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Base rate change, territory factor adjustments, roof age factor adjustments, discount adjustments	9.70	9.90	14.80

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
General Electric Group	Electric Insurance Company	0.00	12-01-2019	01-04-2020	Other	Introduced capping with new landlord endorsement.	0.30	0.00	0.00
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	1.00	12-15-2018	01-31-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home HA	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Fire Insurance Company	1.00	12-15-2018	01-31-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home HA	0.00	0.00	0.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	1.30	12-15-2018	01-31-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home HA	0.00	0.00	0.00
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	1.00	12-15-2018	01-31-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home HA	0.00	0.00	0.00
Horace Mann Group	Horace Mann Lloyds	0.00	08-01-2019	08-01-2019	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Discontinuing Lloyd's charter. Lloyd's Homeowners policies rolling to TIC.	0.00	8.20	18.10
Horace Mann Group	Teachers Insurance Company	0.00	08-01-2019	08-01-2019	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Opening TIC charter. Lloyd's Homeowners policies rolling to TIC.	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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
Independent Mutual Fire Insurance Company	Independent Mutual Fire Insurance Company	0.00	03-01-2019	03-01-2020	Other	The 2019 rate filing was introduced for a new product	0.00	0.00	0.00
Kemper Corporation Group	Unitrin Safeguard Insurance Company	19.20	04-16-2019	04-16-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Capping and Territory Base Rates	13.00	24.30	35.52
Kemper Corporation Group	Unitrin Safeguard Insurance Company	(3.30)	11-10-2019	11-10-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Base and Territory factors	19.20	34.70	48.61
Lemonade Insurance Company	Lemonade Insurance Company	8.57	07-01-2019	07-01-2019	Other	Rate change	0.00	0.00	0.00
Liberty Mutual Group	American Economy Insurance Company	0.00	04-18-2019	04-18-2019	Other	New Program Intro	0.00	0.00	0.00
Liberty Mutual Group	Liberty Mutual Insurance Company	0.00	09-23-2019	09-23-2019	Other	New Program Intro	0.00	0.00	0.00
Liberty Mutual Group	Liberty Mutual Personal Insurance Company	0.00	02-17-2019	02-17-2019	Other	New Program Intro	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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	Peerless Indemnity Insurance Company	0.00	02-17-2019	02-17-2019	Other	New Program Intro	0.00	0.00	0.00
Liberty Mutual Group	Safeco Insurance Company of Indiana	0.00	11-14-2019	02-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	2.00	5.90	5.90
Liberty Mutual Group	Safeco Insurance Company of Indiana	0.00	10-19-2019	12-25-2019	Other	Optional Coverage Endorsement	0.00	2.00	5.90
Liberty Mutual Group	Safeco Lloyds Insurance Company	0.00	11-14-2019	02-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	1.80	5.90	5.90
Maison Insurance Company	Maison Insurance Company	30.50	06-01-2018	08-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Territorial Base Rate Change	11.50	0.00	0.00
Markel Corporation Group	City National Insurance Company	14.20	12-20-2019	12-20-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	1) Introduction of Companion Policy Discount 2) Introduction of a Hip Roof Discount 3) Adjusted Base Rates 4) Adjusted AOP Territory Rates (removing rates by territory & updating to AOP rates by zip code)	(4.80)	(15.30)	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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.	19.20	12-01-2019	12-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate changes	0.00	0.00	0.00
Markel Corporation Group	State National Insurance Company, Inc.	0.00	01-30-2019	01-30-2019	Other	Additional voluntary endorsement	0.00	0.00	0.00
Markel Corporation Group	State National Insurance Company, Inc.	0.00	08-19-2019	08-19-2019	Other	Equipment breakdown coverage added	0.00	0.00	0.00
Markel Corporation Group	State National Insurance Company, Inc.	(8.20)	08-19-2019	08-19-2019	Other	Adjustment to base rates for hurricane and age of dwelling factors. Certain discounts were added and a monthly payment plan option was added for HO-4.	0.00	0.00	0.00
Mercury General Group	American Mercury Lloyd's Insurance Company	0.00	07-26-2019	09-14-2019	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Rate Neutral, Advance Quote, Hail Resistant Roof discount by Class, Addition of "Smart" to Theft/Fire Protective Devices, Deepen Water Leak Detection Discount, Change Residence Held in Trust coverage to flat $37 rate, Misc. Travelers alignment updates	0.20	0.00	3.00
Metropolitan Group	Metropolitan Lloyds Insurance Company Of Texas	4.40	12-16-2019	01-20-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	4.40	10.00	14.90

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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 Home Insurance Company	0.00	02-01-2019	02-01-2019	Other	Fair Plan Tax and fee was added to the filing.	9.40	0.00	10.00
Munich Re Group	American Modern Home Insurance Company	0.00	02-01-2019	02-01-2019	Other	Fair Plan Tax and fee was added to the filing.	0.00	0.00	0.00
Munich Re Group	American Modern Home Insurance Company	0.00	02-01-2019	02-01-2019	Other	Fair Plan Tax and fee was added to the filing.	0.00	0.00	0.14
Munich Re Group	American Modern Property and Casualty Insurance Company	16.50	05-14-2019	05-24-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Full Rate Review, revised base rates along with other rating factors.	11.82	0.00	0.00
Munich Re Group	American Modern Property and Casualty Insurance Company	0.00	01-08-2018	01-18-2019	Other	Added "Rental"Occupancy to the Flood coverage. No changes in rates	(0.84)	0.00	0.00
National General Group	MIC General Insurance Corporation	15.00	09-03-2019	10-08-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	A 15.0% overall increasing base rates 15.8%, increasing underwriting tiers B,C,D (relating to claim experience) by 30.0%, taking the territory factors 25.0% of the way to the indicated factors.	15.00	32.30	45.50

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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	Mountain Valley Indemnity Company	15.00	04-30-2019	06-04-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates and Policy Form factors were adjusted to achieve the overall impact of 15.0%. An inspection fee of $50.00 was introduced for all new business HO-3 policies.	43.80	89.80	105.30
National General Group	Mountain Valley Indemnity Company	25.00	10-15-2019	11-19-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	A 25.0% overall increase by increasing base rates 37.4%, increasing insurance score rates for 799+ by 5.0%, increasing the deductible factors for 2,500 and 5,000 by 5%, decreasing claims free policies by 25.0%, and taking the territory factors 50.0%	15.00	0.00	0.00
Nationwide Corporation Group	Allied Property and Casualty Insurance Company	5		02-08-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjusted roof groups/factors, Revised territory definitions to match the Nationwide General company, Revised Miles to Fire Department Factors, Revise Base Rates.	8.6	0	8.5
Nationwide Corporation Group	Crestbrook Insurance Company	9.30	07-01-2019	08-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates, introduce merit rating, usage factors, collections multiple policy discount	29.80	9.50	5.90
Nationwide Corporation Group	Nationwide General Insurance Company	2.80		02-08-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjusted roof groups/factors, made adjustments to various endorsements, Revised base rates	6.30	0.00	12.30

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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 Insurance Company of America	0.00		02-08-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjusted roof groups/factors, Revised territory definitions to match the Nationwide P&C company, implemented a minimal expense fee, made adjustments to various endorsements, Revised Base Rates	0.00	0.00	0.00
Nationwide Corporation Group	Nationwide Mutual Insurance Company	0.00	07-01-2019	08-15-2019	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Implemented rate capping and distribution factors, no impacts to current policy holders	0.00	0.00	0.00
Nationwide Corporation Group	Nationwide Mutual Insurance Company	0.00	01-06-2019	02-08-2019	Other	Revised rating factors due to GLM update, made adjustments to various endorsements, revised base rates.	0.00	0.00	0.00
Nationwide Corporation Group	Nationwide Property and Casualty Insurance Company	0.10		02-08-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjusted roof groups/factors, implemented a minimal expense fee, made adjustments to various endorsements, revised based rates.	2.30	0.00	10.60
New Holdings Group	Gulfstream Property and Casualty Insurance Company	0.00	03-12-2019	03-12-2019	Other	Underwriting Guidelines filing	0.00	0.00	0.00
NLASCO Group	National Lloyds Insurance Company	7.60	03-16-2019	03-16-2019	Territory - Relativity change in excess of ±5% for some policyholders.	TX Residential Homeowners Program includes our HOA (5.5%), HOA Presidential (14.0%) and the Manufactured Dwelling Programs (5.5%).	0.00	5.10	2.75

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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
NLASCO Group	National Lloyds Insurance Company	0.00	06-26-2019	08-15-2019	Territory - Relativity change in excess of ±5% for some policyholders.	This program started writing new business in 06/18/2018. Based on Agent feedback, quote ratios and competitor baskets, we are making minor revisions to the program in areas where we are not competitive.	0.00	0.00	0.00
NLASCO Group	National Lloyds Insurance Company	0.00	07-01-2019	08-15-2019	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	This program started writing new business in 06/18/2018. We are making minor revisions with our flood rating, moving from a flat dollar charge to charge that incorporates the insured value of the home.	0.00	0.00	0.00
Progressive Group	ASI Lloyds	9.90	05-09-2019	07-09-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised age of roof and deductible factors and base rate change, status open pending state action	6.95	10.21	24.80
Progressive Group	ASI Lloyds	5.30	10-17-2019	12-17-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change, status open pending state action	6.95	10.21	24.80
Progressive Group	ASI Lloyds	0.00	12-02-2019	02-02-2020	Other	New endorsements introduced, status approved and closed.	0.00	0.00	0.00
Progressive Group	ASI Lloyds	0.00	01-25-2019	03-25-2019	Other	Information only FAIR Plan assessment, status approved and closed.	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

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Progressive Group	ASI Lloyds	0.00	01-25-2019	03-25-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revised territory relativities for tornado/hail, status approved and closed.	0.00	0.00	0.00
Pure Companies Group	Privilege Underwriters Reciprocal Exchange	15.00	05-11-2019	07-10-2019	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	Praetorian Insurance Company	3.60	05-15-2019	05-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, key factors, and home builder credit	0.00	0.00	0.00
QBE Insurance Group	QBE Insurance Corporation	15.00	10-01-2019	10-21-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to base rates of +15.5% for each peril, resulting in an overall rate level impact of +15.0%. Please refer to the exhibit titled "Final Base Rate Page".	3.90	3.90	0.00
Southern Vanguard Insurance Company	Southern Vanguard Insurance Company	2.10	03-01-2019	05-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Rate Increase	2.10	2.10	2.10
Spinnaker Insurance Company	Spinnaker Insurance Company	3.20	04-01-2019	04-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Improve concentrations	0.00	0.00	0.00
Spinnaker Insurance Company	Spinnaker Insurance Company	15.00	06-24-2019	09-07-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	This is a HO-3, HO-6, and DP-3 filing with updates to base rates, coverage A and the transition capping rule.	12.00	11.00	0.00

