

Texas Department of Insurance

2025 Market Conditions Annual Report

March 2026





2025 Market Conditions Annual Report

by the

Texas Department of Insurance

Submitted March 2026

A handwritten signature in black ink that reads "Amanda Crawford".

Amanda Crawford
Commissioner of Insurance

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Introduction

This report includes information on the following lines of insurance:

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

Why did we do this report?

Texas Insurance Code (TIC) 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 shows market share based on the most recent year and 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 (TIC 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 (TIC 2251.008).

Terms

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

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

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

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

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

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

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

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

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

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

Lines of Insurance

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

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

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

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

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

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

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

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

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

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

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

Lines of Insurance

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

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

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

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

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

Summary of Year

Totals for Year Ending December 2025

	Number of Groups/Companies	Number of Policies Written	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
Product Liability	57 / 187	33,560	\$268,719,142	\$284,462,118	\$70,161,734
General Liability	164 / 447	2,823,075	\$4,941,082,120	\$5,279,679,975	\$3,472,882,605
Commercial Fire and Allied Lines	73 / 207	71,810	\$1,962,794,913	\$1,941,301,178	\$900,271,048
Residential Fire and Allied Lines	51 / 68	1,264,247	\$3,068,300,697	\$2,307,072,389	\$726,713,472
Commercial Multiple Peril	98 / 265	940,728	\$4,363,000,615	\$4,271,819,992	\$1,807,520,114
Private Passenger Auto					
Voluntary Liability	69 / 159	17,955,698	\$19,378,796,895	\$20,307,436,906	\$12,738,770,308
Assigned Risk Liability	3 / 3	1,267	\$1,567,406	\$1,554,188	\$1,782,510
Physical Damage	67 / 157	14,195,176	\$14,056,104,073	\$15,107,206,302	\$8,339,802,862
Total Private Passenger Auto	69 / 162		\$33,436,468,374	\$35,416,197,396	\$21,080,355,680
Commercial Auto					
Voluntary Liability	113 / 327	464,693	\$5,890,713,220	\$6,362,328,080	\$3,842,107,210
Assigned Risk Liability	1 / 1	380	\$2,121,850	\$2,202,448	\$2,405,732
Physical Damage	107 / 305	392,847	\$1,241,783,794	\$1,336,598,166	\$659,085,049
Total Commercial Auto	113 / 329		\$7,134,618,864	\$7,701,128,694	\$4,503,597,991
Homeowners Multiple Peril	81 / 157	8,233,096	\$20,247,452,110	\$19,747,375,691	\$8,942,619,763
Workers' Compensation					
Voluntary Premiums < \$5,000		262,566	\$277,233,845	*	*
Voluntary Premiums \$5,000 - \$100,000		58,449	\$1,105,709,186	*	*
Voluntary Premiums > \$100,000		3,957	\$950,704,377	*	*
Total Voluntary	100 / 335	324,972	\$2,333,647,408	\$2,465,467,893	\$1,138,707,235
Residual Market **	1 / 1	109	\$4,671,848	\$4,500,567	\$1,782,895
Total Workers' Compensation	100 / 335	325,081	\$2,338,319,256	\$2,469,968,460	\$1,140,490,130
Boiler and Machinery	55 / 171	72,907	\$221,161,706	\$209,566,690	\$61,496,779
Inland Marine	133 / 361	8,879,952	\$3,221,460,461	\$3,448,021,341	\$1,503,071,466
Surety	80 / 148	486,495	\$1,121,896,570	\$1,259,861,244	\$433,958,148
Commercial Crime	49 / 128	57,401	\$58,833,836	\$59,746,361	\$13,070,088
Commercial Glass	1 / 1	16	\$29,100	\$29,100	\$0
Medical Professional Liability	32 / 44	134,128	\$239,289,206	\$247,235,773	\$52,067,795
Miscellaneous Professional Liability	36 / 105	160,342	\$772,208,602	\$848,647,444	\$350,571,321

* 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	2021	2022	2023	2024	2025
Product Liability	59 / 186	57 / 189	60 / 192	54 / 182	54 / 177
General Liability	156 / 418	144 / 418	152 / 426	157 / 431	163 / 432
Commercial Fire and Allied Lines	76 / 204	73 / 202	73 / 199	72 / 207	70 / 196
Residential Fire and Allied Lines	56 / 78	47 / 70	48 / 71	49 / 67	50 / 64
Commercial Multiple Peril	92 / 244	88 / 251	92 / 258	94 / 263	94 / 255
Private Passenger Auto	76 / 174	70 / 174	70 / 167	66 / 159	67 / 154
Commercial Auto	114 / 309	109 / 314	116 / 318	112 / 320	112 / 319
Homeowners Multiple Peril	85 / 156	76 / 157	76 / 155	77 / 148	76 / 141
Workers' Compensation	105 / 312	90 / 294	90 / 297	98 / 329	100 / 323
Boiler and Machinery	51 / 156	50 / 162	54 / 167	54 / 166	54 / 169
Inland Marine	123 / 333	118 / 339	126 / 335	127 / 342	132 / 352
Surety	72 / 135	74 / 143	75 / 140	73 / 141	80 / 145
Commercial Crime	47 / 120	46 / 126	46 / 126	47 / 125	49 / 125
Commercial Glass	1 / 1	1 / 1	1 / 1	1 / 1	1 / 1
Medical Professional Liability	31 / 46	30 / 45	31 / 45	31 / 44	32 / 44
Miscellaneous Professional Liability	36 / 105	36 / 104	37 / 109	38 / 107	36 / 104

Product Liability

There were 57 groups (187 companies) that had direct premiums written for product liability in 2025, compared to 56 groups (192 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Product Liability

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Chubb Limited Group	13.86%	\$39,423,409	\$37,397,493	5.42%	(\$15,399,116)	16.03
2	Hartford Fire and Casualty Group	10.42%	\$29,637,786	\$31,237,074	(5.12%)	\$14,037,731	15.76
3	Starr Group	6.39%	\$18,187,181	\$5,810,770	212.99%	\$6,920,597	3.01
4	American Financial Group	5.86%	\$16,674,957	\$14,665,580	13.70%	(\$4,601,448)	25.03
5	Allianz Insurance Group	5.73%	\$16,312,028	\$11,093,350	47.04%	\$16,190,707	0.74
6	Travelers Group	5.69%	\$16,174,412	\$16,154,763	0.12%	(\$208,102,083)	6.02
7	Liberty Mutual Group	5.24%	\$14,907,823	\$16,214,824	(8.06%)	\$2,136,810	27.97
8	CNA Insurance Group	5.15%	\$14,661,290	\$11,519,809	27.27%	\$12,688,755	12.85
9	EMC Insurance Company Group	4.33%	\$12,304,987	\$9,795,115	25.62%	(\$1,772,523)	13.87
10	Zurich Insurance Group	4.19%	\$11,922,169	\$12,948,840	(7.93%)	\$12,429,327	4.40
11	Chandler Insurance Group	3.33%	\$9,464,082	\$9,602,703	(1.44%)	\$3,555,853	**
12	Federated Mutual Group	2.53%	\$7,203,113	\$8,281,393	(13.02%)	\$1,484,928	26.81
13	Sentry Insurance Group	2.52%	\$7,159,663	\$6,905,733	3.68%	(\$15,045,661)	68.82
14	American International Group	2.21%	\$6,275,012	\$6,363,250	(1.39%)	\$1,496,640	37.40
15	Tokio Marine Holdings Incorporated Group	2.08%	\$5,909,229	\$5,845,265	1.09%	(\$12,596,952)	93.89
16	Central Mutual Insurance Company Group	1.87%	\$5,325,249	\$4,051,308	31.45%	(\$1,989,331)	21.75
17	Hannover Group	1.67%	\$4,751,591	\$5,561,598	(14.56%)	\$1,414,096	70.24
18	Cincinnati Financial Group	1.27%	\$3,602,117	\$3,278,010	9.89%	(\$132,423)	14.44
19	Arch Insurance Group	1.23%	\$3,488,363	\$3,977,684	(12.30%)	\$65,631	43.02
20	United Fire and Casualty Group	1.19%	\$3,371,854	\$15,054,628	(77.60%)	\$2,526,272	51.08
21	WR Berkley Corporation Group	1.16%	\$3,308,892	\$2,921,442	13.26%	(\$79,120)	22.88
22	Nationwide Corporation Group	1.15%	\$3,282,651	\$4,125,779	(20.44%)	\$3,193,402	51.38
23	Berkshire Hathaway Group	0.89%	\$2,544,268	\$2,028,587	25.42%	\$677,306	6.97
24	Sompo Group	0.88%	\$2,494,200	\$2,017,631	23.62%	(\$1,446,491)	**
25	The Hanover Insurance Group	0.88%	\$2,491,612	\$2,017,991	23.47%	\$120,035	0.41
Top 25 Groups Total		91.71%	\$260,877,938	\$248,870,620	4.82%	(\$182,227,058)	19.44
Total Market		100.00%	\$284,462,118	\$276,201,867	2.99%	(\$190,323,338)	24.66

** 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
2006	\$225,291,379	\$165,361,473	\$46,544,586
2007	\$203,027,337	\$148,084,650	\$66,855,387
2008	\$186,349,157	\$159,904,750	\$57,956,939
2009	\$187,588,417	\$133,213,756	\$65,157,262
2010	\$159,148,831	\$135,090,539	\$59,768,080
2011	\$152,893,227	\$156,467,202	\$54,027,503
2012	\$175,862,718	\$185,672,420	\$60,312,204
2013	\$173,677,131	\$183,605,865	\$74,013,127
2014	\$171,614,682	\$184,959,940	\$85,555,751
2015	\$172,153,164	\$189,659,315	\$78,700,512
2016	\$167,105,321	\$171,764,169	\$49,777,291
2017	\$174,071,056	\$192,816,478	\$80,331,191
2018	\$172,378,905	\$186,961,639	\$62,620,817
2019	\$196,420,263	\$217,064,723	\$81,755,126
2020	\$187,951,530	\$195,709,566	\$78,101,390
2021	\$171,375,075	\$182,997,513	\$68,482,015
2022	\$195,215,933	\$212,078,133	\$92,605,695
2023	\$225,602,395	\$254,675,356	\$80,494,263
2024	\$254,210,461	\$276,201,867	\$107,065,307
2025	\$268,719,142	\$284,462,118	\$70,161,734

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

<u>Year</u>	<u>Loss Ratio</u>
2015	37.5%
2016	16.3%
2017	24.9%
2018	64.2%
2019	59.5%
2020	38.6%
2021	42.7%
2022	58.0%
2023	50.4%
2024	48.2%

General Liability

There were 164 groups (447 companies) that had direct premiums written for general liability in 2025, compared to 158 groups (440 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for General Liability

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Chubb Limited Group	8.48%	\$447,826,433	\$437,567,261	2.34%	(\$355,302,279)	100.86
2	Zurich Insurance Group	7.67%	\$404,937,870	\$352,877,458	14.75%	(\$234,463,729)	49.99
3	Travelers Group	7.57%	\$399,838,655	\$372,491,269	7.34%	(\$642,419,634)	49.65
4	CNA Insurance Group	4.37%	\$230,873,040	\$224,475,955	2.85%	(\$42,337,899)	67.07
5	American International Group	4.04%	\$213,515,994	\$228,280,284	(6.47%)	\$321,449,009	89.48
6	Liberty Mutual Group	3.98%	\$210,146,471	\$213,968,305	(1.79%)	(\$9,385,771)	62.07
7	Markel Corporation Group	3.94%	\$207,942,319	\$100,074,388	107.79%	(\$13,129,653)	31.19
8	Starr Group	3.90%	\$205,765,944	\$220,882,756	(6.84%)	(\$7,334,764)	84.14
9	Hartford Fire and Casualty Group	3.66%	\$193,210,586	\$182,182,334	6.05%	(\$51,136,903)	23.84
10	Berkshire Hathaway Group	2.96%	\$156,208,243	\$145,715,038	7.20%	\$15,950,588	52.29
11	TD Friedkin Group	2.88%	\$152,224,819	\$126,250,510	20.57%	\$14,770,526	63.81
12	American Financial Group	2.85%	\$150,640,000	\$150,625,620	0.01%	(\$19,661,156)	51.70
13	State Farm Group	2.70%	\$142,328,808	\$103,355,198	37.71%	(\$16,068,043)	43.19
14	Arch Insurance Group	2.61%	\$137,714,272	\$156,592,787	(12.06%)	(\$105,533,543)	59.48
15	WR Berkley Corporation Group	1.80%	\$95,108,428	\$101,385,731	(6.19%)	(\$177,219,096)	219.68
16	Old Republic Group	1.77%	\$93,192,242	\$70,755,243	31.71%	(\$2,141,031)	19.36
17	Axa Insurance Group	1.72%	\$91,007,153	\$87,288,574	4.26%	(\$11,651,653)	126.97
18	Federated Mutual Group	1.44%	\$76,176,437	\$79,297,922	(3.94%)	(\$3,705,427)	52.41
19	Fairfax Financial Group	1.34%	\$70,567,629	\$73,737,723	(4.30%)	(\$48,191,251)	161.25
20	Tokio Marine Holdings Incorporated Group	1.28%	\$67,532,374	\$63,827,501	5.80%	(\$33,673,856)	32.92
21	Everest Reinsurance Holdings Group	1.22%	\$64,603,750	\$95,660,509	(32.47%)	(\$60,005,672)	149.35
22	United Services Automobile Assoc. Group	1.20%	\$63,608,521	\$55,664,732	14.27%	(\$28,898,155)	40.66
23	Nationwide Corporation Group	1.18%	\$62,372,832	\$66,143,042	(5.70%)	(\$42,230,995)	113.23
24	Sompo Group	1.10%	\$57,883,136	\$54,301,574	6.60%	(\$16,111,259)	100.76
25	Caterpillar Group	1.02%	\$53,814,648	\$49,315,386	9.12%	\$10,920,439	56.28
Top 25 Groups Total		76.69%	\$4,049,040,604	\$3,812,717,100	6.20%	(\$1,557,511,207)	69.48
Total Market		100.00%	\$5,279,679,975	\$4,887,719,345	8.02%	(\$1,648,792,721)	65.78