Homeowners Rate Filing Exhibit

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Spinnaker Insurance Company	Spinnaker Insurance Company	0.00	11-01-2017	11-01-2019	Other	Tenant Homeowners	0.00	0.00	0.00
State Auto Mutual Group	Meridian Security Insurance Company	2.70	12-29-2019	12-29-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates updates with age of dwelling rate table changes.	17.52	11.00	0.00
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	15.90	02-19-2019	02-19-2019	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.	9.30	7.20	4.50
State Farm Group	State Farm Lloyds	7.50	02-15-2019	04-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	For Manufactured Homes Program: Changes to Base Rate, Amount, Model Year Rating, Select Optional Coverages, Minimum Premium	0.00	0.00	25.00
State Farm Group	State Farm Lloyds	(2.60)	05-15-2019	06-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to NT base rates, LRF's, introducing the use of thunderstorm models, selecting hurricane provisions at the GRID level, and removing cap on individual non-hurricane and hurricane policyholder movement for NT	0.00	3.00	0.00

Homeowners Rate Filing Exhibit

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State Farm Group	State Farm Lloyds	(5.00)	10-01-2019	11-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	For Rental Dwelling Program: Changes to Base Rate, Subzone Definitions, Split Hurricane, Construction, Amount, Modified Replacement Cost, URP, Home Alert, Automatic Sprinkler, Deductibles, Med. Pay, Minimum Premium, Select Optional Coverages.	0.00	0.00	3.40
State Farm Group	State Farm Lloyds	0.00	01-01-2019	03-01-2019	Other	HO-Rewrite	0.00	0.00	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	(1.00)	04-01-2019	04-01-2019	Other	Introduced Peril Rating	7.70	(0.30)	8.40
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	(1.00)	06-01-2019	06-01-2019	Other	Base rate change	(8.90)	7.70	(0.30)
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	(1.00)	04-01-2019	04-01-2019	Other	Introduced Peril Rating	7.80	(0.05)	7.60
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	(1.00)	06-01-2019	06-01-2019	Other	Base Rate change	(8.90)	7.80	(0.05)

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THD Enterprises Grp	Anchor Specialty Insurance Company	0.00	12-16-2019	12-16-2019	Other	Rates for new Water Backup options	(4.40)	0.00	0.00
THD Enterprises Grp	Anchor Specialty Insurance Company	7.60	10-01-2019	11-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Rebalance rates based on W/H relativities	(4.40)	0.00	0.00
Tower Hill Prime Insurance Company	Tower Hill Prime Insurance Company	(4.80)	06-18-2019	08-18-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Hurricane rating plan, Age of Home factors, Age of Roof factors, Roofing Material factors, Contr Type factors, and AOP territory factors.	(4.80)	0.00	0.00
Tower Hill Prime Insurance Company	Tower Hill Prime Insurance Company	0.00	02-27-2019	02-27-2019	Other	Initial HO-4 Rate/Rule Filing	0.00	0.00	0.00
Transverse Insurance Company	Transverse Insurance Company	0.00	10-01-2019	10-01-2019	Other	New Program	0.00	0.00	0.00
Travelers Group	Travelers Personal Insurance Company	4.43	05-19-2019	07-08-2019	Other	2019-04-0039 Pers Lines Rate-Rule	0.00	0.00	0.00
Travelers Group	Travelers Personal Security Insurance Company	8.01		12-14-2019	Other	2019-08-0123 Pers Lines Rate-Rule	0.00	0.00	0.00

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TWIMG Group	Lighthouse Property Insurance Corporation	6.30	09-01-2019	10-08-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	6.3 % Statewide Adjustment	6.40	4.00	0.00
Texas Fair Plan Association	Texas Fair Plan Association	0.00	12-31-2019	12-31-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	0.00	7.20	11.40
United Fire and Casualty Group	United Fire Lloyds	18.30	05-01-2019	05-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjusted Flex Factors and Base Rates	0.00	0.00	3.80
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	0.20	01-13-2019	03-31-2019	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 by 2.6%.	1.30	0.30	0.00
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	0.00	05-16-2019	07-24-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revise Base Rates, revise Hurricane Territory Relativity for owners only, and introduce Early Quote Discount for both Owners and Unit-Owners.	1.30	0.30	0.00
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	0.00	12-30-2019	12-30-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Homeowners Factor Refresh changes include: Modifications to Perils, Territory Relativities, Rating Structure Relativities, Rating Structures, Discounts, Expense Provision, Tier Placement, and Base Rates. New rating variables for Owners Only: Number of Bath	1.30	0.30	0.00

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United Services Automobile Association Group	United Services Automobile Association	0.10	01-13-2019	03-31-2019	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 by 3.9%	3.70	5.90	0.00
United Services Automobile Association Group	United Services Automobile Association	0.00	05-16-2019	07-24-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revise Base Rates, revise Hurricane Territory Relativity for owners only, and introduce Early Quote Discount for both Owners and Unit-Owners.	3.70	5.90	0.00
United Services Automobile Association Group	United Services Automobile Association	0.00	12-30-2019	12-30-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Homeowners Factor Refresh changes include: Modifications to Perils, Territory Relativities, Rating Structure Relativities, Rating Structures, Discounts, Expense Provision, Tier Placement, and Base Rates. New rating variables for Owners Only: Number of Bath	3.70	5.90	0.00
United Services Automobile Association Group	United Services Automobile Association	0.00	07-22-2019	10-21-2019	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revise ROTC Dormitory Discount from 10% to 20%.	3.70	5.90	0.00
United Services Automobile Association Group	USAA Casualty Insurance Company	0.30	01-13-2019	03-31-2019	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 by 4.0%.	10.40	3.00	0.00
United Services Automobile Association Group	USAA Casualty Insurance Company	0.00	05-16-2019	07-24-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revise Base Rates, revise Hurricane Territory Relativity for owners only, and introduce Early Quote Discount for both Owners and Unit-Owners.	10.40	3.00	0.00

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United Services Automobile Association Group	USAA Casualty Insurance Company	0.00	12-30-2019	12-30-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Homeowners Factor Refresh changes include: Modifications to Perils, Territory Relativities, Rating Structure Relativites, Rating Structures, Discounts, Expense Provision, Tier Placement, and Base Rates. New rating variables for Owners Only: Number of Bath	10.40	3.00	0.00
United Services Automobile Association Group	Usaa General Indemnity Company	0.20	01-13-2019	03-31-2019	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 by 2.5%.	2.10	0.10	0.00
United Services Automobile Association Group	USAA General Indemnity Company	0.00	05-16-2019	07-24-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revise Base Rates, revise Hurricane Territory Relativity for owners only, and introduce Early Quote Discount for both Owners and Unit-Owners.	2.10	0.10	0.00
United Services Automobile Association Group	USAA General Indemnity Company	3.70	12-30-2019	12-30-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Homeowners Factor Refresh changes include: Modifications to Perils, Territory Relativities, Rating Structure Relativities, Rating Structures, Discounts, Expense Provision, Tier Placement, and Base Rates. New rating variables for Owners Only: Number of Bath	2.10	0.10	0.00
Wellington Insurance Company	Aventus Insurance Company	2.50	10-01-2019	10-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		2.00	2.00	2.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2019	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 Serv Contract Group	Pacific Specialty Insurance Company	(6.60)	05-01-2019	06-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	By Peril program: Base rate decrease, revised Account discount, addition of new optional endorsements	0.00	0.00	0.00
Western Serv Contract Group	Pacific Specialty Property and Casualty Company	0.00	05-01-2019	05-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	By Peril program: Base rate decrease, revised Account discount, addition of new optional endorsements	0.00	0.00	0.00
WI Dunn Group	Columbia Lloyds Insurance Company	(3.00)	03-01-2019	03-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	State tracking #S661174	0.00	0.00	4.25
WR Berkley Corporation Group	Berkley Insurance Company	0.00	01-01-2019		Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Addition of Rule 740 and Rate 110 for Windstorm, Hurricane or Hail Exclusion Endorsement	0.00	0.00	0.00
WR Berkley Corporation Group	Berkley Insurance Company	0.00	01-01-2019		Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	The rates are being introduced for a new product	0.00	0.00	0.00
WR Berkley Corporation Group	Berkley Insurance Company	0.00	11-19-2019	11-19-2019	Other	Revision of Rule 602-addition of wind/hail deductible endorsement to rule	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, 2018.
Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2016, through December 31, 2017.
Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2015, through December 31, 2016.

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	(1.40)	02-15-2019	03-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, program deviation, and discounts	13.70	8.90	0.00
ACCC Insurance Company	ACCC Insurance Company	Voluntary Liability	0.00	11-01-2019	12-01-2019	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 factors, and implement rate capping.	0.00	0.00	0.00
ACCC Insurance Company	ACCC Insurance Company	Physical Damage	(15.00)	02-15-2019	03-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, program deviation, and discounts	13.70	8.90	0.00
ACCC Insurance Company	ACCC Insurance Company	Physical Damage	0.00	11-01-2019	12-01-2019	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 factors, and implement rate capping.	0.00	0.00	0.00
Ace Limited Group	Chubb National Insurance Company	Voluntary Liability	10.50	12-11-2019	02-09-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Base Rates	0.00	5.50	5.20
Ace Limited Group	Chubb National Insurance Company	Physical Damage	10.10	12-11-2019	02-09-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Base Rates	9.60	8.50	5.90
Ace Limited Group	Pacific Indemnity Company	Voluntary Liability	10.40	12-11-2019	02-09-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Base Rates	0.00	5.80	5.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	Pacific Indemnity Company	Physical Damage	10.40	12-11-2019	02-09-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Base Rates	9.80	8.10	6.80
Ace Limited Group	Vigilant Insurance Company	Voluntary Liability	11.10	12-11-2019	02-09-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Base Rates	0.00	5.90	6.40
Ace Limited Group	Vigilant Insurance Company	Physical Damage	10.50	12-11-2019	02-09-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Base Rates	9.80	7.40	6.70
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	Voluntary Liability	0.00	05-17-2019	08-25-2019	Other	ACUT-131840249 - Rec Vehicle Installment Fee Increase	0.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	Physical Damage	0.00	05-17-2019	08-25-2019	Other	ACUT-131840249 - Rec Vehicle Installment Fee Increase	0.00	0.00	0.00
Ag Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	Voluntary Liability	7.30	11-18-2019	12-18-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change for 12 month policies	0.00	0.00	0.00
Ag Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	Physical Damage	2.40	11-18-2019	12-18-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change for 12 month policies	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	4.90	07-01-2019	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 Change	4.20	9.20	0.00
Alfa Insurance Group	Trexis One Insurance Corporation	Voluntary Liability	5.70	04-15-2019	05-03-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates, territory factors, introduced vehicle history scoring	16.00	8.00	(4.00)
Alfa Insurance Group	Trexis One Insurance Corporation	Voluntary Liability	0.00	11-18-2019	12-05-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates and multiple rating factors. Introduced Payment History factors	16.00	8.00	(4.00)
Alfa Insurance Group	Trexis One Insurance Corporation	Physical Damage	4.50	04-15-2019	05-03-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates, territory factors, introduced vehicle history scoring	8.00	7.40	(8.10)
Alfa Insurance Group	Trexis One Insurance Corporation	Physical Damage	0.00	11-18-2019	12-05-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates and multiple rating factors. Introduced Payment History factors	8.00	7.40	(8.10)
Alinsco Insurance Company	Alinsco Insurance Company	Voluntary Liability	0.80	05-01-2019	06-01-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates & factors	0.00	0.17	0.17
Alinsco Insurance Company	Alinsco Insurance Company	Voluntary Liability	0.00	09-01-2019	10-01-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates & factors	0.00	0.17	0.17

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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
Alinsco Insurance Company	Alinsco Insurance Company	Voluntary Liability	0.00	06-01-2019	07-01-2019	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Telematics	0.00	0.17	0.17
Allstate Insurance Group	Allstate County Mutual Insurance Company	Voluntary Liability	0.10	04-08-2019	05-23-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	20% Trailer Only Base Rate Change	0.10	0.00	0.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Voluntary Liability	2.00	04-08-2019	05-23-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	1% Overall Auto Rate Change	0.00	7.30	17.60
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Physical Damage	0.10	04-08-2019	05-23-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	20% Trailer Change	0.10	0.00	0.00
Allstate Insurance Group	Allstate Indemnity Company	Physical Damage	0.10	04-08-2019	05-23-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9.9% Trailer Base Rate Only	0.10	0.00	0.00
Allstate Insurance Group	Allstate Insurance Company	Physical Damage	0.10	04-08-2019	05-23-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9.8 % Trailer Only Base Rate Change	0.20	0.00	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Physical Damage	0.10	04-08-2019	05-23-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9.7% Trailer Rate Change Only	0.10	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Encompass Home and Auto Insurance Company	Voluntary Liability	6.50	04-11-2019	04-11-2019	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	7.40	5.80	0.00
Allstate Insurance Group	Encompass Home and Auto Insurance Company	Physical Damage	2.60	04-11-2019	04-11-2019	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	1.30	2.50	0.00
Allstate Insurance Group	Encompass Indemnity Company	Voluntary Liability	6.20	04-11-2019	04-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Rate/Factor Only Filing	7.70	5.80	0.00
Allstate Insurance Group	Encompass Indemnity Company	Physical Damage	3.10	04-11-2019	04-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Rate/Factor Only Filing	1.20	2.50	0.00
Allstate Insurance Group	Encompass Insurance Company of America	Voluntary Liability	6.40	04-11-2019	04-11-2019	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	7.00	5.90	0.00
Allstate Insurance Group	Encompass Insurance Company of America	Physical Damage	2.70	04-11-2019	04-11-2019	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	1.10	2.50	0.00
Allstate Insurance Group	Encompass Property and Casualty Company	Voluntary Liability	6.80	04-11-2019	04-11-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX PSRM Rate/Factor Chgs	7.00	5.90	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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 Property and Casualty Company	Physical Damage	2.40	04-11-2019	04-11-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX PSRM Rate/Factor Chgs	1.10	2.50	0.00
American Access Casualty Company	American Access Casualty Company	Voluntary Liability	(0.70)	10-09-2019	12-09-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Profile Factors, Vehicle Discount/Surcharge	5.90	15.80	34.30
American Access Casualty Company	American Access Casualty Company	Voluntary Liability	(2.10)	06-19-2019	08-19-2019	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Profile Factors, Household Factors, Non-Owner Discount	(2.10)	3.70	21.20
American Access Casualty Company	American Access Casualty Company	Physical Damage	(0.90)	06-19-2019	08-19-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Profile Factors, Household Factors	(0.90)	4.60	13.70
American Access Casualty Company	American Access Casualty Company	Physical Damage	(4.70)	10-09-2019	12-09-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Profile Factors, Vehicle Discount/Surcharge	5.50	12.40	14.20
American Family Insurance Group	American Family Connect Property and Casualty Insurance Company	Voluntary Liability	(0.10)	06-30-2019	06-30-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Risk Score, Class Plan, Discounts, Surcharges	0.00	10.14	7.50
American Family Insurance Group	American Family Connect Property and Casualty Insurance Company	Physical Damage	(0.10)	06-30-2019	06-30-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Risk Score, Class Plan, Discounts, Surcharges	0.00	10.14	7.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
American International Group	AIG Property Casualty Company	Voluntary Liability	10.10	12-01-2019	12-01-2019	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	3.40	10.10	7.30
American International Group	AIG Property Casualty Company	Physical Damage	16.70	12-01-2019	12-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	10.80	8.70	3.00
American National Financial Group	American National County Mutual Insurance Company	Voluntary Liability	1.86	08-16-2019	08-16-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and relativities	18.00	12.70	14.00
American National Financial Group	American National County Mutual Insurance Company	Physical Damage	(0.03)	08-16-2019	08-16-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and relativities	5.10	11.90	11.00
Amica Mutual Group	Amica Mutual Insurance Company	Voluntary Liability	5.70	06-01-2019	06-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	6.90	27.46	5.40
Amica Mutual Group	Amica Mutual Insurance Company	Physical Damage	(4.10)	06-01-2019	06-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	2.30	13.95	2.10
Amica Mutual Group	Amica Property and Casualty Insurance Company	Voluntary Liability	5.90	06-01-2019	06-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	9.60	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	(4.20)	06-01-2019	06-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	5.90	0.00	0.00
Assurance America Corp Group	Assurance America Insurance Company	Voluntary Liability	10.50	09-09-2019	10-14-2019	Other	Amended Base Rates, Zip Codes, Model Year, Marix Discount, and Underwriting Tier	11.10	(1.30)	0.00
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	Voluntary Liability	0.80	09-01-2019	09-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates to offset the change to the UBI Discount and Salvage Surcharge.	3.76	11.20	4.90
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	Voluntary Liability	0.00	05-15-2019	05-15-2019	Other	Revised language in rule manual to remove references to Underwriting Guidelines.	3.76	11.20	4.90
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	Voluntary Liability	(0.70)	09-01-2019	09-01-2019	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Increased the UBI Driving Score and Activation Discounts	3.76	11.20	4.90
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	Voluntary Liability	(0.10)	09-01-2019	09-01-2019	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Reduced Salvage Surcharge	3.76	11.20	4.90
Berkshire Hathaway Group	Geico Advantage Insurance Company	Voluntary Liability	0.00	04-04-2019	04-04-2019	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 2019	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	(1.80)	03-28-2019	06-03-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	21.80	10.10
Berkshire Hathaway Group	Geico Advantage Insurance Company	Voluntary Liability	0.00	08-08-2019	10-11-2019	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	09-01-2019	11-05-2019	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	(1.10)	09-19-2019	11-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	21.80	10.10
Berkshire Hathaway Group	Geico Choice Insurance Company	Voluntary Liability	0.00	04-04-2019	04-04-2019	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	(1.60)	03-28-2019	06-03-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	18.40	11.40
Berkshire Hathaway Group	Geico Choice Insurance Company	Voluntary Liability	0.00	08-08-2019	10-11-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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 Choice Insurance Company	Voluntary Liability	0.00	09-01-2019	11-05-2019	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	(1.10)	09-19-2019	11-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	18.40	11.40
Berkshire Hathaway Group	Geico County Mutual Insurance Company	Voluntary Liability	0.00	04-04-2019	04-04-2019	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	(1.60)	03-28-2019	06-03-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	18.90	10.90
Berkshire Hathaway Group	Geico County Mutual Insurance Company	Voluntary Liability	0.00	08-08-2020	10-11-2019	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	08-22-2019	11-04-2019	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	09-01-2020	11-05-2019	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 2019	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	(1.10)	09-19-2019	11-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	18.90	10.90
Berkshire Hathaway Group	Geico General Insurance Company	Voluntary Liability	0.00	09-01-2019	11-05-2019	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	4.60	1.50
Berkshire Hathaway Group	Geico Indemnity Company	Voluntary Liability	(5.60)	12-12-2019	02-14-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +7.1%	(4.10)	0.70	0.00
Berkshire Hathaway Group	Geico Indemnity Company	Voluntary Liability	(1.80)	03-28-2019	06-03-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	8.70	3.10
Berkshire Hathaway Group	Geico Indemnity Company	Voluntary Liability	(6.90)	05-16-2019	07-22-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	(4.10)	0.70	0.00
Berkshire Hathaway Group	Geico Indemnity Company	Voluntary Liability	0.00	08-08-2019	10-11-2019	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 Indemnity Company	Voluntary Liability	0.00	09-01-2019	11-03-2019	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 2019	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 Indemnity Company	Voluntary Liability	0.00	09-01-2019	11-05-2019	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	04-04-2019	04-04-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	Geico Secure Insurance Company	Voluntary Liability	(1.60)	03-28-2019	06-03-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	16.20	11.40
Berkshire Hathaway Group	Geico Secure Insurance Company	Voluntary Liability	0.00	08-08-2019	10-11-2019	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	09-01-2019	11-05-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
Berkshire Hathaway Group	Geico Secure Insurance Company	Voluntary Liability	(1.10)	09-19-2019	11-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	16.20	11.40
Berkshire Hathaway Group	Government Employees Insurance Company	Voluntary Liability	0.00	04-04-2019	04-04-2019	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 2019	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	Government Employees Insurance Company	Voluntary Liability	(2.00)	03-28-2019	06-03-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +0.0%	0.00	6.50	1.40
Berkshire Hathaway Group	Government Employees Insurance Company	Voluntary Liability	0.00	08-08-2019	10-11-2019	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	09-01-2019	11-05-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	No impacts	0.00	0.00	0.00
CEM Insurance Company	CEM Insurance Company	Voluntary Liability	25.70	01-01-2019	01-01-2019	Other	Updated Zip Code Factors and Base Rate Factors	4.40	5.00	0.00
CEM Insurance Company	CEM Insurance Company	Voluntary Liability	0.30	09-01-2019	09-01-2019	Other	Revised Driver Class Factors, Model Year Factors, & Added New Phys Damage Options & deductibles	4.40	5.00	0.00
CEM Insurance Company	CEM Insurance Company	Voluntary Liability	0.00	09-25-2019	09-25-2019	Other	Fee Change for the Motor Vehicle Crime Prevention Authority	4.40	5.00	0.00
CEM Insurance Company	CEM Insurance Company	Physical Damage	12.70	01-01-2019	01-01-2019	Other	Updated Zip Code Factors and Base Rate Factors	8.30	2.25	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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
CEM Insurance Company	CEM Insurance Company	Physical Damage	0.00	09-25-2019	09-25-2019	Other	Fee Change for the Motor Vehicle Crime Prevention Authority	8.30	2.25	0.00
Central Mutual Insurance Co. Group	Central Mutual Insurance Company	Voluntary Liability	15.19	03-01-2019	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	15.18	11.03	7.74
Central Mutual Insurance Co. Group	Central Mutual Insurance Company	Physical Damage	10.28	03-01-2019	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	17.77	2.03	1.58
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.	0.03	0.00	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.	0.03	0.00	0.00
Consumers County Mutual Insurance Company	Consumers County Mutual Insurance Company	Voluntary Liability	(0.59)	07-05-2019	08-09-2019	Other	Group TTM-Quantum 2 Less than 5%	3.83	9.04	5.26