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2006	\$1,870,991,647	\$2,008,194,997	\$1,033,720,826
2007	\$1,959,009,224	\$2,183,666,055	\$970,855,115
2008	\$1,999,938,626	\$2,180,957,954	\$971,663,247
2009	\$1,822,814,772	\$2,003,218,978	\$958,417,888
2010	\$1,365,276,572	\$2,049,483,520	\$1,018,172,493
2011	\$1,444,813,253	\$1,962,297,014	\$1,039,362,982
2012	\$1,544,169,927	\$2,170,204,371	\$1,379,814,995
2013	\$2,038,245,408	\$2,418,665,959	\$1,095,471,994
2014	\$2,223,367,432	\$2,506,157,347	\$1,201,254,585
2015	\$2,409,966,297	\$2,506,031,514	\$1,332,875,929
2016	\$2,233,643,715	\$2,497,730,492	\$1,350,110,672
2017	\$2,412,573,798	\$2,751,470,603	\$1,539,391,325
2018	\$2,592,294,646	\$2,882,932,710	\$1,419,838,621
2019	\$2,735,342,969	\$3,133,474,834	\$1,675,339,871
2020	\$3,093,573,604	\$3,308,919,427	\$1,524,564,056
2021	\$3,355,496,648	\$3,858,426,045	\$1,741,062,192
2022	\$3,727,948,255	\$4,119,712,356	\$1,819,224,739
2023	\$4,208,573,949	\$4,645,941,745	\$3,384,589,783
2024	\$4,597,006,979	\$4,887,719,345	\$2,841,073,524
2025	\$4,941,082,120	\$5,279,679,975	\$3,472,882,605

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

<u>Year</u>	<u>Loss Ratio</u>
2015	51.0%
2016	54.4%
2017	59.9%
2018	63.1%
2019	63.2%
2020	72.9%
2021	62.8%
2022	63.7%
2023	83.3%
2024	84.5%

Commercial Fire and Allied Lines

There were 73 groups (207 companies) that had direct premiums written for commercial fire and allied lines in 2025, compared to 72 groups (211 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Commercial Fire and Allied Lines

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	FM Global Group	17.35%	\$336,896,740	\$334,512,007	0.71%	\$115,063,195	63.78
2	Zurich Insurance Group	11.78%	\$228,607,621	\$244,505,007	(6.50%)	\$147,669,509	54.37
3	Travelers Group	8.55%	\$165,925,499	\$208,118,614	(20.27%)	(\$150,536,281)	71.19
4	Swiss Re Group	6.19%	\$120,228,975	\$96,322,619	24.82%	\$103,964,561	26.95
5	Allianz Insurance Group	6.14%	\$119,212,777	\$107,806,905	10.58%	\$94,748,107	20.52
6	Texas Windstorm Insurance Association	6.05%	\$117,408,620	\$130,440,475	(9.99%)	(\$1,119,668)	20.88
7	Liberty Mutual Group	4.83%	\$93,775,281	\$96,855,786	(3.18%)	\$32,230,105	30.15
8	Axa Insurance Group	4.02%	\$78,067,252	\$82,408,654	(5.27%)	\$22,156,430	32.88
9	Federated Mutual Group	3.18%	\$61,658,001	\$52,360,836	17.76%	\$11,767,638	35.63
10	Berkshire Hathaway Group	2.62%	\$50,863,910	\$54,945,230	(7.43%)	\$26,405,806	32.46
11	Sentry Insurance Group	2.47%	\$48,018,779	\$46,778,269	2.65%	\$27,843,977	31.14
12	CNA Insurance Group	2.03%	\$39,343,089	\$49,291,312	(20.18%)	\$11,419,133	38.07
13	Hannover Group	1.87%	\$36,353,063	\$51,065,421	(28.81%)	\$22,986,694	36.76
14	American International Group	1.78%	\$34,643,353	\$27,974,492	23.84%	\$19,886,672	38.85
15	Hartford Fire and Casualty Group	1.77%	\$34,385,285	\$32,118,176	7.06%	\$18,746,567	6.19
16	Chubb Limited Group	1.69%	\$32,871,092	\$44,588,356	(26.28%)	\$6,751,219	27.30
17	Texas Farm Bureau Mutual Group	1.40%	\$27,264,741	\$27,495,569	(0.84%)	(\$806,460)	65.50
18	Fairfax Financial Group	1.26%	\$24,500,388	\$26,855,217	(8.77%)	\$1,249,542	42.80
19	Accredited Insurance Holdings Group	1.26%	\$24,494,080	\$12,144,848	101.68%	\$2,715,302	21.91
20	The Hanover Insurance Group	1.14%	\$22,126,108	\$21,176,974	4.48%	\$54,268	7.85
21	Nationwide Corporation Group	0.99%	\$19,144,643	\$38,288,782	(50.00%)	\$147,016	125.63
22	EMC Insurance Company Group	0.98%	\$18,959,318	\$17,857,546	6.17%	\$7,435,438	24.42
23	Pennsylvania Lumbermens Mutual Ins. Co.	0.89%	\$17,280,183	\$17,140,240	0.82%	(\$458,929)	106.75
24	Tokio Marine Holdings Incorporated Group	0.87%	\$16,943,142	\$16,572,807	2.23%	(\$806,062)	7.19
25	Sompo Group	0.81%	\$15,669,183	\$18,464,070	(15.14%)	\$15,626,925	51.67
Top 25 Groups Total		91.93%	\$1,784,641,123	\$1,856,088,212	(3.85%)	\$535,140,704	44.31
Total Market		100.00%	\$1,941,301,178	\$2,072,400,366	(6.33%)	\$512,930,659	46.38

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2006	\$653,002,468	\$789,781,907	\$702,804,628
2007	\$687,084,120	\$801,196,261	\$369,858,937
2008	\$613,205,098	\$713,166,929	\$1,067,430,442
2009	\$738,060,629	\$851,407,565	\$1,209,826,164
2010	\$746,461,984	\$873,367,219	\$449,465,599
2011	\$843,482,118	\$945,277,486	\$501,136,100
2012	\$951,487,733	\$1,068,134,467	\$562,401,058
2013	\$857,876,638	\$987,839,620	\$400,151,364
2014	\$860,232,690	\$971,505,216	\$419,538,773
2015	\$827,130,570	\$943,317,784	\$467,986,248
2016	\$850,999,921	\$900,952,336	\$667,331,730
2017	\$785,830,065	\$843,115,694	\$1,075,318,117
2018	\$889,206,351	\$937,901,152	\$1,310,044,299
2019	\$1,035,854,213	\$1,096,562,466	\$1,136,866,316
2020	\$1,205,939,009	\$1,265,592,322	\$945,776,778
2021	\$1,351,474,767	\$1,410,706,575	\$1,327,955,506
2022	\$1,574,944,942	\$1,594,665,736	\$1,064,275,276
2023	\$1,953,080,477	\$1,955,636,366	\$1,251,391,784
2024	\$2,101,403,684	\$2,072,400,366	\$1,101,922,402
2025	\$1,962,794,913	\$1,941,301,178	\$900,271,048

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

<u>Year</u>	<u>Loss Ratio</u>
2015	51.9%
2016	72.5%
2017	170.9%
2018	29.0%
2019	69.9%
2020	48.1%
2021	102.5%
2022	57.6%
2023	56.6%
2024	65.7%

Residential Fire and Allied Lines

There were 51 groups (68 companies) that had direct premiums written for residential fire and allied lines in 2025, compared to 51 groups (72 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Residential Fire and Allied Lines

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Texas Windstorm Insurance Association	33.96%	\$783,558,520	\$681,977,275	14.90%	(\$13,930,249)	22.53
2	Farmers Insurance Group	14.16%	\$326,690,670	\$301,376,194	8.40%	\$84,274,607	34.10
3	Liberty Mutual Group	9.27%	\$213,834,033	\$188,908,841	13.19%	(\$126,372,473)	37.21
4	Assurant Incorporated Group	8.61%	\$198,583,615	\$183,447,908	8.25%	\$133,561,881	27.57
5	United Services Automobile Assoc. Group	6.66%	\$153,575,036	\$135,402,650	13.42%	\$30,460,217	55.50
6	Munich Re Group	4.17%	\$96,228,418	\$87,983,736	9.37%	\$33,299,404	50.07
7	Iron Family Holdings Group	4.00%	\$92,375,487	\$79,173,822	16.67%	(\$898,537)	19.44
8	Texas Farm Bureau Mutual Group	2.08%	\$48,023,406	\$44,254,719	8.52%	\$18,403,743	22.27
9	Southern Vanguard Insurance Company	1.48%	\$34,149,873	\$32,574,682	4.84%	\$767,930	27.63
10	GeoVera Holdings Incorporated Group	1.16%	\$26,851,621	\$27,320,623	(1.72%)	\$20,762,926	18.31
11	Porch Group	1.15%	\$26,439,228	\$22,482,667	17.60%	\$13,107,539	28.71
12	SafePoint Holdings Incorporated Group	1.10%	\$25,363,675	\$1,190,871	2029.84%	\$5,967,648	4.92
13	Aventus Insurance Company	1.07%	\$24,753,912	\$21,538,507	14.93%	\$9,026,668	33.43
14	Tower Hill Insurance Group	0.89%	\$20,532,322	\$29,083,570	(29.40%)	\$11,674,301	54.78
15	MGI Holdings Group	0.87%	\$20,135,088	\$37,255,173	(45.95%)	\$12,855,776	68.28
16	Trisura Group	0.85%	\$19,553,043	\$6,023,166	224.63%	\$17,138,515	12.35
17	WL Dunn Group	0.84%	\$19,284,141	\$20,076,361	(3.95%)	\$4,319,032	45.83
18	MS and AD Insurance Group	0.77%	\$17,754,878	\$12,125,668	46.42%	\$9,156,729	14.57
19	IAT Reinsurance Company Group	0.72%	\$16,572,226	\$18,309,662	(9.49%)	\$7,915,724	21.40
20	Palomar Holdings Group	0.68%	\$15,751,376	\$7,919,351	98.90%	\$4,999,161	19.57
21	Nationwide Corporation Group	0.50%	\$11,541,121	\$14,275,522	(19.15%)	\$3,673,552	62.96
22	AG Workers Insurance Group	0.45%	\$10,295,002	\$9,666,202	6.51%	\$7,333,397	25.60
23	Allstate Insurance Group	0.39%	\$8,922,727	\$9,580,010	(6.86%)	\$2,413,281	109.82
24	Homebound Insurance Exchange	0.38%	\$8,830,412	\$0	*	(\$10,264,475)	0.71
25	Allied Trust Insurance Company	0.35%	\$8,161,367	\$7,046,616	15.82%	\$5,580,257	17.10
Top 25 Groups Total		96.56%	\$2,227,761,197	\$1,978,993,796	12.57%	\$285,226,554	30.63
Total Market		100.00%	\$2,307,072,389	\$2,094,766,368	10.14%	\$1,150,402,943	31.50

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

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
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	\$1,369,822,350	\$1,241,649,992	\$489,746,838
2020	\$1,560,794,016	\$1,301,269,837	\$501,627,107
2021	\$1,626,116,208	\$1,391,501,197	\$706,967,549
2022	\$1,540,151,787	\$1,566,162,360	\$485,661,840
2023	\$2,461,581,330	\$1,883,008,149	\$779,006,754
2024	\$2,796,729,476	\$2,094,766,368	\$1,173,198,437
2025	\$3,068,300,697	\$2,307,072,389	\$726,713,472

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

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

<u>Year</u>	<u>Loss Ratio</u>
2015	51.9%
2016	72.5%
2017	170.9%
2018	29.0%
2019	69.9%
2020	48.1%
2021	102.5%
2022	57.6%
2023	56.6%
2024	65.7%

Commercial Multiple Peril

There were 98 groups (265 companies) that had direct premiums written for commercial multiple peril in 2025, compared to 95 groups (267 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Commercial Multiple Peril

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Travelers Group	11.61%	\$496,013,071	\$490,360,939	1.15%	(\$546,021,811)	39.45
2	Hartford Fire and Casualty Group	10.53%	\$449,834,388	\$412,380,820	9.08%	\$104,748,807	28.89
3	Allstate Insurance Group	8.37%	\$357,498,782	\$269,777,203	32.52%	\$73,224,082	37.80
4	Chubb Limited Group	7.92%	\$338,203,875	\$325,961,738	3.76%	(\$93,202,853)	48.30
5	State Farm Group	6.45%	\$275,547,626	\$282,324,394	(2.40%)	\$34,091,187	47.72
6	Liberty Mutual Group	4.36%	\$186,201,201	\$208,806,286	(10.83%)	\$77,757,795	35.61
7	CNA Insurance Group	3.52%	\$150,401,146	\$165,685,292	(9.22%)	\$20,908,722	50.32
8	Farmers Insurance Group	3.23%	\$138,057,621	\$149,064,747	(7.38%)	\$68,110,255	35.58
9	Tokio Marine Holdings Incorporated Group	3.08%	\$131,625,437	\$148,865,462	(11.58%)	\$47,276,380	40.53
10	The Hanover Insurance Group	3.02%	\$128,802,930	\$126,614,836	1.73%	\$157,727	31.07
11	American International Group	2.75%	\$117,676,346	\$104,607,317	12.49%	\$5,458,695	47.24
12	Amtrust Financial Service Group	2.53%	\$108,140,016	\$92,663,468	16.70%	\$22,846,405	39.77
13	United Fire and Casualty Group	2.39%	\$101,960,159	\$13,001,590	684.21%	\$53,825,401	35.73
14	Nationwide Corporation Group	2.22%	\$94,976,813	\$103,739,608	(8.45%)	(\$13,438,039)	55.76
15	Brotherhood Mutual Insurance Company	2.10%	\$89,593,446	\$85,769,040	4.46%	\$29,930,162	49.82
16	Utica Group	1.64%	\$69,968,011	\$61,666,292	13.46%	\$8,797,282	47.49
17	Zurich Insurance Group	1.22%	\$52,106,993	\$48,076,351	8.38%	(\$6,440,622)	38.24
18	Church Mutual Group	1.22%	\$52,017,057	\$57,052,328	(8.83%)	\$6,672,480	62.14
19	GuideOne Insurance Group	1.17%	\$49,945,651	\$38,427,154	29.97%	(\$4,024,522)	40.64
20	Berkshire Hathaway Group	1.16%	\$49,444,609	\$52,854,046	(6.45%)	\$17,210,666	50.04
21	WR Berkley Corporation Group	1.11%	\$47,485,461	\$51,116,169	(7.10%)	\$29,383,933	33.32
22	Amerisure Company Group	1.06%	\$45,330,028	\$43,997,562	3.03%	\$2,253,465	46.47
23	FCCI Mutual Insurance Group	1.02%	\$43,463,281	\$43,237,995	0.52%	(\$15,039,985)	48.62
24	Central Mutual Insurance Company Group	1.01%	\$43,276,999	\$38,768,419	11.63%	\$598,863	43.14
25	Old Republic Group	1.01%	\$43,192,676	\$29,215,369	47.84%	\$20,086,186	24.61
Top 25 Groups Total		85.70%	\$3,660,763,623	\$3,444,034,425	6.29%	(\$54,829,339)	40.72
Total Market		100.00%	\$4,271,819,992	\$4,181,333,533	2.16%	\$35,150,701	42.31