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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
Consumers County Mutual Insurance Company	Consumers County Mutual Insurance Company	Physical Damage	(0.62)	07-05-2019	08-09-2019	Other	Group TTM-Quantum 2 Less than 5%	4.89	3.19	4.82
Delaware Life Holding Group	Clear Spring Property and Casualty Company	Voluntary Liability	0.00	09-01-2019	10-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rates and Territory Relativities	0.00	0.00	0.00
Delaware Life Holding Group	Clear Spring Property and Casualty Company	Physical Damage	0.00	09-01-2019	10-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rates and Territory Relativities	0.00	0.00	0.00
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	1.70	12-31-2019	03-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	9.20	5.00	13.10
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	8.10	05-01-2020	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 rates, Territory factors, Safety Feature Discount, # Drivers x # Vehicles x Marital Status, Household Structure Factor	9.20	5.00	13.10
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	3.90	08-29-2019	10-29-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	9.20	5.00	13.10
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	(1.20)	09-24-2019	11-24-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	9.20	5.00	13.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	03-25-2019	05-25-2019	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Using new Data PreFill variables, Vehicle Body Style, Multi-Policy Discount, Collision x UMPD coverage	9.20	5.00	13.10
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	06-20-2019	08-20-2019	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Underwriting Tier	9.20	5.00	13.10
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	11-08-2019	01-08-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Occupation, # Drivers x # Vehicles x Marital Status, Body Style x # Vehicles	9.20	5.00	13.10
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	07-17-2019	09-17-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Limit x Pop. Density, Deductible x Value, Education x Age x Term, Marital Status x Age x Gender, Luxury Vehicle, # Delinquency x # Non-Pay Cancel	9.20	5.00	13.10
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	09-05-2019	11-05-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Vehicle Age x Months Owned, Physical Damage Symbols, MSRP x Vehicle Age, Mileage x Use, Earlybird Discount	9.20	5.00	13.10
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	11-12-2019	01-12-2020	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Expense Premium, Compare Discount removal	9.20	5.00	13.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	11-22-2019	01-22-2020	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Rollback of Expense Premium, Compare Discount Filing	9.20	5.00	13.10
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	12-20-2019	02-20-2020	Class - Relativity change in excess of ±5% for some policyholders.	Class, YNP, Occupation, Age x Years License, Primary Accidents, Occupation Status x Vehicle Use	9.20	5.00	13.10
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	5.20	12-31-2019	03-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	(0.40)	2.30	14.00
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.70	05-01-2019	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 rates, Territory factors, Safety Feature Discount, # Drivers x # Vehicles x Marital Status, Household Structure Factor	(0.40)	(2.30)	14.00
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	3.60	08-29-2019	10-29-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	(0.40)	(2.30)	14.00
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	(1.80)	09-24-2019	11-24-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	(0.40)	2.30	14.00
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	03-25-2019	05-25-2019	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Using new Data PreFill variables, Vehicle Body Style, Multi-Policy Discount, Collision x UMPD coverage	(0.40)	(2.30)	14.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	06-20-2019	08-20-2019	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Underwriting Tier	(0.40)	(2.30)	14.00
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	11-08-2019	01-08-2020	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Occupation, # Drivers x # Vehicles x Marital Status, Body Style x # Vehicles	(0.40)	2.30	14.00
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	07-17-2019	09-17-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Limit x Pop. Density, Deductible x Value, Education x Age x Term, Marital Status x Age x Gender, Luxury Vehicle, # Delinquency x # Non-Pay Cancel	(0.40)	(2.30)	14.00
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	09-05-2019	11-05-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Vehicle Age x Months Owned, Physical Damage Symbols, MSRP x Vehicle Age, Mileage x Use, Earlybird Discount	(0.40)	(2.30)	14.00
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	11-12-2019	01-12-2020	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Expense Premium, Compare Discount removal	(0.40)	2.30	14.00
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	11-22-2019	01-22-2020	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Rollback of Expense Premium, Compare Discount Filing	(0.40)	2.30	14.00
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	12-20-2019	02-20-2020	Class - Relativity change in excess of ±5% for some policyholders.	Class, YNP, Occupation, Age x Years License, Primary Accidents, Occupation Status x Vehicle Use	(0.40)	2.30	14.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Falcon Insurance Company	Falcon Insurance Company	Voluntary Liability	1.20	05-28-2019	06-28-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Change in Base/Terr < +- 15%	(1.60)	25.10	22.10
Falcon Insurance Company	Falcon Insurance Company	Physical Damage	0.30	05-28-2019	06-28-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Change in Terr < +- 15%	2.20	6.00	20.30
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Voluntary Liability	2.50	12-24-2019	01-23-2020	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	2.70	06-24-2019	07-23-2019	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	Physical Damage	0.50	12-24-2019	01-23-2020	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	(0.30)	06-24-2019	07-23-2019	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	Foremost County Mutual Insurance Company	Voluntary Liability	(0.60)	02-28-2019	04-03-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated Factors	0.40	2.20	3.20

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	Foremost County Mutual Insurance Company	Voluntary Liability	(4.40)	03-21-2019	04-24-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated Factors	0.40	2.20	(3.20)
Farmers Insurance Group	Foremost County Mutual Insurance Company	Voluntary Liability	5.70	11-07-2019	12-26-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated Factors	0.40	2.20	(3.20)
Farmers Insurance Group	Foremost County Mutual Insurance Company	Physical Damage	(4.40)	03-21-2019	04-24-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated Factors	(11.70)	(9.40)	(20.90)
Farmers Insurance Group	Foremost County Mutual Insurance Company	Physical Damage	(7.60)	11-07-2019	12-26-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated Factors	(11.70)	(9.40)	(20.90)
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	Voluntary Liability	(0.91)	01-15-2019	02-06-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Rate Revision - Mostly territory relativity changes,	(0.91)	9.38	33.62
First Acceptance Insurance Group	First Acceptance Insurance Company, Inc.	Physical Damage	4.52	01-15-2019	02-06-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase for Comp, territory relativity adjustments	4.52	29.86	54.45
General Electric Group	Electric Insurance Company	Voluntary Liability	3.40	06-18-2019	06-18-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, model year factors, liability symbol assignment, rate stability factor, tiering model.	9.50	6.10	3.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
General Electric Group	Electric Insurance Company	Voluntary Liability	(0.20)	12-01-2019	01-04-2020	Class - New class definition resulting in excess of ±5% change for some policyholders.	Revised base rates, class factors, household composition factors.	9.50	6.10	3.80
Germania Insurance Group	Germania Fire and Casualty Company	Voluntary Liability	(1.30)	01-25-2019	01-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage, rate stabilization	0.00	21.40	5.20
Germania Insurance Group	Germania Fire and Casualty Company	Voluntary Liability	6.90	05-01-2019	05-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate stabilization	6.00	21.40	5.20
Germania Insurance Group	Germania Fire and Casualty Company	Physical Damage	(0.50)	01-25-2019	01-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage, rate stabilization	0.00	10.30	2.90
Germania Insurance Group	Germania Fire and Casualty Company	Physical Damage	2.20	05-01-2019	05-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate stabilization	3.90	10.30	2.90
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	(1.50)	01-25-2019	01-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage change, rate stabilization	0.00	21.30	5.20
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	7.10	05-01-2019	05-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate stabilization	6.20	21.30	5.20

Private Passenger Automobile Rate Filing Exhibit

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Germania Insurance Group	Germania Insurance Company	Physical Damage	(0.80)	01-25-2019	01-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage change, rate stabilization	0.00	9.70	2.90
Germania Insurance Group	Germania Insurance Company	Physical Damage	2.10	05-01-2019	05-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate stabilization	3.60	9.70	2.90
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	(0.20)	01-25-2019	01-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage change, rate stabilization change	0.00	17.50	5.20
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	6.80	05-01-2019	05-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate stabilization	5.70	17.50	5.20
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	0.30	01-25-2019	01-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rental coverage change, rate stabilization change	0.00	7.30	2.90
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	2.40	05-01-2019	05-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, rate stabilization	4.00	7.30	2.90
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	Voluntary Liability	1.50	01-14-2019	02-18-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	LPMP, Excluded Driver Factor, MY Update	5.40	(2.50)	12.60

Private Passenger Automobile Rate Filing Exhibit

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Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	Voluntary Liability	7.00	03-25-2019	04-29-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Tiering	5.40	(2.50)	12.60
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	Voluntary Liability	7.07	10-21-2019	11-25-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Tiering	5.40	(2.50)	12.60
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	MVCPA	0.00	0.00	0.00
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	Voluntary Liability	0.03	12-09-2019	12-09-2019	Other	Policy Fee Increase	5.40	(2.50)	12.60
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	Voluntary Liability	2.80	01-01-2019	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	9.90	0.00	0.10
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	Physical Damage	11.70	01-01-2019	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	9.90	0.00	26.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	9.40	12-01-2019	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo. PA. Rates. 12.01.19	(0.79)	4.33	6.77

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Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-07-2019	01-07-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ASA. Select . 1mo. PA. Rates. 10.15.18 (now 01.07.19)	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	01-07-2019	01-07-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ASA. Select. 6mo. PA. Rates. 10.15.18 (now 01.07.19)	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	6.20	11-15-2019	01-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ASA. Select. 6mo. PA. Rates. 11.15.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.47	11-15-2019	01-15-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo. 6mo. PA. Rates. 11.15.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(14.60)	03-30-2019	03-30-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Kemper. PA. Rates. 03.30.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(1.67)	03-01-2019	04-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen. PA. Rates. 03.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	03-15-2019	04-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive. PA. Rates. 03.15.19	(0.79)	4.33	6.77

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	4.10	05-01-2019	05-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Germania. PA. Rates. 05.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	1.10	04-15-2019	05-03-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AlfaVision. PA. Rates. 04.15.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.50	03-28-2019	05-13-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renegade. PA. Rates. 03.28.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(10.00)	03-21-2019	05-20-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acuity. PA. Rates. 03.21.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-01-2019	06-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MSIS. PA. Rates. 05.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-24-2019	06-08-2019	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. 04.24.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(6.70)	03-15-2019	06-15-2019	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. 03.15.19	(0.79)	4.33	6.77

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	(3.30)	05-15-2019	06-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TSLC. PA. Rates. 05.15.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	06-01-2019	07-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen. PA. Rates. 06.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	7.20	05-22-2019	07-11-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Esurance. PA. Rates. 05.08.19 (Now 05.22.19)	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	6.70	06-15-2019	07-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SCPreferred. PA. Rates. 06.15.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	08-13-2019	08-13-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MRAD. PA. MC. Rates. 08.13.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(1.70)	06-20-2019	08-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo. PA. Rates. 06.19.19 (now 06.20.19)	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	06-17-2019	08-16-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acuity. PA. Rates. 06.17.19	(0.79)	4.33	6.77

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	6.73	07-23-2019	08-23-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ASA. Select. 6mo. PA.Rates. 07.23.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(2.48)	08-05-2019	09-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen. PA. Rates. 08.05.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(6.80)	08-05-2019	09-05-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive. PA. Rates. 08.05.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-05-2019	10-05-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SCPreferred. PA. Rates. 09.05.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-10-2019	10-10-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD6. PA. Rates. 04.15.19 (Now 10.10.19)	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(5.40)	09-15-2019	10-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TSLC. PA. Rates. 09.15.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	7.50	09-23-2019	10-23-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AAAA. PA. Rates. 09.23.19	(0.79)	4.33	6.77

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-11-2019	10-27-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	StateAuto. PA. Rates. 10.11.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.80	09-10-2019	11-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Allied. PA. Rates. 09.01.19 (now 9.10.19)	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(3.00)	11-10-2019	11-10-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Kemper. PA. Rates. 11.10.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-09-2019	11-28-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Esurance. PA. Rates. 10.09.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	11-18-2019	12-06-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AlfaVision. PA. Rates. 11.18.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.30	11-08-2019	12-14-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD6. PA. Rates. 11.08.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(0.80)	01-25-2019	01-25-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Germania. PA. Rates. 01.25.19	(0.79)	4.33	6.77

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	(1.10)	02-15-2019	03-03-2019	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	StateAuto. PA. Rates. 02.15.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	06-03-2019	07-05-2019	Other	RAD5. PA. Rates. 06.03.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.07	05-17-2019	08-25-2019	Other	Acuity. PA. Rates. 05.17.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	SCPreferred. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	MSIS. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Mendota. MSA. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	AAAA. PA. Rates. 09.01.19	(0.79)	4.33	6.77

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	EGA. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	ApolloSA. 1mo. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	AlfaVision. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	ASA.Select. 1mo. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Acuity. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	TSLC. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Choice. NS. PA. Rates. 09.01.19	(0.79)	4.33	6.77

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	ASA. Select. 6mo. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Apollo. 6mo. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Kemper. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Mendota. Value. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Germania. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	RAD5. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	AmWinsChoice. PA. Rates. 09.01.19	(0.79)	4.33	6.77

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Apollo. 1mo. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.90	09-01-2019	09-01-2019	Other	Renegade. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	ApolloSA. 6mo. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Excel. NS. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Mendota. MAP .PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Anchor. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	NGIC. PA. Rates. 09.01.19	(0.79)	4.33	6.77

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Trinity. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Continental. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	09-06-2019	Other	Aggressive. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	10-01-2019	Other	Aspen. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2019	10-01-2019	Other	SNAP. PA. Rates. 09.01.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	09-10-2019	10-01-2019	Other	Allied. PA. Rates. 09.10.19	(0.79)	4.33	6.77
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-15-2019	10-15-2019	Other	WGLaredo. PA. Rates. 09.01.19 (Now 10/15/19)	(0.79)	4.33	6.77

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	11-22-2019	12-28-2019	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	RAD6. PA. Rates. 11.22.19	(0.79)	4.33	6.77
Horace Mann Group	Horace Mann Insurance Company	Voluntary Liability	3.40	12-16-2019	12-16-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, Territory relativity adjustments, Rating Variable factor changes: UW Levels, PD Limit, Model Year, Symbol, Youthful, Driver Age, BI Limits, Financial Responsibility, Interactions: DA x Tier, Da x Youthful	3.40	18.90	37.70
Horace Mann Group	Horace Mann Property and Casualty Insurance Company	Voluntary Liability	0.00	12-16-2019	12-16-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, Territory relativity adjustments, Rating Variable factor changes: UW Levels, PD Limit, Model Year, Symbol, Youthful, Driver Age, BI Limits, Financial Responsibility, Interactions: DA x Tier, Da x Youthful	0.00	2.00	9.20
Horace Mann Group	Teachers Insurance Company	Voluntary Liability	9.60	12-16-2019	12-16-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, Territory relativity adjustments, Rating variable factor changes: UW Levels, PD Limit, Model Year, Symbol, Youthful, Driver Age, BI Limits, Financial Responsibility, Interactions: DA x Tier, Da x Youthful	9.60	22.20	33.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	(0.60)	06-18-2019	08-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Modified base rates; changed factors for driver class, market tier, and model year; modified discount and surcharge relativities and amounts	(0.60)	(0.60)	(0.60)
J. Whited Group	Windhaven National Insurance Company	Physical Damage	(0.60)	06-18-2019	08-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Modified base rates; changed factors for driver class, market tier, and model year; modified discount and surcharge relativities and amounts	(0.60)	(0.60)	(0.60)
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	(0.15)	02-14-2019	03-15-2019	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, Terr	0.79	13.75	0.86
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	(0.12)	02-14-2019	03-15-2019	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, Terr	1.59	10.07	9.21
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	0.94	04-04-2019	05-03-2019	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, Terr	6.48	0.00	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	3.23	05-09-2019	06-07-2019	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, HHS, Terr, MYR	0.79	13.75	0.86

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	(1.82)	05-09-2019	06-07-2019	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, HHS, Terr, MYR, Cust Choice	1.59	10.07	9.21
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	16.18	09-26-2019	10-25-2019	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, Terr	6.48	0.00	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	1.08	10-10-2019	11-08-2019	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, Term, Terr	1.59	10.07	9.21
Kemper Corporation Group	Infinity County Mutual Insurance Company	Voluntary Liability	0.90	10-10-2019	11-08-2019	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, Term, Terr	0.79	13.75	0.86
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(6.14)	02-14-2019	03-15-2019	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, Terr	1.56	(1.41)	3.40
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(6.11)	02-14-2019	03-15-2019	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, Terr	(2.56)	0.90	11.73
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(0.07)	04-04-2019	05-03-2019	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, Terr	(7.84)	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	(10.82)	05-09-2019	06-07-2019	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, HHS, Terr, MYR, Cust Choice	(2.56)	0.90	11.73
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(7.21)	05-09-2019	06-07-2019	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, HHS, Terr, MYR	1.56	(1.41)	3.40
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(3.97)	09-26-2019	10-25-2019	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, Terr	(7.84)	0.00	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(15.20)	10-10-2019	11-08-2019	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, Term, Terr	1.56	(1.41)	3.40
Kemper Corporation Group	Infinity County Mutual Insurance Company	Physical Damage	(10.73)	10-10-2019	11-08-2019	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, Term, Terr	(2.56)	0.90	11.73
Kemper Corporation Group	Unitrin County Mutual Insurance Company	Voluntary Liability	6.66	11-20-2019	01-05-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Zip Code Factors, & Discounts	(6.23)	8.12	14.81
Kemper Corporation Group	Unitrin County Mutual Insurance Company	Voluntary Liability	(1.13)	03-09-2019	05-08-2019	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 Factors	(6.23)	8.12	14.81