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2006	\$1,550,885,630	\$1,662,516,688	\$813,911,301
2007	\$1,665,113,983	\$1,720,863,153	\$709,907,707
2008	\$1,768,348,959	\$1,778,584,764	\$1,563,707,450
2009	\$1,823,108,136	\$1,846,076,713	\$1,624,095,739
2010	\$1,782,694,898	\$1,804,378,985	\$1,026,649,135
2011	\$1,849,501,787	\$1,871,808,270	\$1,256,680,910
2012	\$1,964,511,545	\$1,992,913,155	\$1,234,890,635
2013	\$2,137,582,285	\$2,177,945,088	\$1,054,761,649
2014	\$2,250,351,865	\$2,242,057,800	\$1,030,491,456
2015	\$2,197,738,110	\$2,255,707,518	\$982,690,835
2016	\$2,205,953,101	\$2,219,626,106	\$1,563,358,886
2017	\$2,285,364,035	\$2,276,893,773	\$1,650,569,709
2018	\$2,306,965,126	\$2,350,000,716	\$1,493,156,806
2019	\$2,454,578,993	\$2,520,032,195	\$1,461,966,948
2020	\$2,651,341,093	\$2,627,634,284	\$1,459,895,151
2021	\$2,884,507,358	\$2,964,029,059	\$2,659,325,341
2022	\$3,426,465,010	\$3,368,753,045	\$1,566,220,790
2023	\$3,839,443,928	\$3,871,267,781	\$1,915,584,440
2024	\$4,186,850,994	\$4,181,333,533	\$2,198,570,185
2025	\$4,363,000,615	\$4,271,819,992	\$1,807,520,114

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

<u>Year</u>	<u>Loss Ratio</u>
2015	48.5%
2016	87.5%
2017	100.9%
2018	38.7%
2019	74.6%
2020	55.8%
2021	113.3%
2022	47.9%
2023	60.5%
2024	60.1%

Private Passenger Auto (All Coverages)

There were 69 groups (162 companies) that had direct premiums written for private passenger auto in 2025, compared to 69 groups (167 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto (All Coverages)

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Progressive Group	23.21%	\$8,218,658,605	\$7,421,580,650	10.74%	\$1,558,037,499	54.92
2	State Farm Group	17.85%	\$6,320,380,344	\$6,402,282,105	(1.28%)	\$67,887,169	66.98
3	Allstate Insurance Group	10.47%	\$3,707,124,380	\$3,622,554,434	2.33%	\$645,274,069	56.93
4	Berkshire Hathaway Group	10.33%	\$3,658,165,350	\$3,339,198,584	9.55%	\$415,595,849	61.13
5	United Services Automobile Assoc. Group	8.88%	\$3,143,739,380	\$3,092,650,918	1.65%	\$70,884,462	64.81
6	Farmers Insurance Group	5.21%	\$1,845,774,320	\$1,914,935,248	(3.61%)	\$261,152,790	52.96
7	Texas Farm Bureau Mutual Group	3.05%	\$1,080,552,896	\$1,249,054,201	(13.49%)	\$171,873,683	70.06
8	Incline Insurance Group LLC Group	2.67%	\$944,567,024	\$1,015,041,246	(6.94%)	\$204,771,974	5.97
9	Liberty Mutual Group	2.19%	\$774,879,608	\$1,064,193,381	(27.19%)	\$345,802,217	66.75
10	Orpheus Group	2.15%	\$761,358,168	\$680,075,669	11.95%	\$170,397,608	52.48
11	Home State Insurance Group	2.13%	\$753,850,591	\$789,915,539	(4.57%)	\$807,702	63.01
12	Auto Club Enterprises Insurance Group	1.79%	\$632,688,281	\$671,290,626	(5.75%)	(\$46,854,318)	69.86
13	Consumers County Mutual Insurance Co.	1.68%	\$595,172,951	\$743,704,254	(19.97%)	\$236,998,405	65.16
14	Loya Group	1.06%	\$375,498,231	\$381,730,201	(1.63%)	(\$46,164,209)	78.92
15	Kemper Corporation Group	0.72%	\$254,028,116	\$273,582,457	(7.15%)	\$13,948,987	76.84
16	Amica Mutual Group	0.48%	\$170,937,508	\$169,882,265	0.62%	\$18,240,875	59.11
17	Germania Insurance Group	0.47%	\$167,020,631	\$238,349,341	(29.93%)	\$50,912,147	68.25
18	Sentry Insurance Group	0.46%	\$163,985,200	\$171,607,186	(4.44%)	\$16,510,265	54.41
19	Nationwide Corporation Group	0.44%	\$156,292,289	\$230,139,458	(32.09%)	\$27,590,485	72.35
20	GoAuto Group	0.38%	\$134,721,777	\$91,377,106	47.43%	(\$31,180,827)	74.98
21	Alinsco Insurance Company	0.36%	\$128,173,183	\$132,778,626	(3.47%)	\$6,596,560	66.51
22	Tesla Incorporated Group	0.35%	\$125,606,708	\$108,606,547	15.65%	\$28,892,078	62.14
23	Mercury General Group	0.34%	\$121,443,190	\$126,664,681	(4.12%)	\$12,085,651	58.29
24	Chubb Limited Group	0.30%	\$106,790,437	\$101,396,566	5.32%	(\$398,987,299)	36.92
25	Falcon Insurance Company	0.30%	\$104,499,919	\$99,955,598	4.55%	\$5,675,600	51.54
Top 25 Groups Total		97.26%	\$34,445,909,087	\$34,132,546,887	0.92%	\$3,806,749,422	59.46
Total Market		100.00%	\$35,416,197,396	\$35,202,678,902	0.61%	\$3,407,728,423	59.52

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2006	\$12,449,860,078	\$11,634,316,692	\$6,894,802,234
2007	\$12,639,163,142	\$11,794,619,159	\$7,405,977,402
2008	\$13,999,315,466	\$12,702,985,324	\$8,046,469,891
2009	\$13,800,117,416	\$13,026,098,878	\$8,054,466,843
2010	\$13,434,867,756	\$13,274,991,472	\$7,306,185,979
2011	\$14,030,916,962	\$13,471,016,843	\$8,215,577,171
2012	\$14,873,380,925	\$14,143,550,539	\$9,001,226,184
2013	\$15,914,676,469	\$14,996,407,534	\$9,230,744,110
2014	\$17,396,231,901	\$16,125,840,419	\$10,083,253,290
2015	\$18,917,564,137	\$17,353,958,015	\$11,582,986,804
2016	\$20,530,953,650	\$18,990,222,156	\$13,867,912,427
2017	\$22,473,749,861	\$21,004,331,382	\$14,789,841,041
2018	\$23,614,481,804	\$22,505,151,742	\$12,823,978,135
2019	\$22,081,544,011	\$23,030,957,752	\$14,212,418,772
2020	\$22,041,211,060	\$22,266,670,903	\$12,537,878,262
2021	\$22,398,187,823	\$23,493,099,321	\$15,582,657,006
2022	\$25,577,170,645	\$26,276,503,619	\$18,476,034,416
2023	\$29,959,247,610	\$31,654,437,207	\$20,838,081,003
2024	\$33,373,052,940	\$35,202,678,902	\$21,372,198,327
2025	\$33,436,468,374	\$35,416,197,396	\$21,080,355,680

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

<u>Year</u>	<u>Loss Ratio</u>
2015	72.1%
2016	79.8%
2017	76.5%
2018	59.0%
2019	64.4%
2020	55.8%
2021	73.5%
2022	81.8%
2023	74.6%
2024	65.6%

Private Passenger Auto (Voluntary Liability)

There were 69 groups (159 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for private passenger auto in 2025, compared to 69 groups (163 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto (Voluntary Liability)

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Progressive Group	23.55%	\$4,783,127,865	\$4,102,892,668	16.58%	\$659,023,395	53.92
2	State Farm Group	16.80%	\$3,411,793,502	\$3,338,854,904	2.18%	(\$481,990,547)	72.51
3	Berkshire Hathaway Group	10.25%	\$2,081,192,528	\$1,911,784,289	8.86%	\$235,090,305	59.03
4	Allstate Insurance Group	10.20%	\$2,071,945,564	\$1,978,656,717	4.71%	\$188,281,708	64.84
5	United Services Automobile Assoc. Group	7.44%	\$1,511,193,983	\$1,520,129,795	(0.59%)	(\$325,122,721)	78.37
6	Farmers Insurance Group	5.49%	\$1,115,803,508	\$1,102,486,543	1.21%	\$130,148,109	53.67
7	Incline Insurance Group LLC Group	3.53%	\$716,210,503	\$762,916,583	(6.12%)	\$132,916,697	4.94
8	Orpheus Group	2.79%	\$566,841,201	\$515,087,650	10.05%	\$99,187,764	56.48
9	Home State Insurance Group	2.72%	\$552,608,293	\$560,586,994	(1.42%)	\$592,084	66.09
10	Texas Farm Bureau Mutual Group	2.70%	\$547,488,177	\$570,870,785	(4.10%)	\$11,437,336	70.65
11	Liberty Mutual Group	2.11%	\$428,461,824	\$551,048,872	(22.25%)	\$133,288,359	78.97
12	Auto Club Enterprises Insurance Group	1.75%	\$355,493,637	\$369,491,314	(3.79%)	(\$92,358,971)	80.60
13	Consumers County Mutual Insurance Co.	1.58%	\$320,444,730	\$405,922,084	(21.06%)	\$115,926,742	74.39
14	Loya Group	1.38%	\$280,536,922	\$273,971,585	2.40%	(\$69,967,597)	94.12
15	Kemper Corporation Group	0.94%	\$190,562,912	\$195,378,781	(2.46%)	\$3,613,765	81.60
16	Sentry Insurance Group	0.59%	\$120,240,114	\$118,181,984	1.74%	(\$1,505,414)	59.12
17	Falcon Insurance Company	0.49%	\$99,008,398	\$95,015,440	4.20%	\$4,028,593	52.73
18	Amica Mutual Group	0.48%	\$97,375,075	\$95,540,584	1.92%	(\$3,595,895)	70.29
19	Germania Insurance Group	0.47%	\$95,496,246	\$125,326,778	(23.80%)	\$24,742,608	73.38
20	Nationwide Corporation Group	0.45%	\$90,842,654	\$118,580,943	(23.39%)	\$10,547,774	82.02
21	Alinsco Insurance Company	0.42%	\$84,859,918	\$85,527,280	(0.78%)	\$4,367,400	72.16
22	GoAuto Group	0.39%	\$79,793,276	\$52,273,599	52.65%	(\$34,485,041)	84.50
23	Mercury General Group	0.36%	\$72,939,889	\$70,676,933	3.20%	\$5,374,275	59.11
24	Warrior Invictus Holding Company Group	0.31%	\$63,205,993	\$71,445,465	(11.53%)	(\$1,266,160)	47.08
25	Hartford Fire and Casualty Group	0.28%	\$56,377,302	\$65,174,217	(13.50%)	\$12,690,342	66.68
Top 25 Groups Total		97.47%	\$19,793,844,014	\$19,057,822,787	3.86%	\$760,964,910	62.51
Total Market		100.00%	\$20,307,436,906	\$19,593,083,162	3.65%	\$252,520,910	62.73

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2006	\$7,046,388,720	\$6,493,127,628	\$3,770,446,244
2007	\$7,078,598,260	\$6,579,794,194	\$4,163,412,281
2008	\$7,542,403,617	\$7,153,055,472	\$4,337,778,671
2009	\$7,672,929,851	\$7,360,102,321	\$4,439,145,113
2010	\$7,622,115,206	\$7,596,649,330	\$4,336,201,328
2011	\$8,090,752,010	\$7,767,415,941	\$4,691,238,492
2012	\$8,535,096,397	\$8,110,016,680	\$4,992,152,140
2013	\$9,033,708,736	\$8,510,843,513	\$5,246,138,936
2014	\$9,821,483,376	\$9,079,192,487	\$5,703,307,190
2015	\$10,579,356,097	\$9,698,424,366	\$6,388,074,628
2016	\$11,505,606,098	\$10,685,465,288	\$7,017,190,071
2017	\$12,760,943,865	\$11,924,521,047	\$7,123,657,074
2018	\$13,300,681,474	\$12,692,307,438	\$7,428,270,166
2019	\$12,330,933,467	\$12,878,196,950	\$7,885,024,163
2020	\$12,229,088,015	\$12,359,084,820	\$7,249,129,688
2021	\$12,343,040,969	\$12,897,661,449	\$8,077,931,061
2022	\$14,185,884,487	\$14,483,975,121	\$10,072,784,266
2023	\$16,508,362,401	\$17,386,047,024	\$11,131,145,191
2024	\$18,698,110,820	\$19,593,083,162	\$12,269,020,519
2025	\$19,378,796,895	\$20,307,436,906	\$12,738,770,308