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	Unitrin County Mutual Insurance Company	Voluntary Liability	3.92	06-22-2019	08-21-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Zip Code & Vehicle Class Factors	(6.23)	8.12	14.81
Kemper Corporation Group	Unitrin County Mutual Insurance Company	Physical Damage	4.55	11-20-2019	01-05-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Zip Code Factors, & Discounts	(13.61)	2.92	17.83
Kemper Corporation Group	Unitrin County Mutual Insurance Company	Physical Damage	(10.79)	03-09-2019	05-08-2019	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 Factors	(13.61)	2.92	17.83
Kemper Corporation Group	Unitrin County Mutual Insurance Company	Physical Damage	(7.22)	06-22-2019	08-21-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Zip Code, & Vehicle Class Factors	(13.61)	2.92	17.83
Liberty Mutual Group	General Insurance Company of America	Voluntary Liability	3.20	07-03-2019	07-03-2019	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	9.70	17.10	11.00
Liberty Mutual Group	General Insurance Company of America	Physical Damage	1.50	07-03-2019	07-03-2019	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	2.30	8.70	5.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	03-09-2019	04-18-2019	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	14.10	23.10	16.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	6.00	03-17-2019	05-23-2019	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	(2.10)	9.50	8.50
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	(2.10)	03-17-2019	05-23-2019	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	9.70	8.70	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.50	07-22-2019	08-31-2019	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	0.00	14.10	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	(1.30)	09-02-2019	11-22-2019	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	6.50	21.90	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	03-09-2019	04-18-2019	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	9.00	7.20	16.20
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	19.20	03-17-2019	05-23-2019	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	15.80	5.60	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	1.20	03-17-2019	05-23-2019	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	19.20	17.00	5.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	(1.00)	07-22-2019	08-31-2019	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	0.00	9.40	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	(1.20)	09-02-2019	11-22-2019	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	2.00	6.60	0.00
Liberty Mutual Group	Safeco Insurance Company of America	Voluntary Liability	3.20	07-03-2019	07-03-2019	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	9.60	16.90	10.80
Liberty Mutual Group	Safeco Insurance Company of America	Physical Damage	1.50	07-03-2019	07-03-2019	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	2.20	8.50	4.90
Liberty Mutual Group	Safeco Insurance Company of Illinois	Voluntary Liability	3.20	07-03-2019	07-03-2019	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	9.40	16.80	10.50
Liberty Mutual Group	Safeco Insurance Company of Illinois	Physical Damage	1.50	07-03-2019	07-03-2019	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	2.20	8.40	4.90
Liberty Mutual Group	Safeco Lloyds Insurance Company	Voluntary Liability	3.20	07-03-2019	07-03-2019	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	9.50	16.90	10.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	Physical Damage	1.50	07-03-2019	07-03-2019	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	2.20	8.60	5.00
Loya Group	Loya Insurance Company	Voluntary Liability	0.00	09-01-2019	10-01-2019	Other	Amendment or addition to Motor Vehicle Crime Prevention Authority Fees	0.00	0.00	0.00
Loya Group	Loya Insurance Company	Voluntary Liability	4.80	12-09-2019	01-09-2020	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Created New Territories, BI/PD Base Rates & Rule Change AFA Threshold	4.80	5.55	5.15
Loya Group	Loya Insurance Company	Voluntary Liability	1.05	05-06-2019	06-06-2019	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Yr Model Updates; reverted FS Under 21 as requested, Zip to Terr amendments	1.05	1.21	1.13
Loya Group	Vision Insurance Company	Voluntary Liability	0.00	09-01-2019	10-01-2019	Other	Amendment or addition to Motor Vehicle Crime Prevention Authority Fees	0.00	0.00	0.00
Loya Group	Young America Insurance Company	Voluntary Liability	0.00	09-01-2019	10-01-2019	Other	Addition to Motor Vehicle Crime Prevention Authority Fees	0.00	0.00	0.00
Mercury General Group	Mercury County Mutual Insurance Company	Voluntary Liability	0.00	11-17-2018	01-05-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates by coverage	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Mercury General Group	Mercury County Mutual Insurance Company	Voluntary Liability	0.00	05-04-2019	07-13-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aligned 3.6 - Base Rates, Occupation, Model year, HHS, Core Discont, 3/5 Year Discount	0.00	0.00	0.00
Mercury General Group	Mercury County Mutual Insurance Company	Physical Damage	0.00	11-17-2018	01-05-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates by coverage	0.00	0.00	0.00
Mercury General Group	Mercury County Mutual Insurance Company	Physical Damage	0.00	05-04-2019	07-13-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aligned 3.6 - Base Rates, Occupation, Model year, HHS, Core Discont, 3/5 Year Discount	0.00	0.00	0.00
Metropolitan Group	Economy Fire and Casualty Company	Voluntary Liability	5.60	03-01-2019	04-30-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Sub Terr Factors; My Factors; NB Tiering	14.10	6.50	5.80
Metropolitan Group	Economy Fire and Casualty Company	Voluntary Liability	8.03	09-02-2019	11-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Sub Terr Factors; Acct Deviations	14.10	6.50	5.80
Metropolitan Group	Economy Fire and Casualty Company	Physical Damage	(1.20)	03-01-2019	04-30-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Sub Terr Factors; My Factors; NB Tiering	(3.90)	11.70	14.40
Metropolitan Group	Economy Fire and Casualty Company	Physical Damage	(2.70)	09-02-2019	11-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Sub Terr Factors; Acct Deviations	(3.90)	11.70	12.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	Economy Preferred Insurance Company	Voluntary Liability	3.60	07-19-2019	10-27-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	3.60	5.18	0.00
Metropolitan Group	Economy Preferred Insurance Company	Physical Damage	4.10	07-19-2019	10-27-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	4.10	15.33	0.00
Metropolitan Group	Economy Premier Assurance Company	Voluntary Liability	3.60	07-19-2019	10-27-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	3.60	5.18	0.00
Metropolitan Group	Economy Premier Assurance Company	Physical Damage	4.10	07-19-2019	10-27-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revision	4.10	15.33	0.00
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	1.68	11-22-2019	01-06-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates, Zip Code	(1.90)	(4.72)	0.14
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	(3.53)	02-15-2019	04-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates, Zip Code, Driver Class, Severe Problem, Vehicle Length of Ownership, Increased Limits, Source Factor, Proof of Prior – Homeowner, Proof of Prior – Renew, Proof of Prior – Insurance Score - TRUERISK, Vehicle-to-Driver, Model Year, Vehicle	(6.13)	(1.52)	18.11

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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 Inc.	MGA Insurance Company, Inc.	Voluntary Liability	0.00	08-23-2019	10-07-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates, Zip Code, Driver Class, SR - 22, Source Factor, Proof of Prior – Renew, Proof of Prior – Insurance Score - TRUERISK, Vehicle-to-Driver, Model Year, Profile Initial Model Age.	(3.53)	(4.38)	3.69
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	0.00		08-12-2019	Other	EP 1.0 and EP2.0 are converted to EP 3.0 in this filing. Also changed for EP 3.0 are the following, in order to achieve overall neutral change and reduce dislocation: Base Rate, License Status, Insurance Scoring - TrueRisk, Make, Series	0.00	(0.66)	4.30
Munich Re Group	American Modern Property and Casualty Insurance Company	Physical Damage	(1.30)	07-09-2019	07-19-2019	Other		0.00	(0.40)	0.00
National General Group	Direct General Insurance Company	Voluntary Liability	0.00	10-01-2019	12-30-2019	Class - New class definition resulting in excess of ±5% change for some policyholders.	New GLM-based class plan	10.60	41.70	41.70
National General Group	Direct General Insurance Company	Voluntary Liability	10.60	08-20-2019	10-04-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Base rates and territories	5.00	28.10	31.90

Private Passenger Automobile Rate Filing Exhibit

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National General Group	Direct General Insurance Company	Physical Damage	0.00	10-01-2019	12-30-2019	Class - New class definition resulting in excess of ±5% change for some policyholders.	New GLM-based class plan	0.00	(1.40)	1.60
National General Group	Direct General Insurance Company	Physical Damage	0.00	08-20-2019	10-04-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Base rates and territories	0.00	(1.40)	1.60
National General Group	Integon Indemnity Corporation	Voluntary Liability	1.90	11-08-2019	12-14-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates and territory factors.	1.90	5.40	7.10
National General Group	Integon Indemnity Corporation	Physical Damage	(0.60)	11-08-2019	12-14-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates and territory factors.	(0.60)	27.40	49.90
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Voluntary Liability	(9.60)	02-15-2019	02-05-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates. Liability and physical damage combination	(5.00)	0.00	0.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Voluntary Liability	0.00	07-15-2019	08-05-2019	Other	Implementation of Distribution Factor and remarketing rate capping. Liability and physical damage combination	(5.00)	0.00	0.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Voluntary Liability	0.00	09-09-2019	10-09-2019	Other	Implementation of SmartMiles. Liability and physical damage combination	(5.00)	0.00	0.00

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Nationwide Corporation Group	Colonial County Mutual Insurance Company	Voluntary Liability	0.00	12-26-2018	01-26-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Territory relativity adjustments. Liability and physical damage combination	(5.00)	0.00	0.00
Nationwide Corporation Group	Crestbrook Insurance Company	Voluntary Liability	9.80	07-01-2019	08-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates, agreed value, deductible factors, usage factors, high value vehicle adjustments	25.20	14.40	3.40
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	1.90	12-01-2019	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Select General Agency, LLC PPA Base rates; symbols; driver class; limited form factor; added new zip codes SGA08-219	0.00	10.67	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(0.70)	12-30-2019	01-01-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency PPA Base rates; policy type factors VGA14-020	1.80	19.10	27.44
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	0.61	01-15-2019	02-06-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acceptance Insurance Agency of TN, Inc. Credit Base rates for comp; territory factor changes AIACS05-019	11.24	8.40	17.24
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	3.50	01-15-2019	02-15-2019	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, LLC Monthly Base rates; territory factors; license type AAM16-019	5.10	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	3.40	01-15-2019	02-15-2019	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; territory factors; vehicle history score TEJ11-019	5.00	10.03	4.90

Private Passenger Automobile Rate Filing Exhibit

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Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	0.04	01-28-2019	02-28-2019	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, Inc. Standard Base rates; county modifiers LON08-019	18.39	7.39	25.82
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(0.07)	01-28-2019	02-28-2019	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, Inc. Maverick Base rates; county modifiers; policy term/policy factors added annual term; payment plans; fees LONMAV08-019	7.86	7.43	19.81
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	4.30	02-15-2019	03-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Select General Agency, LLC PPA Base rates; added 2017-2019 model year factors SGA08-019	0.00	10.67	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	1.90	04-01-2019	05-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA LLC CCB/CCM Core discounts; married driver with excluded spouse; base rates CCB12-019	0.92	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	1.67	04-01-2019	05-01-2019	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, Inc. Standard Driver class changes to BI/PD factors LON08-119	18.39	7.39	25.82
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(1.64)	04-01-2019	05-01-2019	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, Inc. Maverick Driver class changes to BI/PD factors LONMAV08-119	7.86	7.43	19.81