Private Passenger Auto (Assigned Risk)

There were 3 groups (3 companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for private passenger auto in 2025, compared to two groups (two companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto (Assigned Risk)

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Allstate Insurance Group	50.47%	\$784,424	\$915,390	(14.31%)	(\$1,826,645)	133.22
2	Farmers Insurance Group	49.52%	\$769,595	\$974,345	(21.01%)	\$393,832	95.89
3	Alfa Insurance Group	0.01%	\$169	\$0	*	\$127	**
4	Berkshire Hathaway Group	0.00%	\$0	\$0	*	\$80	**
5	United Services Automobile Assoc. Group	0.00%	\$0	\$0	*	(\$65,223)	**
6	State Farm Group	0.00%	\$0	\$0	*	(\$482,995)	**
Top Groups Total		100.00%	\$1,554,188	\$1,889,735	(17.76%)	(\$1,980,824)	114.69
Total Market		100.00%	\$1,554,188	\$1,889,735	(17.76%)	(\$1,980,824)	114.69

* 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
2006	\$16,364,019	\$10,731,919	\$10,318,960
2007	\$10,961,438	\$7,505,268	\$6,426,977
2008	\$8,476,375	\$5,856,958	\$4,053,743
2009	\$6,737,718	\$4,607,203	\$3,787,814
2010	\$5,502,921	\$4,167,575	\$3,661,329
2011	\$4,463,251	\$3,377,301	\$3,330,561
2012	\$4,346,990	\$3,079,634	\$2,518,278
2013	\$3,996,431	\$2,689,959	\$2,303,012
2014	\$3,335,724	\$2,145,506	\$1,958,834
2015	\$2,683,165	\$1,864,575	\$1,782,516
2016	\$2,683,778	\$1,916,600	\$1,559,531
2017	\$3,074,031	\$2,424,419	\$1,740,537
2018	\$3,523,741	\$2,344,088	\$1,749,485
2019	\$2,440,337	\$1,785,125	\$1,774,971
2020	\$1,635,276	\$1,262,528	\$1,187,123
2021	\$1,101,554	\$1,000,446	\$877,266
2022	\$925,413	\$920,479	\$971,607
2023	\$1,277,235	\$1,319,657	\$761,455
2024	\$1,757,576	\$1,889,735	\$1,269,571
2025	\$1,567,406	\$1,554,188	\$1,782,510

Private Passenger Auto (Physical Damage)

There were 67 groups (157 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for private passenger auto in 2025, compared to 67 groups (162 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto (Physical Damage)

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Progressive Group	22.74%	\$3,435,530,740	\$3,318,687,982	3.52%	\$899,014,104	56.32
2	State Farm Group	19.25%	\$2,908,586,842	\$3,063,427,201	(5.05%)	\$550,360,711	60.50
3	Allstate Insurance Group	10.82%	\$1,634,394,392	\$1,642,982,327	(0.52%)	\$458,819,006	46.87
4	United Services Automobile Assoc. Group	10.81%	\$1,632,545,397	\$1,572,521,123	3.82%	\$396,072,406	52.26
5	Berkshire Hathaway Group	10.44%	\$1,576,972,822	\$1,427,414,295	10.48%	\$180,505,464	63.89
6	Farmers Insurance Group	4.83%	\$729,201,217	\$811,474,360	(10.14%)	\$130,610,849	51.83
7	Texas Farm Bureau Mutual Group	3.53%	\$533,064,719	\$678,183,416	(21.40%)	\$160,436,347	69.46
8	Liberty Mutual Group	2.29%	\$346,417,784	\$513,144,509	(32.49%)	\$212,513,858	51.63
9	Auto Club Enterprises Insurance Group	1.83%	\$277,194,644	\$301,799,312	(8.15%)	\$45,504,653	56.07
10	Consumers County Mutual Insurance Co.	1.82%	\$274,728,221	\$337,782,170	(18.67%)	\$121,071,663	54.39
11	Incline Insurance Group LLC Group	1.51%	\$228,356,521	\$252,124,663	(9.43%)	\$71,855,277	9.21
12	Home State Insurance Group	1.33%	\$201,242,298	\$229,328,545	(12.25%)	\$215,618	54.57
13	Orpheus Group	1.29%	\$194,516,967	\$164,988,019	17.90%	\$71,209,844	40.82
14	Loya Group	0.63%	\$94,961,309	\$107,758,616	(11.88%)	\$23,803,388	33.98
15	Tesla Incorporated Group	0.49%	\$74,325,788	\$65,439,740	13.58%	\$29,866,780	62.62
16	Amica Mutual Group	0.49%	\$73,562,433	\$74,341,681	(1.05%)	\$21,836,770	44.30
17	Germania Insurance Group	0.47%	\$71,524,385	\$113,022,563	(36.72%)	\$26,169,539	61.40
18	Markel Corporation Group	0.44%	\$65,863,442	\$60,319,262	9.19%	\$33,853,927	35.20
19	Nationwide Corporation Group	0.43%	\$65,449,635	\$111,558,515	(41.33%)	\$17,042,711	58.94
20	Kemper Corporation Group	0.42%	\$63,465,204	\$78,203,676	(18.85%)	\$10,335,222	62.57
21	Chubb Limited Group	0.38%	\$56,672,770	\$53,506,360	5.92%	(\$202,491,817)	31.22
22	GoAuto Group	0.36%	\$54,928,501	\$39,103,507	40.47%	\$3,304,214	61.15
23	Mercury General Group	0.32%	\$48,503,301	\$55,987,748	(13.37%)	\$6,711,376	57.06
24	Sentry Insurance Group	0.29%	\$43,745,086	\$53,425,202	(18.12%)	\$18,015,679	41.45
25	Alinsco Insurance Company	0.29%	\$43,313,265	\$47,251,346	(8.33%)	\$2,229,160	55.44
Top 25 Groups Total		97.50%	\$14,729,067,683	\$15,173,776,138	(2.93%)	\$3,288,866,749	55.27
Total Market		100.00%	\$15,107,206,302	\$15,607,706,005	(3.21%)	\$3,157,188,337	55.20

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2006	\$5,387,107,339	\$5,130,457,145	\$3,114,037,030
2007	\$5,549,603,444	\$5,207,319,697	\$3,236,138,144
2008	\$6,448,435,474	\$5,544,072,894	\$3,704,637,477
2009	\$6,120,449,847	\$5,661,389,354	\$3,611,533,916
2010	\$5,807,249,629	\$5,674,174,567	\$2,966,323,322
2011	\$5,935,701,701	\$5,700,223,601	\$3,521,008,118
2012	\$6,333,937,538	\$6,030,454,225	\$4,006,555,766
2013	\$6,876,971,302	\$6,482,874,062	\$3,982,302,162
2014	\$7,571,412,801	\$7,044,502,426	\$4,377,987,266
2015	\$8,335,524,875	\$7,653,669,074	\$5,193,129,660
2016	\$9,022,663,774	\$8,302,840,268	\$6,849,162,825
2017	\$9,709,731,965	\$9,077,385,916	\$7,664,443,430
2018	\$10,310,276,589	\$9,810,500,216	\$5,393,958,484
2019	\$9,748,170,207	\$10,150,975,677	\$6,325,619,638
2020	\$9,810,487,769	\$9,906,323,555	\$5,287,561,451
2021	\$10,054,045,300	\$10,594,437,426	\$7,503,848,679
2022	\$11,390,360,745	\$11,791,608,019	\$8,402,278,543
2023	\$13,449,607,974	\$14,267,070,526	\$9,706,174,357
2024	\$14,673,184,544	\$15,607,706,005	\$9,101,908,237
2025	\$14,056,104,073	\$15,107,206,302	\$8,339,802,862

Commercial Auto (All Coverages)

There were 113 groups (329 companies) that had direct premiums written for commercial auto in 2025, compared to 115 groups (330 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Commercial Auto (All Coverages)

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Progressive Group	20.27%	\$1,561,167,420	\$1,643,891,551	(5.03%)	\$140,155,860	53.31
2	Berkshire Hathaway Group	7.91%	\$609,387,067	\$416,187,665	46.42%	\$15,157,617	30.54
3	Liberty Mutual Group	5.37%	\$413,613,298	\$482,399,798	(14.26%)	(\$21,731,060)	67.64
4	Travelers Group	5.06%	\$389,574,731	\$356,229,886	9.36%	(\$424,611,618)	54.99
5	Old Republic Group	4.83%	\$371,948,443	\$308,860,614	20.43%	(\$45,416,314)	68.32
6	Zurich Insurance Group	3.51%	\$270,639,180	\$263,551,822	2.69%	(\$42,951,144)	82.57
7	State Farm Group	3.36%	\$258,478,977	\$244,921,824	5.54%	(\$52,233,693)	63.74
8	American International Group	3.08%	\$237,143,223	\$163,434,870	45.10%	(\$6,066,796)	36.19
9	Hartford Fire and Casualty Group	2.92%	\$224,934,393	\$192,217,289	17.02%	(\$70,476,474)	44.20
10	Chubb Limited Group	2.43%	\$187,115,720	\$169,181,694	10.60%	(\$188,972,295)	59.95
11	Kemper Corporation Group	2.39%	\$184,305,753	\$173,919,827	5.97%	\$10,384,972	50.27
12	WR Berkley Corporation Group	2.19%	\$168,456,289	\$165,800,807	1.60%	(\$26,294,695)	79.05
13	Clear Blue Financial Group	2.14%	\$164,428,088	\$133,563,645	23.11%	\$9,132,526	67.39
14	CNA Insurance Group	2.07%	\$159,504,271	\$170,692,774	(6.55%)	(\$53,968,691)	72.23
15	Acuity, A Mutual Insurance Company	1.69%	\$130,018,084	\$129,672,810	0.27%	(\$31,734,642)	65.07
16	Arch Insurance Group	1.64%	\$126,503,788	\$109,758,034	15.26%	(\$39,550,523)	55.92
17	Fairfax Financial Group	1.49%	\$114,944,185	\$116,955,150	(1.72%)	\$27,667,624	63.10
18	Sentry Insurance Group	1.31%	\$101,115,078	\$109,806,314	(7.92%)	(\$33,268,127)	73.30
19	AG Workers Insurance Group	1.25%	\$95,920,671	\$59,305,196	61.74%	(\$9,414,491)	15.90
20	Federated Mutual Group	1.21%	\$93,471,211	\$88,045,846	6.16%	\$6,641,072	52.83
21	American Financial Group	1.20%	\$92,050,706	\$101,779,861	(9.56%)	\$5,695,898	66.44
22	Farmers Insurance Group	1.06%	\$81,446,471	\$88,005,263	(7.45%)	\$15,863,750	59.38
23	Nationwide Corporation Group	1.02%	\$78,413,502	\$79,426,635	(1.28%)	(\$15,909,352)	96.45
24	Tokio Marine Holdings Incorporated Group	1.00%	\$77,372,763	\$76,942,705	0.56%	(\$16,610,076)	44.34
25	Starr Group	0.93%	\$71,844,661	\$67,446,897	6.52%	(\$6,126,171)	62.75
Top 25 Groups Total		81.34%	\$6,263,797,973	\$5,911,998,777	5.95%	(\$854,636,843)	56.44
Total Market		100.00%	\$7,701,128,694	\$7,242,755,851	6.33%	(\$960,146,098)	58.48

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$3,117,380,913	\$3,245,433,983	\$2,100,495,005
2018	\$3,670,383,705	\$3,780,087,615	\$2,278,115,160
2019	\$4,005,706,790	\$4,198,396,013	\$2,837,193,942
2020	\$4,183,646,928	\$4,269,259,247	\$2,430,133,883
2021	\$4,834,614,459	\$5,174,904,407	\$2,749,412,986
2022	\$5,285,069,763	\$5,793,378,793	\$3,618,438,437
2023	\$5,887,089,844	\$6,370,888,218	\$4,044,563,209
2024	\$6,706,910,113	\$7,242,755,851	\$4,297,785,656
2025	\$7,134,618,864	\$7,701,128,694	\$4,503,597,991

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

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

<u>Year</u>	<u>Loss Ratio</u>
2015	70.7%
2016	77.6%
2017	82.2%
2018	72.4%
2019	78.7%
2020	72.8%
2021	80.6%
2022	76.5%
2023	78.4%
2024	78.1%

Commercial Auto (Voluntary Liability)

There were 113 groups (327 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for commercial auto in 2025, compared to 115 groups (326 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Commercial Auto (Voluntary Liability)