Private Passenger Automobile Rate Filing Exhibit

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Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(9.60)	03-15-2019	06-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto, Inc. Legacy-LEG Added 2020 model year factors; base rates LEG17-019	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(9.90)	03-15-2019	06-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto, Inc. Value 2.0-VLE Added 2020 model year factors; base rates VLE17-019	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(1.38)	08-01-2019	09-01-2019	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 Preferred discount; base rates; territory factors; driver class factors TFCI13-119	6.80	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(0.30)	08-01-2019	09-01-2019	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; model years; discounts; vehicle history score TEJ11-119	5.00	10.03	4.90
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(3.30)	08-10-2019	09-10-2019	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, LLC Monthly Base rates AAM16-119	5.10	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	6.10	08-20-2019	10-04-2019	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 Credit Territory relativities and base rates revised DIRGEN03-019	3.00	0.00	17.47
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	2.81	10-01-2019	11-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA LLC CCA Base rates; discounts CCA12-219	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	2.81	10-01-2019	11-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA LLC CCB/CCM Base rates; discounts CCB12-119	0.92	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(2.30)	11-01-2019	11-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Louis A Williams & Associates PPA Physdam coverage without liability removed; policy fees; liability base rates increased; phydam base rates decreased; added zip code 75036 LAW99-019	1.20	9.50	4.60
Pharmacists Mutual Group	Pharmacists Mutual Insurance Company	Voluntary Liability	8.60	03-01-2019	03-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised lcms	0.00	5.20	4.20
Pharmacists Mutual Group	Pharmacists Mutual Insurance Company	Voluntary Liability	(0.40)	12-31-2019	12-31-2019	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduced adjustments for payment history, number of drivers and vehicles, introduced LPMP factors and mileage factors.	0.00	5.20	4.20
Pharmacists Mutual Group	Pharmacists Mutual Insurance Company	Physical Damage	15.30	03-01-2019	03-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised lcms	0.00	6.20	6.40
Pharmacists Mutual Group	Pharmacists Mutual Insurance Company	Physical Damage	0.80	12-31-2019	12-31-2019	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduced adjustments for payment history, number of drivers and vehicles, introduced LPMP factors and mileage factors.	0.00	6.20	6.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Progressive Group	Progressive County Mutual Insurance Company	Voluntary Liability	2.80	09-27-2019	10-31-2019	Other	Introduce new product; base rate change	(4.20)	5.60	9.70
Progressive Group	Progressive County Mutual Insurance Company	Physical Damage	(6.90)	09-27-2019	10-31-2019	Other	Introduce new product; base rate change	0.10	3.50	12.60
Pure Companies Group	Privilege Underwriters Reciprocal Exchange	Voluntary Liability	6.90	10-26-2019	12-25-2019	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	8.50
Pure Companies Group	Privilege Underwriters Reciprocal Exchange	Physical Damage	6.90	10-26-2019	12-25-2019	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)	11.50
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	20.57	01-01-2019	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Core Base Rate Change	20.93	15.59	7.80
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	4.17	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 Base Rate Change, Liability Only	15.03	5.21	78.10
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	16.51	01-15-2019	02-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Flex Base Rate Change	16.51	11.10	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	6.25	01-07-2019	02-07-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Diamond Specialty Base Rate Change	5.62	7.67	45.50
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	6.05	01-15-2019	02-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Quantum Base Rate Change	14.13	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	7.35	12-31-2019	03-02-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant Base Rate Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	5.13	12-31-2019	03-02-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent Base Rate Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(6.58)	03-15-2019	04-14-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	GO Maps Base Rate Change	(6.58)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	13.22	04-01-2019	06-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Links-Diamond base Rate Change	13.22	30.40	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	12.87	04-01-2019	06-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Links-Platinum Base Rate Change	8.77	19.60	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	5.01	05-01-2019	07-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent Base Rate Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	3.32	05-01-2019	07-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant Base Rate Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(17.95)	06-01-2019	07-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Base Rate Change	(17.95)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	8.71	07-01-2019	08-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SeaHarbor Base Rate Change	8.71	3.90	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.02	07-17-2019	09-17-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent Base Rate Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(12.20)	07-19-2019	10-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Commonwealth Base Rate Change	(12.12)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	8.00	08-29-2019	10-29-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant Base Rate Change	17.37	(5.91)	0.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	3.55	08-29-2019	10-29-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent Base Rate Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(0.01)	09-05-2019	11-05-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant Base Rate Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	2.60	11-01-2019	12-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AIM Base Rate Change	15.03	5.21	78.10
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	7.62	11-15-2019	12-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Quantum Base Rate Change	14.13	0.00	0.00
Redpoint County Mutual Insurance Company	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.	Elephant UW Tier Factors Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.01	06-20-2019	08-20-2019	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Apparent Tier Criteria Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.09	10-21-2019	11-20-2019	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Commonwealth Introduction of Vehicle History Tier	(12.12)	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.00	09-10-2019	09-10-2019	Other	Southern General ABTPA	0.00	(1.30)	12.30
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(3.30)	09-24-2019	11-24-2019	Other	Apparent General Expense Selection Change	10.57	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(1.81)	09-24-2019	11-24-2019	Other	Elephant General Expense Selection Change	17.37	(5.91)	0.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	0.30	09-01-2019	09-01-2019	Class - Relativity change in excess of ±5% for some policyholders.	Pronto Core Class Factor Change	20.93	15.59	7.80
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	1.39	11-21-2019	12-21-2019	Class - New class definition resulting in excess of ±5% change for some policyholders.	AIM Remove Criminal History Driver Class Tier	15.03	5.21	78.10
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	6.14	03-01-2019	04-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	AIM Territory Factors Rate Change	15.03	5.21	78.10
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(3.63)	06-01-2019	08-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Links-Platinum Territory Factors Change	8.77	19.60	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	2.78	09-01-2019	11-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Lamar Zip Code Factor Change	2.78	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Voluntary Liability	(0.59)	11-01-2019	12-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Diamond Specialty Territory Factors Change	5.62	7.67	45.50
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.03	01-01-2019	01-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Core Base Rate Change	0.77	(4.00)	4.10
Redpoint County Mutual Insurance Company	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 Base Rate Change, Liability Only	(10.15)	2.55	38.20
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.88	01-15-2019	02-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto Flex Base Rate Change	0.88	2.70	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(2.60)	01-07-2019	02-07-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Diamond Specialty Base Rate Change	(2.88)	52.30	(9.00)
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	01-15-2019	02-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Quantum Base Rate Change	(6.08)	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	6.02	12-31-2019	03-02-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent Base Rate Change	4.15	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	2.39	12-31-2019	03-02-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant Base Rate Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(3.78)	03-15-2019	04-14-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	GO Maps Base Rate Change	(3.78)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(1.08)	04-01-2019	06-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Links-Platinum Base Rate Change	(16.82)	10.90	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	7.56	04-01-2019	06-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Links-Diamond Base Rate Change	7.56	13.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(1.69)	05-01-2019	07-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant Base Rate Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(1.80)	05-01-2019	07-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent Base Rate Change	4.15	0.00	0.00

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Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(16.86)	06-01-2019	07-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Base Rate Change	(16.86)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	07-01-2019	08-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SeaHarbor Base Rate Change	0.00	46.30	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(0.16)	07-17-2019	09-17-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent Base Rate Change	4.15	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(2.59)	07-19-2019	10-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Commonwealth Base Rate Change	(2.59)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	4.14	08-29-2019	10-29-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent Base Rate Change	4.15	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	08-29-2019	10-29-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant Base Rate Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.03	09-05-2019	11-05-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant Base Rate Change	(2.51)	(1.62)	3.90

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Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(2.97)	11-01-2019	12-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AIM Base Rate Change	(10.15)	2.55	38.20
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(6.08)	11-15-2019	12-15-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Quantum Base Rate Change	(6.08)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(0.16)	12-25-2018	02-25-2019	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Elephant UW Tier Factors Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.02	06-20-2019	08-20-2019	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Apparent Tier Criteria Change	4.15	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	10-21-2019	11-20-2019	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Commonwealth Introduction of Vehicle History Tier	(2.59)	0.00	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.00	09-10-2019	09-10-2019	Other	Southern General ABTPA	0.00	9.40	6.60
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(3.81)	09-24-2019	11-24-2019	Other	Apparent General Expense Selection Change	4.15	0.00	0.00

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Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(3.02)	09-24-2019	11-24-2019	Other	Elephant General Expense Selection Change	(2.51)	(1.62)	3.90
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	0.73	09-01-2019	09-01-2019	Class - Relativity change in excess of ±5% for some policyholders.	Pronto Core Class Factor Change	0.77	(4.00)	4.10
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(4.09)	11-21-2019	12-21-2019	Class - New class definition resulting in excess of ±5% change for some policyholders.	AIM Remove Criminal History Driver Class Tier	(10.15)	2.55	38.20
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(3.45)	03-01-2019	04-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	AIM Territory Factors Rate Change	(10.15)	2.55	38.20
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(15.92)	06-01-2019	08-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Links-Platinum Territory Factors Change	(16.82)	10.90	0.00
Redpoint County Mutual Insurance Company	Redpoint County Mutual Insurance Company	Physical Damage	(0.29)	11-01-2019	12-01-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Diamond Specialty Territory Factors Change	(2.88)	52.30	(9.00)
Root Insurance Company	Root Insurance Company	Voluntary Liability	0.00	12-20-2019	01-22-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated factors for PD and COLL. Updated base rates.	34.30	0.00	0.00