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Progressive Group	20.24%	\$1,287,724,760	\$1,319,540,630	(2.41%)	\$30,923,285	54.67
2	Berkshire Hathaway Group	7.99%	\$508,252,260	\$319,480,528	59.09%	(\$12,272,263)	28.03
3	Liberty Mutual Group	5.80%	\$369,219,379	\$420,763,260	(12.25%)	(\$40,718,454)	69.79
4	Travelers Group	5.26%	\$334,583,119	\$301,971,837	10.80%	(\$353,186,133)	54.47
5	Old Republic Group	4.72%	\$300,550,915	\$248,618,217	20.89%	(\$112,040,630)	70.38
6	American International Group	3.39%	\$215,796,777	\$148,286,022	45.53%	(\$2,765,388)	32.15
7	Zurich Insurance Group	3.29%	\$209,115,751	\$188,011,671	11.22%	(\$58,201,655)	88.56
8	Hartford Fire and Casualty Group	2.91%	\$185,414,166	\$158,040,669	17.32%	(\$74,984,015)	46.45
9	State Farm Group	2.86%	\$181,848,796	\$170,069,560	6.93%	(\$72,351,236)	72.42
10	Chubb Limited Group	2.47%	\$156,909,561	\$143,296,369	9.50%	(\$154,749,051)	68.52
11	Kemper Corporation Group	2.40%	\$152,962,906	\$142,071,892	7.67%	(\$931,016)	51.19
12	Clear Blue Financial Group	2.27%	\$144,434,396	\$115,972,710	24.54%	(\$1,611,969)	71.97
13	WR Berkley Corporation Group	2.16%	\$137,169,360	\$131,648,736	4.19%	(\$36,220,539)	84.85
14	CNA Insurance Group	2.07%	\$131,803,258	\$138,648,884	(4.94%)	(\$40,486,733)	74.75
15	Arch Insurance Group	1.67%	\$106,298,481	\$91,802,135	15.79%	(\$44,115,341)	57.45
16	Acuity, A Mutual Insurance Company	1.58%	\$100,739,209	\$99,504,138	1.24%	(\$36,000,825)	68.97
17	Fairfax Financial Group	1.49%	\$94,920,499	\$97,578,772	(2.72%)	\$20,935,355	64.68
18	AG Workers Insurance Group	1.48%	\$93,921,595	\$56,843,156	65.23%	(\$10,205,011)	15.12
19	Sentry Insurance Group	1.33%	\$84,419,209	\$89,876,237	(6.07%)	(\$36,558,664)	75.64
20	Federated Mutual Group	1.14%	\$72,549,835	\$68,347,026	6.15%	\$1,696,230	56.45
21	American Financial Group	1.08%	\$68,767,701	\$76,798,677	(10.46%)	(\$1,308,073)	70.21
22	Tokio Marine Holdings Incorporated Group	1.03%	\$65,834,192	\$66,734,616	(1.35%)	(\$18,358,567)	43.19
23	Farmers Insurance Group	1.03%	\$65,636,067	\$69,761,008	(5.91%)	\$11,834,246	62.74
24	Starr Group	0.99%	\$63,291,327	\$58,791,312	7.65%	(\$7,089,408)	60.86
25	Nationwide Corporation Group	0.99%	\$62,787,139	\$63,243,475	(0.72%)	(\$16,858,738)	108.37
Top 25 Groups Total		81.65%	\$5,194,950,658	\$4,785,701,537	8.55%	(\$1,065,624,593)	57.95
Total Market		100.00%	\$6,362,328,080	\$5,860,242,758	8.57%	(\$1,221,227,427)	60.39

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$2,410,716,117	\$2,500,496,584	\$1,550,337,890
2018	\$2,871,225,005	\$2,948,199,154	\$1,764,384,634
2019	\$3,182,863,534	\$3,291,461,106	\$2,304,584,682
2020	\$3,296,756,887	\$3,361,807,891	\$1,978,214,455
2021	\$3,914,399,540	\$4,152,405,309	\$2,212,138,531
2022	\$4,287,239,642	\$4,668,896,811	\$2,941,707,120
2023	\$4,745,651,666	\$5,113,480,035	\$3,221,175,470
2024	\$5,455,163,777	\$5,860,242,758	\$3,521,627,650
2025	\$5,890,713,220	\$6,362,328,080	\$3,842,107,210

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

Commercial Auto (Assigned Risk)

There is one group (one company) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for commercial auto in 2025, compared to one group (one company) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Commercial Auto (Assigned Risk)

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Allstate Insurance Group	100.00%	\$2,202,448	\$1,841,996	19.57%	\$1,279,451	108.21
2	State Farm Group	0.00%	\$0	\$0	*	(\$9,165)	**
Top Groups Total		100.00%	\$2,202,448	\$1,841,996	19.57%	\$1,270,286	109.23
Total Market		100.00%	\$2,202,448	\$1,841,996	19.57%	\$1,270,286	109.23

* 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*
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,276,193	\$1,546,802	\$1,023,225
2018	\$1,415,183	\$1,314,580	\$1,136,455
2019	\$1,641,784	\$1,632,182	\$1,146,312
2020	\$1,345,787	\$1,472,474	\$1,057,673
2021	\$7,534,133	\$8,015,412	\$6,166,481
2022	\$1,441,418	\$1,541,202	\$1,790,992
2023	\$1,681,387	\$1,604,748	\$3,515,425
2024	\$1,814,251	\$1,841,996	\$2,264,963
2025	\$2,121,850	\$2,202,448	\$2,405,732

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

Commercial Auto (Physical Damage)

There were 107 groups (305 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for commercial auto in 2025, compared to 105 groups (303 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Commercial Auto (Physical Damage)

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Progressive Group	20.46%	\$273,442,660	\$324,350,921	(15.70%)	\$109,232,575	46.93
2	Berkshire Hathaway Group	7.57%	\$101,134,807	\$96,707,137	4.58%	\$27,429,880	43.15
3	State Farm Group	5.73%	\$76,630,181	\$74,852,264	2.38%	\$20,126,708	43.14
4	Old Republic Group	5.34%	\$71,397,528	\$60,242,397	18.52%	\$66,624,316	59.68
5	Zurich Insurance Group	4.60%	\$61,523,429	\$75,540,151	(18.56%)	\$15,250,511	62.20
6	Travelers Group	4.11%	\$54,991,612	\$54,258,049	1.35%	(\$71,425,485)	58.16
7	Liberty Mutual Group	3.32%	\$44,393,919	\$61,636,538	(27.97%)	\$18,987,394	49.77
8	Hartford Fire and Casualty Group	2.96%	\$39,520,227	\$34,176,620	15.64%	\$4,507,541	33.63
9	Kemper Corporation Group	2.34%	\$31,342,847	\$31,847,935	(1.59%)	\$11,315,988	45.77
10	WR Berkley Corporation Group	2.34%	\$31,286,929	\$34,152,071	(8.39%)	\$9,925,844	53.67
11	Chubb Limited Group	2.26%	\$30,206,159	\$25,885,325	16.69%	(\$34,223,244)	15.47
12	Acuity, A Mutual Insurance Company	2.19%	\$29,278,875	\$30,168,672	(2.95%)	\$4,266,183	51.65
13	CNA Insurance Group	2.07%	\$27,701,013	\$32,043,890	(13.55%)	(\$13,481,958)	60.21
14	Texas Farm Bureau Mutual Group	1.97%	\$26,265,098	\$22,399,182	17.26%	\$5,095,589	56.26
15	American Financial Group	1.74%	\$23,283,005	\$24,981,184	(6.80%)	\$7,003,971	55.32
16	American International Group	1.60%	\$21,346,446	\$15,148,848	40.91%	(\$3,301,408)	77.06
17	Federated Mutual Group	1.57%	\$20,921,376	\$19,698,820	6.21%	\$4,944,842	40.27
18	Arch Insurance Group	1.51%	\$20,205,307	\$17,955,899	12.53%	\$4,564,818	47.87
19	Fairfax Financial Group	1.50%	\$20,023,686	\$19,376,378	3.34%	\$6,732,269	55.63
20	Clear Blue Financial Group	1.50%	\$19,993,692	\$17,590,935	13.66%	\$10,744,495	34.30
21	Sentry Insurance Group	1.25%	\$16,695,869	\$19,930,077	(16.23%)	\$3,290,537	61.48
22	Farmers Insurance Group	1.18%	\$15,810,404	\$18,244,255	(13.34%)	\$4,029,504	45.43
23	Nationwide Corporation Group	1.17%	\$15,626,363	\$16,183,160	(3.44%)	\$949,386	48.53
24	FCCI Mutual Insurance Group	0.99%	\$13,279,974	\$12,239,771	8.50%	\$157,847	47.99
25	United Fire and Casualty Group	0.96%	\$12,886,290	\$10,468,400	23.10%	\$5,873,791	40.96
Top 25 Groups Total		82.24%	\$1,099,187,696	\$1,150,078,879	(4.43%)	\$218,621,894	48.92
Total Market		100.00%	\$1,336,598,166	\$1,380,671,097	(3.19%)	\$259,811,043	49.31

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$705,388,603	\$743,390,597	\$549,133,890
2018	\$797,743,517	\$830,573,881	\$512,594,071
2019	\$821,201,472	\$905,302,725	\$531,462,948
2020	\$885,544,254	\$905,978,882	\$450,861,755
2021	\$912,680,786	\$1,014,483,686	\$531,107,974
2022	\$996,388,703	\$1,122,940,780	\$674,940,325
2023	\$1,139,756,791	\$1,255,803,435	\$819,872,314
2024	\$1,249,932,085	\$1,380,671,097	\$773,893,043
2025	\$1,241,783,794	\$1,336,598,166	\$659,085,049

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

Homeowners Multiple Peril

There were 81 groups (157 companies) that had direct premiums written for homeowners multiple peril (including renters insurance) in 2025, compared to 80 groups (158 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Homeowners Multiple Peril

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	State Farm Group	19.10%	\$3,771,115,427	\$3,482,779,500	8.28%	\$540,970,019	52.37
2	Allstate Insurance Group	16.79%	\$3,315,036,551	\$2,981,693,040	11.18%	\$781,067,716	44.98
3	United Services Automobile Assoc. Group	11.22%	\$2,216,568,957	\$2,031,480,654	9.11%	\$411,148,427	59.87
4	Farmers Insurance Group	8.15%	\$1,609,124,111	\$1,290,540,649	24.69%	\$277,016,909	35.23
5	Liberty Mutual Group	6.05%	\$1,195,188,063	\$1,399,719,738	(14.61%)	\$695,594,332	36.93
6	Travelers Group	5.15%	\$1,017,100,071	\$1,149,210,427	(11.50%)	(\$137,506,710)	50.12
7	American Family Insurance Group	3.98%	\$786,827,326	\$646,666,815	21.67%	\$450,835,346	33.83
8	Texas Farm Bureau Mutual Group	2.44%	\$481,294,674	\$455,520,628	5.66%	\$65,610,348	61.44
9	Progressive Group	2.39%	\$471,772,934	\$495,362,223	(4.76%)	\$158,770,989	35.78
10	Iron Family Holdings Group	2.38%	\$470,611,577	\$402,964,811	16.79%	(\$4,528,628)	27.03
11	Chubb Limited Group	1.97%	\$389,406,704	\$371,922,997	4.70%	(\$1,388,794,557)	28.51
12	Auto Club Enterprises Insurance Group	1.96%	\$386,506,859	\$331,870,808	16.46%	\$5,000,802	56.12
13	Nationwide Corporation Group	1.36%	\$267,577,517	\$340,343,709	(21.38%)	\$61,685,241	65.44
14	Porch Group	1.31%	\$258,753,241	\$306,367,958	(15.54%)	\$165,884,646	30.28
15	Texas Fair Plan Association	1.11%	\$219,991,472	\$175,703,993	25.21%	\$148,516,665	21.73
16	Mercury General Group	1.08%	\$213,828,252	\$190,299,059	12.36%	\$37,983,976	44.25
17	Hartford Fire and Casualty Group	0.90%	\$178,012,557	\$133,636,559	33.21%	\$296,014	43.31
18	Tokio Marine Holdings Incorporated Group	0.89%	\$175,891,031	\$147,309,695	19.40%	\$44,021,091	24.03
19	Amica Mutual Group	0.82%	\$161,871,949	\$161,446,653	0.26%	\$67,698,908	38.70
20	Benchmark Holding Group	0.74%	\$146,332,780	\$153,440,547	(4.63%)	\$254,037,679	21.29
21	Munich Re Group	0.69%	\$136,393,585	\$131,662,153	3.59%	\$54,821,321	45.29
22	American Risk Insurance Company, Inc.	0.66%	\$130,486,028	\$136,513,568	(4.42%)	(\$4,188,678)	56.28
23	Allied Trust Insurance Company	0.62%	\$122,686,425	\$124,442,764	(1.41%)	\$97,347,892	21.71
24	Cincinnati Financial Group	0.57%	\$113,091,263	\$87,179,212	29.72%	\$43,062,415	19.14
25	IAT Reinsurance Company Group	0.55%	\$109,391,428	\$113,506,398	(3.63%)	\$51,758,717	26.29
Top 25 Groups Total		92.90%	\$18,344,860,782	\$17,241,584,558	6.40%	\$2,878,110,880	45.34
Total Market		100.00%	\$19,747,375,691	\$18,692,039,519	5.65%	\$3,357,166,758	45.29

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2006	\$5,270,882,056	\$4,794,467,915	\$1,905,474,902
2007	\$5,512,218,077	\$5,051,492,348	\$1,870,168,524
2008	\$5,665,234,426	\$5,244,087,583	\$5,381,469,405
2009	\$6,111,728,031	\$5,558,143,977	\$4,480,409,262
2010	\$6,126,438,869	\$5,734,653,315	\$2,749,558,123
2011	\$6,193,285,036	\$5,876,198,065	\$4,080,880,706
2012	\$6,667,071,651	\$6,244,249,997	\$3,505,628,511
2013	\$7,537,056,648	\$7,076,331,467	\$3,038,467,072
2014	\$8,145,173,568	\$7,682,949,217	\$3,309,860,311
2015	\$8,341,228,184	\$7,811,271,286	\$3,705,102,872
2016	\$8,646,429,795	\$8,315,094,257	\$6,993,604,910
2017	\$8,942,434,363	\$8,646,354,148	\$6,327,132,238
2018	\$9,595,623,269	\$9,254,804,583	\$4,591,025,716
2019	\$10,290,863,999	\$9,986,225,002	\$5,865,926,799
2020	\$10,967,809,243	\$10,552,749,712	\$5,707,352,492
2021	\$11,948,436,474	\$11,501,377,650	\$10,450,539,846
2022	\$13,506,474,687	\$12,979,382,504	\$6,408,358,755
2023	\$15,725,793,882	\$15,479,192,847	\$9,834,149,168
2024	\$18,994,130,662	\$18,692,039,519	\$10,477,516,262
2025	\$20,247,452,110	\$19,747,375,691	\$8,942,619,763

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

Year	Loss Ratio
2015	53.4%
2016	87.5%
2017	79.7%
2018	44.7%
2019	66.6%
2020	55.8%
2021	104.0%
2022	56.6%
2023	71.3%
2024	64.5%

Workers' Compensation (All Markets)

There were 100 groups (335 companies) that had direct premiums written for workers' compensation in 2025, compared to 98 groups (335 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation (All Markets)

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Texas Mutual Group	38.13%	\$941,881,289	\$1,027,243,222	(8.31%)	(\$229,435,555)	42.85
2	Hartford Fire and Casualty Group	5.81%	\$143,614,146	\$139,914,631	2.64%	(\$2,776,071)	37.06
3	Zurich Insurance Group	5.79%	\$142,897,355	\$148,278,196	(3.63%)	(\$34,625,522)	56.58
4	Travelers Group	5.24%	\$129,320,493	\$140,940,375	(8.24%)	(\$303,525,327)	51.57
5	Chubb Limited Group	4.69%	\$115,825,206	\$92,608,016	25.07%	\$315,794,135	33.37
6	Liberty Mutual Group	3.55%	\$87,765,996	\$97,891,660	(10.34%)	\$141,044,090	50.20
7	American International Group	2.94%	\$72,584,087	\$57,291,062	26.69%	(\$14,871,887)	49.50
8	Starr Group	2.44%	\$60,286,186	\$60,402,594	(0.19%)	\$36,357,245	25.46
9	Arch Insurance Group	2.39%	\$59,089,356	\$58,178,850	1.57%	(\$35,544,140)	47.27
10	Old Republic Group	2.28%	\$56,411,691	\$56,186,316	0.40%	\$1,856,337	53.43
11	CNA Insurance Group	2.07%	\$51,221,495	\$54,411,642	(5.86%)	\$16,591,488	48.82
12	Amtrust Financial Service Group	1.90%	\$46,954,568	\$51,907,457	(9.54%)	\$10,166,237	46.05
13	WR Berkley Corporation Group	1.83%	\$45,265,794	\$42,298,163	7.02%	\$15,258,693	52.35
14	Berkshire Hathaway Group	1.45%	\$35,903,152	\$37,841,968	(5.12%)	(\$4,013,271)	40.20
15	American Financial Group	1.22%	\$30,034,207	\$40,122,127	(25.14%)	\$73,280	46.71
16	Amerisure Company Group	1.21%	\$29,997,008	\$29,265,417	2.50%	\$7,846,391	39.09
17	Service Insurance Holdings Group	1.16%	\$28,567,959	\$35,356,937	(19.20%)	(\$6,545,404)	61.37
18	BCBS of Michigan Group	1.08%	\$26,678,006	\$30,474,620	(12.46%)	\$86,072,059	234.48
19	Axa Insurance Group	1.06%	\$26,212,775	\$20,572,029	27.42%	\$4,653,284	23.50
20	Sentry Insurance Group	0.78%	\$19,151,686	\$22,401,001	(14.51%)	\$13,830,272	34.69
21	The Hanover Insurance Group	0.77%	\$19,135,088	\$22,084,030	(13.35%)	(\$73,967)	45.18
22	Nationwide Corporation Group	0.65%	\$16,106,719	\$14,245,729	13.06%	\$3,799,498	31.73
23	Fairfax Financial Group	0.61%	\$15,119,310	\$16,817,149	(10.10%)	\$7,204,049	59.99
24	Federated Mutual Group	0.59%	\$14,471,649	\$19,864,314	(27.15%)	\$3,864,758	44.43
25	QBE Insurance Group	0.58%	\$14,433,865	\$14,657,712	(1.53%)	\$9,408,265	45.58
Top 25 Groups Total		90.24%	\$2,228,929,086	\$2,331,255,217	(4.39%)	\$42,408,937	46.46
Total Market		100.00%	\$2,469,968,460	\$2,594,219,330	(4.79%)	\$60,020,752	46.16

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2006	\$2,725,555,848	\$2,791,648,176	\$833,722,403
2007	\$2,631,413,507	\$2,915,863,143	\$915,442,039
2008	\$2,593,528,123	\$2,643,489,104	\$939,768,971
2009	\$2,476,128,105	\$2,161,755,957	\$947,391,817
2010	\$2,345,836,656	\$1,920,490,468	\$928,826,955
2011	\$2,265,379,377	\$2,171,745,849	\$975,503,429
2012	\$2,312,364,520	\$2,419,392,758	\$1,020,502,441
2013	\$2,576,586,894	\$2,662,389,008	\$991,117,887
2014	\$2,664,970,050	\$2,848,156,515	\$984,850,709
2015	\$2,602,176,209	\$2,784,541,095	\$1,173,450,116
2016	\$2,302,921,656	\$2,353,249,332	\$942,913,836
2017	\$2,201,544,243	\$2,334,845,717	\$929,680,677
2018	\$2,289,580,083	\$2,514,244,033	\$1,003,666,372
2019	\$2,340,307,413	\$2,522,087,959	\$1,049,758,118
2020	\$2,148,252,546	\$2,199,734,312	\$895,278,875
2021	\$2,116,693,956	\$2,226,595,935	\$926,792,079
2022	\$2,365,914,012	\$2,540,398,225	\$906,954,689
2023	\$2,493,667,108	\$2,633,787,468	\$1,036,357,001
2024	\$2,409,686,697	\$2,594,219,330	\$1,118,877,227
2025	\$2,338,319,256	\$2,469,968,460	\$1,140,490,130

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

<u>Year</u>	<u>Loss Ratio</u>
2015	44.3%
2016	39.9%
2017	35.8%
2018	47.1%
2019	37.0%
2020	40.9%
2021	36.6%
2022	37.3%
2023	34.5%
2024	39.1%

Workers' Compensation (Voluntary Market)

There were 100 groups (335 companies) that had voluntary direct premiums written for workers' compensation in 2025, compared to 98 groups (335 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation (Voluntary Market)

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Texas Mutual Group	38.02%	\$937,380,722	\$1,021,260,349	(8.21%)	(\$230,501,801)	42.86
2	Hartford Fire and Casualty Group	5.83%	\$143,614,146	\$139,914,631	2.64%	(\$2,776,071)	37.06
3	Zurich Insurance Group	5.80%	\$142,897,355	\$148,278,196	(3.63%)	(\$34,625,522)	56.58
4	Travelers Group	5.25%	\$129,320,493	\$140,940,375	(8.24%)	(\$303,525,327)	51.57
5	Chubb Limited Group	4.70%	\$115,825,206	\$92,608,016	25.07%	\$315,794,135	33.37
6	Liberty Mutual Group	3.56%	\$87,765,996	\$97,891,660	(10.34%)	\$141,044,090	50.20
7	American International Group	2.94%	\$72,584,087	\$57,291,062	26.69%	(\$14,871,887)	49.50
8	Starr Group	2.45%	\$60,286,186	\$60,402,594	(0.19%)	\$36,357,245	25.46
9	Arch Insurance Group	2.40%	\$59,089,356	\$58,178,850	1.57%	(\$35,544,140)	47.27
10	Old Republic Group	2.29%	\$56,411,691	\$56,186,316	0.40%	\$1,856,337	53.43
11	CNA Insurance Group	2.08%	\$51,221,495	\$54,411,642	(5.86%)	\$16,591,488	48.82
12	Amtrust Financial Service Group	1.90%	\$46,954,568	\$51,907,457	(9.54%)	\$10,166,237	46.05
13	WR Berkley Corporation Group	1.84%	\$45,265,794	\$42,298,163	7.02%	\$15,258,693	52.35
14	Berkshire Hathaway Group	1.46%	\$35,903,152	\$37,841,968	(5.12%)	(\$4,013,271)	40.20
15	American Financial Group	1.22%	\$30,034,207	\$40,122,127	(25.14%)	\$73,280	46.71
16	Amerisure Company Group	1.22%	\$29,997,008	\$29,265,417	2.50%	\$7,846,391	39.09
17	Service Insurance Holdings Group	1.16%	\$28,567,959	\$35,356,937	(19.20%)	(\$6,545,404)	61.37
18	BCBS of Michigan Group	1.08%	\$26,678,006	\$30,474,620	(12.46%)	\$86,072,059	234.48
19	Axa Insurance Group	1.06%	\$26,212,775	\$20,572,029	27.42%	\$4,653,284	23.50
20	Sentry Insurance Group	0.78%	\$19,151,686	\$22,401,001	(14.51%)	\$13,830,272	34.69
21	The Hanover Insurance Group	0.78%	\$19,135,088	\$22,084,030	(13.35%)	(\$73,967)	45.18
22	Nationwide Corporation Group	0.65%	\$16,106,719	\$14,245,729	13.06%	\$3,799,498	31.73
23	Fairfax Financial Group	0.61%	\$15,119,310	\$16,817,149	(10.10%)	\$7,204,049	59.99
24	Federated Mutual Group	0.59%	\$14,471,649	\$19,864,314	(27.15%)	\$3,864,758	44.43
25	QBE Insurance Group	0.59%	\$14,433,865	\$14,657,712	(1.53%)	\$9,408,265	45.58
Top 25 Groups Total		90.22%	\$2,224,428,519	\$2,325,272,344	(4.34%)	\$41,342,691	46.48
Total Market		100.00%	\$2,465,467,893	\$2,588,236,457	(4.74%)	\$58,954,506	46.17

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2006	\$2,718,699,372	\$2,785,379,186	\$826,929,984
2007	\$2,625,191,922	\$2,909,821,617	\$911,225,250
2008	\$2,589,912,074	\$2,640,538,337	\$936,511,361
2009	\$2,472,761,990	\$2,159,005,113	\$943,860,871
2010	\$2,342,970,005	\$1,917,677,391	\$926,716,803
2011	\$2,263,071,358	\$2,169,261,374	\$973,991,546
2012	\$2,308,436,359	\$2,415,528,029	\$1,018,372,246
2013	\$2,570,654,431	\$2,656,960,797	\$988,318,669
2014	\$2,658,764,003	\$2,843,740,272	\$982,580,332
2015	\$2,597,715,643	\$2,781,249,802	\$1,171,321,995
2016	\$2,298,456,043	\$2,349,823,596	\$940,809,421
2017	\$2,197,553,243	\$2,330,932,036	\$927,542,786
2018	\$2,279,983,110	\$2,503,928,023	\$1,001,237,603
2019	\$2,329,270,620	\$2,511,071,790	\$1,047,173,834
2020	\$2,141,034,230	\$2,194,638,949	\$893,224,843
2021	\$2,104,847,071	\$2,215,751,907	\$925,002,019
2022	\$2,357,719,748	\$2,532,120,232	\$904,996,143
2023	\$2,486,593,690	\$2,626,293,783	\$1,034,340,768
2024	\$2,403,619,345	\$2,588,236,457	\$1,117,248,692
2025	\$2,333,647,408	\$2,465,467,893	\$1,138,707,235

Workers' Compensation (Residual Market)

Workers' compensation assigned risk policies can't be written as of January 1, 1994. As business runs off, all experience reported here will be that of the Start Program (residual market) reported by Texas Mutual Insurance Company (formerly the Texas Workers' Compensation Fund).

For the year ending in December 2025, the Start Program reported \$4,500,567 in direct premiums written. This accounted for 100% of all residual market experience reported, and was a decrease of 24.8% from the year before.

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

The table below includes data for all groups, including Texas Mutual Insurance Company. The table on the following page contains data only for Texas Mutual Insurance Company. 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
2006	\$6,856,476	\$6,268,990	\$6,792,419
2007	\$6,221,585	\$6,041,526	\$4,216,789
2008	\$3,616,049	\$2,950,767	\$3,257,610
2009	\$3,366,115	\$2,750,844	\$3,530,946
2010	\$2,866,651	\$2,813,077	\$2,110,152
2011	\$2,308,019	\$2,484,475	\$1,511,883
2012	\$3,928,161	\$3,864,729	\$2,130,195
2013	\$5,932,463	\$5,428,211	\$2,799,218
2014	\$6,206,047	\$4,416,243	\$2,270,377
2015	\$4,460,566	\$3,291,293	\$2,128,121
2016	\$4,465,613	\$3,425,736	\$2,104,415
2017	\$3,991,000	\$3,913,681	\$2,137,891
2018	\$9,596,973	\$10,316,010	\$2,428,769
2019	\$11,036,793	\$11,016,169	\$2,584,284
2020	\$7,218,316	\$5,095,363	\$2,054,032
2021	\$11,846,885	\$10,844,028	\$1,790,060
2022	\$8,194,264	\$8,277,993	\$1,958,546
2023	\$7,073,418	\$7,493,685	\$2,016,233
2024	\$6,067,352	\$5,982,873	\$1,628,535
2025	\$4,671,848	\$4,500,567	\$1,782,895

Annual Experience

Texas Mutual Insurance Company

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2006	\$6,856,476	\$6,268,990	\$4,107,721
2007	\$6,221,585	\$6,041,526	\$3,030,093
2008	\$3,616,049	\$2,973,347	\$2,655,386
2009	\$3,366,115	\$2,750,844	\$2,835,267
2010	\$2,866,651	\$2,813,077	\$2,110,059
2011	\$2,308,019	\$2,484,475	\$1,511,883
2012	\$3,928,161	\$3,864,729	\$2,130,195
2013	\$5,932,463	\$5,428,211	\$2,799,218
2014	\$6,206,047	\$4,416,243	\$2,270,377
2015	\$4,460,566	\$3,291,293	\$2,128,121
2016	\$4,465,613	\$3,425,736	\$2,104,415
2017	\$3,991,000	\$3,913,681	\$2,137,891
2018	\$9,596,973	\$10,316,010	\$2,428,769
2019	\$11,036,793	\$11,016,169	\$2,584,284
2020	\$7,218,316	\$5,095,363	\$2,054,032
2021	\$11,846,885	\$10,844,028	\$1,790,060
2022	\$8,194,264	\$8,277,993	\$1,958,546
2023	\$7,073,418	\$7,493,685	\$2,016,233
2024	\$6,067,352	\$5,982,873	\$1,628,535
2025	\$4,671,848	\$4,500,567	\$1,782,895

Workers' Compensation (Deductible Plans)

There were 100 groups (323 companies) that wrote voluntary policies for workers' compensation in 2025, compared to 98 groups (329 companies) in 2024.