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Root Insurance Company	Root Insurance Company	Voluntary Liability	9.30	05-06-2019	06-08-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated factors for Homeowner discount, VIN Vehicle Factor, Comp/Coll Deductible. Introduced Billing History, E-Delivery Discount, and Luxury Status rating variables. Update base rates.	34.30	0.00	0.00
Root Insurance Company	Root Insurance Company	Voluntary Liability	(11.10)	09-27-2019	10-30-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated factors for Prior Insurance Class. Introduced SR-22 rating factor. Updated base rates.	34.30	0.00	0.00
Root Insurance Company	Root Insurance Company	Physical Damage	0.00	12-20-2019	01-22-2020	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated factors for PD and COLL. Updated base rates.	34.30	0.00	0.00
Root Insurance Company	Root Insurance Company	Physical Damage	9.30	05-06-2019	06-08-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated factors for Homeowner discount, VIN Vehicle Factor, Comp/Coll Deductible. Introduced Billing History, E-Delivery Discount, and Luxury Status rating variables. Update base rates.	34.30	0.00	0.00
Root Insurance Company	Root Insurance Company	Physical Damage	(11.10)	09-27-2019	10-30-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated factors for Prior Insurance Class. Introduced SR-22 rating factor. Updated base rates.	34.30	0.00	0.00
Safe Auto Group	Safe Auto Insurance Company	Voluntary Liability	0.00	03-08-2019	04-14-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	0.00	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Safe Auto Group	Safe Auto Insurance Company	Voluntary Liability	2.20	11-06-2019	12-14-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate change	0.00	0.00	0.00
Safe Auto Group	Safe Auto Insurance Company	Voluntary Liability	0.00	08-04-2019	09-10-2019	Other	Deployment of G2.2 program. Deployment of Veh. History, rewrite factor, Insurance History	0.00	0.00	0.00
Safeway Insurance Group	Safeway Insurance Company	Voluntary Liability	3.10	11-01-2019	11-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate & Class Factor Change	0.00	11.90	28.71
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	0.00	04-16-2019	04-16-2019	Other	Updated logo & table descriptions - no change to any rates, factors, or fees	3.70	0.00	15.50
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Updated Theft Prevention Fund Fee per HB 2048	3.70	0.00	15.50
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Introduction of Rate Stability Factor - no impact to current policyholders	9.10	0.00	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	0.00	11-17-2019	11-17-2019	Other	Introduction of 12 month term & associated pay plans	3.70	0.00	15.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	04-16-2019	04-16-2019	Other	Updated logo & table descriptions - no change to any rates, factors, or fees	0.00	2.30	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	09-01-2019	09-01-2019	Other	Updated Theft Prevention Fund Fee per HB 2048	0.00	2.30	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	09-01-2019	09-01-2019	Other	Introduction of Rate Stability Factor - no impact to current policyholders	(1.90)	0.00	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	11-17-2019	11-17-2019	Other	Introduction of 12 month term & associated pay plans	0.00	2.30	0.00
Sentry Insurance Group	Sentry Select Insurance Company	Voluntary Liability	0.00	09-01-2019	09-01-2019	Other	Introduction of Rate Stability Factor - no impact to current policy holders	4.80	0.00	0.00
Sentry Insurance Group	Sentry Select Insurance Company	Voluntary Liability	0.90	11-18-2019	12-28-2019	Other	Change to base rates and expense constant (<5%)	4.80	0.00	0.00
Sentry Insurance Group	Sentry Select Insurance Company	Physical Damage	0.00	09-01-2019	09-01-2019	Other	Introduction of Rate Stability Factor - no impact to current policy holders	13.40	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	3.50	11-18-2019	12-28-2019	Other	Change to base rates and optional equipment rates (<5%)	13.40	0.00	0.00
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	Voluntary Liability	(1.10)	02-15-2019	03-03-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising base rates and rating components.	17.10	15.30	17.30
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	Physical Damage	(1.10)	02-15-2019	03-03-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising base rates and rating components.	(1.90)	20.10	0.80
State Farm Group	State Farm County Mutual Insurance Company of Texas	Voluntary Liability	(0.30)	02-18-2019	02-18-2019	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 Drive Safe & Save participation adjustment factor	0.00	16.50	18.10
State Farm Group	State Farm County Mutual Insurance Company of Texas	Voluntary Liability	(0.30)	08-26-2019	08-26-2019	Class - Relativity change in excess of ±5% for some policyholders.	General revision of rates	0.00	16.50	18.10
State Farm Group	State Farm County Mutual Insurance Company of Texas	Voluntary Liability	(2.10)	12-16-2019	12-16-2019	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Other rating variable resulting in less than +-5%	0.00	16.50	18.10
State Farm Group	State Farm County Mutual Insurance Company of Texas	Physical Damage	(0.30)	02-18-2019	02-18-2019	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 Drive Safe & Save participation adjustment factor	0.00	11.10	6.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	(0.30)	08-26-2019	08-26-2019	Class - Relativity change in excess of ±5% for some policyholders.	General revision of rates	0.00	11.10	6.60
State Farm Group	State Farm County Mutual Insurance Company of Texas	Physical Damage	(2.30)	12-16-2019	12-16-2019	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Other rating variable resulting in less than +-5%	0.00	11.10	6.60
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	(4.20)	02-18-2019	02-18-2019	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 Drive Safe & Save participation adjustment factor	(8.70)	12.20	13.40
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	(1.50)	12-16-2019	12-16-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates	(8.70)	12.20	13.40
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	(4.40)	08-26-2019	08-26-2019	Class - Relativity change in excess of ±5% for some policyholders.	General Revision of rates	(8.70)	12.20	13.40
State Farm Group	State Farm Mutual Automobile Insurance Company	Physical Damage	(4.60)	02-18-2019	02-18-2019	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 Drive Safe & Save participation adjustment factor	(7.80)	5.50	3.70
State Farm Group	State Farm Mutual Automobile Insurance Company	Physical Damage	(1.80)	12-16-2019	12-16-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates	(7.80)	5.50	3.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	(3.00)	08-26-2019	08-26-2019	Class - Relativity change in excess of ±5% for some policyholders.	General Revision of rates	(7.80)	5.50	3.70
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Voluntary Liability	0.00	01-01-2019	01-01-2019	Other	No rate change for this company; submitting a rate row to avoid errors and submit pdf	10.37	3.16	13.67
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Voluntary Liability	4.99	01-01-2019	01-01-2019	Other	Change due to tier factors, county factors, rental base rates & on-time pay factors	4.48	(0.91)	8.17
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Physical Damage	2.22	01-01-2019	01-01-2019	Other	Change due to tier factors, county factors, rental base rates & on-time pay factors	(1.06)	0.32	10.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Voluntary Liability	5.27	01-01-2019	01-01-2019	Other	Change due to tier factors, county factors & rental base rates	3.19	0.00	7.97
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Physical Damage	2.47	01-01-2019	01-01-2019	Other	Change due to tier factors, county factors & rental base rates	4.54	2.17	1.59
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Voluntary Liability	5.29	01-01-2019	01-01-2019	Other	Change due to county factors & rental base rate	1.50	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Physical Damage	2.48	01-01-2019	01-01-2019	Other	Change due to county factors & rental base rate	2.05	0.00	0.00
Travelers Group	Automobile Insurance Company of Hartford, Connecticut, The	Voluntary Liability	0.00		11-24-2019	Other	2019-09-0064 Pers Lines Rate-Rule	0.00	0.00	0.00
Travelers Group	Charter Oak Fire Insurance Company, The	Voluntary Liability	0.00		11-24-2019	Other	2019-09-0063 Pers Lines Rate-Rule	0.00	0.00	0.00
Travelers Group	Travelers Home and Marine Insurance Company, The	Physical Damage	0.00		11-24-2019	Other	2019-09-0060 Pers Lines Rate-Rule	0.00	0.00	0.00
U S Lloyds Insurance Company	U S Lloyds Insurance Company	Physical Damage	11.00	01-08-2019	01-08-2019	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 Casualty Company	Voluntary Liability	9.50	05-01-2019	05-01-2019	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)	8.40	7.80	0.00
United Fire and Casualty Group	United Fire and Casualty Company	Physical Damage	22.80	05-01-2019	05-01-2019	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)	8.40	7.80	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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 and Indemnity Company	Voluntary Liability	9.50	05-01-2019	05-01-2019	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)	8.40	7.80	0.00
United Fire and Casualty Group	United Fire and Indemnity Company	Physical Damage	22.80	05-01-2019	05-01-2019	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)	8.40	7.80	0.00
United Fire and Casualty Group	United Fire Lloyds	Voluntary Liability	9.50	05-01-2019	05-01-2019	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)	8.40	7.80	0.00
United Fire and Casualty Group	United Fire Lloyds	Physical Damage	22.80	05-01-2019	05-01-2019	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)	8.40	7.80	0.00
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	Voluntary Liability	0.00	09-15-2019	09-15-2019	Other	Rate Capping	6.60	9.50	13.30
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	Voluntary Liability	0.00	03-18-2019	05-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Relativities	6.60	9.50	13.30
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	Voluntary Liability	0.00	07-22-2019	07-22-2019	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Safe Driving Discount	6.60	9.50	13.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	0.00	09-15-2019	09-15-2019	Other	Rate Capping	0.30	6.90	1.70
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	Physical Damage	0.00	03-18-2019	05-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Relativities	0.30	6.90	1.70
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	Physical Damage	0.00	07-22-2019	07-22-2019	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Safe Driving Discount	0.30	6.90	1.70
United Services Automobile Association Group	United Services Automobile Association	Voluntary Liability	0.00	09-15-2019	09-15-2019	Other	Rate Capping	1.40	21.30	10.50
United Services Automobile Association Group	United Services Automobile Association	Voluntary Liability	0.00	03-18-2019	05-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Relativities	1.40	21.30	10.50
United Services Automobile Association Group	United Services Automobile Association	Voluntary Liability	0.00	07-22-2019	07-22-2019	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Safe Driving Discount	1.40	21.30	10.50
United Services Automobile Association Group	United Services Automobile Association	Physical Damage	0.00	09-15-2019	09-15-2019	Other	Rate Capping	3.80	7.90	1.90

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Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	0.00	03-18-2019	05-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Relativities	3.80	7.90	1.90
United Services Automobile Association Group	United Services Automobile Association	Physical Damage	0.00	07-22-2019	07-22-2019	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Safe Driving Discount	3.80	7.90	1.90
United Services Automobile Association Group	USAA Casualty Insurance Company	Voluntary Liability	0.00	09-15-2019	09-15-2019	Other	Rate Capping	0.20	14.30	13.50
United Services Automobile Association Group	USAA Casualty Insurance Company	Voluntary Liability	0.00	03-18-2019	05-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Relativities	0.20	14.30	13.50
United Services Automobile Association Group	USAA Casualty Insurance Company	Voluntary Liability	0.00	07-22-2019	07-22-2019	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Safe Driving Discount	0.20	14.30	13.50
United Services Automobile Association Group	USAA Casualty Insurance Company	Physical Damage	0.00	09-15-2019	09-15-2019	Other	Rate Capping	(0.10)	9.50	0.40
United Services Automobile Association Group	USAA Casualty Insurance Company	Physical Damage	(0.10)	03-18-2019	05-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Relativities	(0.10)	9.50	0.40

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Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	07-22-2019	07-22-2019	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Safe Driving Discount	(0.10)	9.50	0.40
United Services Automobile Association Group	USAA General Indemnity Company	Voluntary Liability	0.00	09-15-2019	09-15-2019	Other	Rate Capping	2.80	11.30	14.20
United Services Automobile Association Group	USAA General Indemnity Company	Voluntary Liability	0.00	03-18-2019	05-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Relativities	2.80	11.30	14.20
United Services Automobile Association Group	USAA General Indemnity Company	Voluntary Liability	0.00	07-22-2019	07-22-2019	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Safe Driving Discount	2.80	11.30	14.20
United Services Automobile Association Group	USAA General Indemnity Company	Physical Damage	0.00	09-15-2019	09-15-2019	Other	Rate Capping	1.20	2.60	5.00
United Services Automobile Association Group	USAA General Indemnity Company	Physical Damage	0.10	03-18-2019	05-11-2019	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Relativities	1.20	2.60	5.00
United Services Automobile Association Group	USAA General Indemnity Company	Physical Damage	0.00	07-22-2019	07-22-2019	Discount - Introduction of new discount resulting in excess of -5% change for qualifying policyholders	Safe Driving Discount	1.20	2.60	5.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2019	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	0.20	09-01-2019	09-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates/Territory changes	7.30	15.10	15.60
Western General Automobile Insurance Company	Western General Automobile Insurance Company	Physical Damage	(10.00)	09-01-2019	09-01-2019	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates/Territory changes	8.10	21.30	0.00
WR Berkley Corporation Group	Berkley Insurance Company	Voluntary Liability	0.00	01-01-2019		Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	The rates are being introduced for a new product	0.00	0.00	0.00
WR Berkley Corporation Group	Berkley Insurance Company	Physical Damage	0.00	01-01-2019		Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	The rates are being introduced for a new product	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, 2018.
Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2016, through December 31, 2017.
Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2015, through December 31, 2016.

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