The data in the following table represents direct policies written as new or renewal policies in 2025. 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 2025	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	257	\$1,863,364	\$1,366,593	26.66%
Premium of \$10,000 - \$24,999	317	\$5,042,465	\$3,626,245	28.09%
Premium of \$25,000 - \$49,999	153	\$5,495,388	\$4,030,902	26.65%
Premium of \$50,000 - \$74,999	87	\$5,363,125	\$3,650,635	31.93%
Premium of \$75,000 - \$100,000	35	\$3,113,098	\$1,953,073	37.26%
Total Per Accident Plan	849	\$20,877,440	\$14,627,448	29.94%
Per Claim Deductible Plan				
Premium of \$5,000 - \$9,999	24	\$175,291	\$162,097	7.53%
Premium of \$10,000 - \$24,999	40	\$672,058	\$606,792	9.71%
Premium of \$25,000 - \$49,999	26	\$959,034	\$883,740	7.85%
Premium of \$50,000 - \$74,999	16	\$968,051	\$852,077	11.98%
Premium of \$75,000 - \$100,000	9	\$786,022	\$712,484	9.36%
Total Per Claim Plan	115	\$3,560,456	\$3,217,190	9.64%

Workers' Compensation (Deductible Plans)

	Policies Written 2025	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	18	\$114,548	\$108,992	4.85%
Premium of \$10,000 - \$24,999	164	\$2,473,094	\$2,452,552	0.83%
Premium of \$25,000 - \$49,999	5	\$166,096	\$109,332	34.18%
Premium of \$50,000 - \$74,999	5	\$306,829	\$199,866	34.86%
Premium of \$75,000 - \$100,000	7	\$603,409	\$517,178	14.29%
Total Medical Only Plan	199	\$3,663,976	\$3,387,920	7.53%
Negotiated Deductible Plan				
Premium Up To \$100,000	11,703	\$92,724,850	\$35,668,240	61.53%
Premium of \$100,001 - \$150,000	311	\$38,753,967	\$17,069,680	55.95%
Premium of \$150,001 - \$250,000	346	\$67,474,630	\$27,000,332	59.98%
Premium of \$250,001 - \$350,000	169	\$50,069,782	\$19,249,952	61.55%
Premium of \$350,001 - \$500,000	171	\$71,979,210	\$27,056,864	62.41%
Premium of \$500,001 - \$750,000	116	\$69,712,338	\$25,874,276	62.88%
Premium of \$750,001 - \$1,000,000	62	\$53,559,942	\$15,250,864	71.53%
Premium of \$1,000,001 - \$2,500,000	98	\$134,608,553	\$39,200,208	70.88%
Premium of \$2,500,001 - \$5,000,000	24	\$82,209,761	\$18,596,108	77.38%
Premium of \$5,000,001 and above	10	\$93,444,853	\$24,981,018	73.27%
Total Negotiated Plan	13,010	\$754,537,886	\$249,947,542	66.87%
No Deductible Plan				
Premium Less Than \$5,000	252,582	\$273,245,559	\$273,245,559	0.00%
Premium of \$5,000 - \$9,999	24,832	\$173,863,027	\$173,863,027	0.00%
Premium of \$10,000 - \$24,999	18,164	\$283,672,760	\$283,672,760	0.00%
Premium of \$25,000 - \$49,999	7,695	\$268,325,983	\$268,325,983	0.00%
Premium of \$50,000 - \$74,999	2,806	\$171,221,472	\$171,221,472	0.00%
Premium of \$75,000 - \$100,000	1,429	\$123,223,620	\$123,223,620	0.00%
Premium Greater Than \$100,000	3,291	\$768,914,887	\$768,914,887	0.00%
Total No Deductible Plan	310,799	\$2,062,467,308	\$2,062,467,308	0.00%
Total	324,972	\$2,845,107,066	\$2,333,647,408	17.98%

Boiler and Machinery

There were 55 groups (171 companies) that had direct premiums written for boiler and machinery in 2025, compared to 55 groups (168 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Boiler and Machinery

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	FM Global Group	35.07%	\$73,493,925	\$71,134,924	3.32%	\$7,778,986	26.88
2	American International Group	10.81%	\$22,645,050	\$19,575,352	15.68%	(\$50,681,946)	39.33
3	Chubb Limited Group	8.98%	\$18,825,146	\$16,214,543	16.10%	(\$15,767,347)	16.79
4	Travelers Group	6.63%	\$13,884,887	\$15,872,993	(12.53%)	(\$57,606,386)	23.20
5	Liberty Mutual Group	6.58%	\$13,784,201	\$12,734,552	8.24%	\$9,717,740	20.83
6	Zurich Insurance Group	5.23%	\$10,960,035	\$14,579,413	(24.83%)	\$10,859,548	**
7	Munich Re Group	3.67%	\$7,682,362	\$6,879,109	11.68%	\$5,421,981	10.11
8	Swiss Re Group	3.49%	\$7,310,318	\$12,697,515	(42.43%)	(\$14,755,121)	148.18
9	Axa Insurance Group	3.46%	\$7,244,033	\$7,837,966	(7.58%)	\$3,777,263	29.99
10	Federated Mutual Group	2.45%	\$5,130,434	\$4,435,314	15.67%	\$3,329,537	15.67
11	Nationwide Corporation Group	2.06%	\$4,316,857	\$4,491,514	(3.89%)	\$1,600,417	20.29
12	CNA Insurance Group	1.40%	\$2,943,168	\$2,889,328	1.86%	(\$258,275)	32.23
13	Sompo Group	0.96%	\$2,004,447	\$2,382,780	(15.88%)	\$2,076,254	16.84
14	WR Berkley Corporation Group	0.94%	\$1,972,835	\$2,198,948	(10.28%)	\$1,584,639	11.34
15	Acuity, A Mutual Insurance Company	0.77%	\$1,606,255	\$1,603,201	0.19%	\$216,814	3.68
16	Tokio Marine Holdings Incorporated Group	0.67%	\$1,399,148	\$1,324,205	5.66%	\$1,080,238	**
17	Allied Trust Insurance Company	0.65%	\$1,369,746	\$0	*	\$957,726	34.63
18	American Financial Group	0.59%	\$1,233,180	\$1,367,888	(9.85%)	\$1,078,214	0.74
19	Hartford Fire and Casualty Group	0.51%	\$1,076,973	\$889,611	21.06%	(\$70,097)	9.78
20	The Hanover Insurance Group	0.50%	\$1,055,975	\$1,036,617	1.87%	\$1,755	150.43
21	Brotherhood Mutual Insurance Company	0.50%	\$1,045,143	\$1,170,389	(10.70%)	\$951,630	5.44
22	Triangle Insurance Company, Incorporated	0.47%	\$976,695	\$925,070	5.58%	\$647,616	8.87
23	Allianz Insurance Group	0.46%	\$963,715	\$605,149	59.25%	\$914,135	5.14
24	Pennsylvania Lumbermens Mutual Ins. Co.	0.43%	\$903,001	\$924,394	(2.31%)	\$102,930	0.13
25	EMC Insurance Company Group	0.38%	\$802,447	\$857,263	(6.39%)	\$146,667	66.10
Top 25 Groups Total		97.64%	\$204,629,976	\$204,628,038	0.00%	(\$86,895,082)	28.27
Total Market		100.00%	\$209,566,690	\$210,715,129	(0.55%)	(\$86,986,316)	29.34

* 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
2006	\$61,167,654	\$79,070,900	\$52,859,077
2007	\$66,718,928	\$90,961,373	\$28,512,277
2008	\$64,768,235	\$79,611,270	\$47,918,561
2009	\$91,913,680	\$110,225,873	\$60,780,660
2010	\$92,204,697	\$105,671,240	\$93,745,611
2011	\$111,060,055	\$126,618,509	\$57,007,973
2012	\$111,765,418	\$135,817,280	\$51,091,304
2013	\$91,135,724	\$104,270,965	\$30,533,967
2014	\$91,846,748	\$106,142,647	\$83,941,069
2015	\$103,852,214	\$122,493,438	\$62,037,594
2016	\$114,116,745	\$119,094,028	\$49,903,891
2017	\$104,287,485	\$113,739,979	\$28,517,288
2018	\$106,939,155	\$118,568,993	\$43,424,509
2019	\$119,218,607	\$131,674,310	\$40,237,401
2020	\$142,166,232	\$146,636,561	\$108,304,244
2021	\$157,291,306	\$160,405,386	\$91,813,571
2022	\$174,930,202	\$176,019,282	\$333,484,471
2023	\$202,050,178	\$202,214,879	\$203,132,721
2024	\$205,872,146	\$210,715,129	\$98,900,808
2025	\$221,161,706	\$209,566,690	\$61,496,779

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

<u>Year</u>	<u>Loss Ratio</u>
2015	31.0%
2016	30.2%
2017	22.8%
2018	61.2%
2019	22.5%
2020	170.3%*
2021	158.5%*
2022	109.6%*
2023	80.6%
2024	46.4%

* FM Global Group reported about \$150,000,000 of incurred losses impacting the industry's overall ratio.

Inland Marine

There were 133 groups (361 companies) that had direct premiums written for inland marine in 2025, compared to 128 groups (349 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Inland Marine

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	CNA Insurance Group	11.32%	\$390,236,472	\$425,641,531	(8.32%)	\$34,336,875	74.51
2	Liberty Mutual Group	8.62%	\$297,151,333	\$290,639,428	2.24%	\$59,430,275	70.27
3	Ohio Indemnity Company	8.30%	\$286,039,879	\$292,782,731	(2.30%)	\$49,675,500	48.31
4	Zurich Insurance Group	5.04%	\$173,860,764	\$172,691,059	0.68%	\$11,459,222	29.58
5	Chubb Limited Group	4.81%	\$165,871,214	\$152,122,447	9.04%	(\$211,089,031)	26.58
6	Allianz Insurance Group	4.52%	\$155,921,376	\$151,108,702	3.18%	\$54,826,015	24.34
7	Travelers Group	3.78%	\$130,431,145	\$132,365,518	(1.46%)	\$127,941,838	37.88
8	Starr Group	2.38%	\$82,234,669	\$54,562,929	50.72%	\$54,906,396	13.43
9	FM Global Group	2.32%	\$79,830,922	\$80,404,235	(0.71%)	\$29,061,608	38.89
10	Generali Group	2.30%	\$79,309,537	\$65,731,850	20.66%	\$6,954,499	28.84
11	State Farm Group	2.25%	\$77,609,651	\$73,666,118	5.35%	\$13,064,848	46.10
12	Assurant Incorporated Group	2.24%	\$77,157,407	\$86,250,936	(10.54%)	\$27,479,222	41.31
13	Nationwide Corporation Group	2.23%	\$77,011,573	\$80,184,493	(3.96%)	\$22,961,668	58.50
14	American International Group	2.22%	\$76,638,718	\$80,339,061	(4.61%)	\$30,413,629	14.24
15	Texas Farm Bureau Mutual Group	2.05%	\$70,776,964	\$65,780,015	7.60%	\$19,046,530	49.45
16	IAT Reinsurance Company Group	2.02%	\$69,563,435	\$66,408,554	4.75%	\$40,640,187	14.74
17	The Hanover Insurance Group	1.99%	\$68,545,326	\$72,164,665	(5.02%)	\$467,582	33.34
18	Progressive Group	1.91%	\$65,691,976	\$62,251,496	5.53%	\$21,866,104	34.36
19	American Financial Group	1.81%	\$62,373,251	\$61,340,443	1.68%	\$22,199,066	48.74
20	United Services Automobile Assoc. Group	1.62%	\$55,775,406	\$53,446,686	4.36%	\$22,104,812	24.60
21	Independence Pet Holding Inc. Group	1.59%	\$54,664,385	\$35,760,264	52.86%	\$6,313,402	54.30
22	Markel Corporation Group	1.51%	\$52,033,430	\$52,537,630	(0.96%)	\$1,769,437	59.33
23	Axa Insurance Group	1.36%	\$46,951,993	\$43,011,190	9.16%	\$7,265,420	19.75
24	Trupanion Group	1.36%	\$46,821,088	\$43,339,367	8.03%	\$17,742,080	59.21
25	Fairfax Financial Group	1.18%	\$40,826,601	\$48,518,741	(15.85%)	\$10,762,924	47.28
Top 25 Groups Total		80.72%	\$2,783,328,515	\$2,743,050,089	1.47%	\$481,600,108	45.30
Total Market		100.00%	\$3,448,021,341	\$3,348,516,436	2.97%	\$746,195,751	43.59

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,825,384,599	\$1,918,384,360	\$1,136,950,132
2018	\$1,960,692,370	\$2,078,052,044	\$1,153,723,184
2019	\$1,969,058,029	\$2,235,725,284	\$1,329,591,133
2020	\$2,128,919,813	\$2,281,547,141	\$1,279,164,446
2021	\$2,491,601,703	\$2,620,294,580	\$1,342,788,225
2022	\$3,158,352,149	\$3,050,104,292	\$1,516,467,868
2023	\$3,040,426,684	\$3,184,793,938	\$1,500,130,900
2024	\$3,132,705,253	\$3,348,516,436	\$1,763,473,758
2025	\$3,221,460,461	\$3,448,021,341	\$1,503,071,466

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

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

<u>Year</u>	<u>Loss Ratio</u>
2015	58.0%
2016	56.6%
2017	73.8%
2018	48.8%
2019	60.6%
2020	68.5%
2021	59.7%
2022	47.0%
2023	53.0%
2024	53.2%

Surety

There were 80 groups (148 companies) that had direct premiums written for surety in 2025, compared to 73 groups (142 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Surety

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Travelers Group	14.50%	\$182,722,658	\$155,348,289	17.62%	(\$150,289,430)	10.80
2	Liberty Mutual Group	10.90%	\$137,264,017	\$115,250,509	19.10%	\$67,397,944	34.58
3	Chubb Limited Group	9.13%	\$115,080,100	\$100,239,371	14.81%	(\$259,968,446)	26.71
4	CNA Insurance Group	6.51%	\$81,965,167	\$73,295,038	11.83%	\$25,151,670	37.65
5	Hartford Fire and Casualty Group	5.21%	\$65,605,126	\$69,284,739	(5.31%)	\$20,369,690	2.87
6	Zurich Insurance Group	5.18%	\$65,243,521	\$62,247,641	4.81%	\$35,566,435	2.04
7	Merchants Bonding Company Group	3.61%	\$45,443,273	\$38,332,328	18.55%	\$20,669,429	(0.53)
8	Tokio Marine Holdings Incorporated Group	3.57%	\$45,028,469	\$37,142,571	21.23%	(\$52,430,230)	338.86
9	Fairfax Financial Group	2.50%	\$31,468,186	\$37,460,619	(16.00%)	\$16,551,150	8.01
10	SiriusPoint Group	2.26%	\$28,514,156	\$18,693,713	52.53%	\$15,258,302	**
11	Markel Corporation Group	2.24%	\$28,217,111	\$32,409,350	(12.94%)	\$5,896,689	45.13
12	Swiss Re Group	2.08%	\$26,247,874	\$22,975,970	14.24%	\$24,317,807	(0.12)
13	Berkshire Hathaway Group	2.02%	\$25,483,488	\$23,224,606	9.73%	\$17,440,331	(0.42)
14	IAT Reinsurance Company Group	1.74%	\$21,947,832	\$21,118,147	3.93%	\$13,280,272	0.93
15	Sompo Group	1.73%	\$21,854,389	\$16,693,755	30.91%	\$20,435,427	3.56
16	Westfield Group	1.67%	\$21,002,578	\$17,669,073	18.87%	\$3,197,152	(0.35)
17	FCCI Mutual Insurance Group	1.51%	\$18,994,425	\$17,866,093	6.32%	\$7,667,671	(4.32)
18	Arch Insurance Group	1.37%	\$17,290,735	\$19,313,257	(10.47%)	\$6,012,666	4.58
19	Skyward Specialty Ins. Group Inc. Group	1.24%	\$15,634,873	\$9,363,192	66.98%	\$4,095,533	43.07
20	Nationwide Corporation Group	1.24%	\$15,578,103	\$15,285,614	1.91%	\$888,675	325.57
21	Intact Financial Group	1.17%	\$14,752,169	\$12,339,026	19.56%	\$11,483,515	37.96
22	Munich Re Group	1.11%	\$13,970,636	\$11,965,767	16.76%	\$5,271,778	6.46
23	RLI Insurance Group	1.09%	\$13,755,097	\$13,082,996	5.14%	\$4,037,826	77.18
24	Frankenmuth Group	1.05%	\$13,270,000	\$9,662,000	37.34%	(\$333,000)	8.50
25	Ascot Insurance US Group	1.04%	\$13,069,424	\$6,397,552	104.29%	\$4,923,247	0.36
Top 25 Groups Total		85.68%	\$1,079,403,407	\$956,661,216	12.83%	(\$133,107,897)	34.84
Total Market		100.00%	\$1,259,861,244	\$1,104,950,258	14.02%	(\$73,454,575)	34.44

** 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*
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$482,829,141	\$541,484,196	\$46,560,118
2018	\$540,539,230	\$594,672,083	\$106,512,131
2019	\$615,708,620	\$684,442,031	\$96,298,754
2020	\$601,647,592	\$670,842,410	\$63,550,162
2021	\$660,239,931	\$739,478,651	\$26,314,597
2022	\$758,847,070	\$834,171,063	\$87,221,103
2023	\$872,576,196	\$950,908,220	\$235,291,311
2024	\$986,783,541	\$1,104,950,258	\$215,134,600
2025	\$1,121,896,570	\$1,259,861,244	\$433,958,148

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

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

<u>Year</u>	<u>Loss Ratio</u>
2015	30.5%
2016	12.7%
2017	25.3%
2018	10.6%
2019	20.3%
2020	11.6%
2021	29.1%
2022	17.6%
2023	35.6%
2024	37.9%

Commercial Crime

There were 49 groups (128 companies) that had direct premiums written for commercial crime in 2025, compared to 47 groups (125 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Commercial Crime

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Chubb Limited Group	19.27%	\$11,511,342	\$10,747,814	7.10%	(\$6,259,188)	2.60
2	Beazley Group	12.81%	\$7,653,883	\$6,490,693	17.92%	\$4,052,007	9.02
3	WR Berkley Corporation Group	10.63%	\$6,350,980	\$5,111,352	24.25%	\$1,614,281	16.21
4	Travelers Group	9.70%	\$5,793,670	\$5,340,796	8.48%	\$1,002,234	52.08
5	Axa Insurance Group	8.20%	\$4,899,948	\$4,647,234	5.44%	\$2,867,607	0.92
6	Axis Capital Group	5.74%	\$3,428,586	\$3,015,523	13.70%	\$1,995,324	41.80
7	Berkshire Hathaway Group	4.80%	\$2,866,089	\$1,889,936	51.65%	\$1,069,843	1.24
8	Kemper Corporation Group	4.79%	\$2,862,359	\$3,049,707	(6.14%)	(\$67,589)	0.74
9	Tokio Marine Holdings Incorporated Group	4.03%	\$2,407,772	\$2,455,827	(1.96%)	(\$1,889,207)	33.40
10	CNA Insurance Group	3.71%	\$2,216,935	\$2,135,402	3.82%	\$1,323,271	49.67
11	Hartford Fire and Casualty Group	2.44%	\$1,457,107	\$1,530,081	(4.77%)	\$1,308,900	**
12	Hiscox Insurance Group	2.34%	\$1,398,370	\$1,641,509	(14.81%)	\$203,446	150.37
13	Zurich Insurance Group	1.92%	\$1,149,349	\$1,226,182	(6.27%)	\$677,906	**
14	Cincinnati Financial Group	1.84%	\$1,099,665	\$1,157,239	(4.98%)	(\$434,611)	65.80
15	The Hanover Insurance Group	1.73%	\$1,034,648	\$977,786	5.82%	\$3,814	11.70
16	Intact Financial Group	1.24%	\$740,494	\$597,374	23.96%	\$693,347	(0.12)
17	American International Group	1.20%	\$715,205	\$733,505	(2.49%)	\$612,566	6.44
18	Everest Reinsurance Holdings Group	0.57%	\$339,730	\$467,258	(27.29%)	\$199,008	4.28
19	Old Republic Group	0.56%	\$337,075	\$38,472	776.16%	(\$387,385)	74.17
20	Ascot Insurance US Group	0.36%	\$215,791	\$0	*	\$26,499	**
21	Fairfax Financial Group	0.28%	\$168,111	\$156,423	7.47%	\$160,398	**
22	James River Group	0.24%	\$141,394	\$232,254	(39.12%)	(\$624,049)	559.59
23	Nationwide Corporation Group	0.23%	\$136,925	\$84,641	61.77%	(\$25,314)	(8.14)
24	Federated Mutual Group	0.17%	\$102,583	\$113,880	(9.92%)	\$76,235	11.46
25	Federated Rural Electric Insurance Exchange	0.17%	\$101,186	\$94,702	6.85%	(\$390,273)	469.43
Top 25 Groups Total		98.97%	\$59,129,197	\$53,935,590	9.63%	\$7,809,070	21.99
Total Market		100.00%	\$59,746,361	\$54,494,617	9.64%	\$8,204,828	21.88

* 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
2006	\$6,069,533	\$7,664,799	\$725,536
2007	\$6,286,608	\$8,078,731	\$2,747,426
2008	\$7,093,000	\$9,303,358	\$1,295,742
2009	\$6,989,000	\$4,140,932	\$811,408
2010	\$8,269,745	\$10,702,467	\$1,956,936
2011	\$10,568,898	\$18,999,555	\$1,011,964
2012	\$9,781,935	\$13,698,759	\$776,099
2013	\$14,074,297	\$15,466,280	\$2,551,582
2014	\$16,154,825	\$18,034,897	\$968,281
2015	\$17,595,851	\$19,379,551	\$4,234,187
2016	\$19,411,211	\$19,447,256	\$5,691,372
2017	\$22,154,426	\$22,905,483	\$2,754,323
2018	\$26,707,455	\$27,574,015	\$10,913,866
2019	\$30,559,500	\$32,285,977	\$17,784,741
2020	\$37,370,283	\$38,028,585	\$15,669,301
2021	\$38,617,207	\$39,903,736	\$21,417,912
2022	\$42,181,201	\$43,759,526	\$9,008,292
2023	\$40,889,440	\$41,490,741	\$10,314,398
2024	\$53,156,629	\$54,494,617	\$15,008,849
2025	\$58,833,836	\$59,746,361	\$13,070,088

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

<u>Year</u>	<u>Loss Ratio</u>
2015	17.8%
2016	18.0%
2017	-16.9%*
2018	29.2%
2019	67.5%
2020	65.7%
2021	55.8%
2022	35.2%
2023	29.6%
2024	24.9%

* 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 was one group (one company) that had direct premiums written for commercial glass in 2025, compared to one group (one company) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Commercial Glass

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	USPlate Glass Insurance Company	100.00%	\$29,100	\$30,135	(3.43%)	\$23,836	**
2	QBE Insurance Group	0.00%	\$0	\$0	*	(\$2,384)	**
Top Groups Total		100.00%	\$29,100	\$30,135	(3.43%)	\$21,452	**
Total Market		100.00%	\$29,100	\$30,135	(3.43%)	\$21,452	**

* 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
2006	\$87,280	\$57,601	\$4,582
2007	\$51,753	(\$4,574)	\$5,609
2008	\$96,119	\$14,334	\$6,800
2009	\$73,855	\$13,265	\$6,129
2010	\$299,306	\$240,062	(\$132,758)
2011	\$52,175	\$21,079	\$0
2012	\$46,301	\$10,457	\$1,662
2013	\$118,248	\$37,463	\$618
2014	\$139,380	\$40,493	\$4,241
2015	\$37,276	\$37,515	\$3,636
2016	\$34,774	\$34,774	\$422
2017	\$35,849	\$35,190	\$1,685
2018	\$30,740	\$34,588	\$273
2019	\$30,267	\$29,767	\$3,443
2020	\$29,770	\$29,348	\$3,317
2021	\$29,290	\$29,290	\$500
2022	\$29,195	\$29,249	\$2,826
2023	\$29,195	\$29,195	\$1,483
2024	\$30,135	\$30,135	\$0
2025	\$29,100	\$29,100	\$0

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

Year	Loss Ratio*
2015	52.8%
2016	86.2%
2017	254.5%
2018	22.2%
2019	77.4%
2020	50.5%
2021	110.9%
2022	43.3%
2023	50.4%
2024	71.9%

* 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 32 groups (44 companies) that had direct premiums written for medical professional liability in 2025, compared to 31 groups (44 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Medical Professional Liability

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Berkshire Hathaway Group	25.91%	\$64,061,048	\$60,951,548	5.10%	\$31,054,753	13.87
2	Doctors Company Group	18.30%	\$45,235,305	\$44,563,323	1.51%	\$6,541,286	28.79
3	ProAssurance Corporation Group	12.91%	\$31,907,490	\$33,723,879	(5.39%)	\$11,105,721	27.79
4	CNA Insurance Group	8.47%	\$20,945,852	\$19,825,696	5.65%	\$16,928,798	6.08
5	MAG Mutual Insurance Group	8.10%	\$20,034,221	\$10,976,438	82.52%	\$1,358,843	17.64
6	Health Care Indemnity, Incorporated	6.02%	\$14,883,603	\$16,634,723	(10.53%)	(\$7,468,010)	7.46
7	Texas Medical Liability Trust Group	3.22%	\$7,971,059	\$7,685,966	3.71%	\$2,801,448	24.74
8	National Group	2.89%	\$7,136,881	\$7,050,811	1.22%	(\$566,306)	4.48
9	NCMIC Group	2.23%	\$5,520,753	\$5,955,123	(7.29%)	\$507,643	4.35
10	Liberty Mutual Group	2.00%	\$4,954,375	\$4,617,141	7.30%	\$709,313	56.72
11	Coverys Group	1.86%	\$4,600,883	\$4,644,403	(0.94%)	(\$394,331)	135.20
12	Pharmacists Mutual Group	1.39%	\$3,430,129	\$2,635,181	30.17%	\$1,904,777	7.60
13	Texas Hospital Insurance Exchange	1.36%	\$3,364,455	\$3,182,041	5.73%	\$1,958,659	29.95
14	Chubb Limited Group	0.73%	\$1,809,878	\$2,176,329	(16.84%)	\$639,960	22.10
15	Fairfax Financial Group	0.64%	\$1,571,848	\$1,486,770	5.72%	\$1,564,145	6.04
16	Curi Holdings Group	0.53%	\$1,309,396	\$762,890	71.64%	(\$295,133)	**
17	Apollo Global Management Group	0.47%	\$1,155,670	\$1,289,629	(10.39%)	\$341,839	21.10
18	WR Berkley Corporation Group	0.47%	\$1,155,280	\$1,142,661	1.10%	(\$768,883)	0.91
19	ISMIE Group	0.46%	\$1,142,770	\$1,384,833	(17.48%)	(\$115,910)	**
20	Integrus Group	0.38%	\$947,760	\$957,156	(0.98%)	\$369,594	42.20
21	American International Group	0.38%	\$939,605	\$742,710	26.51%	\$214,137	**
22	Insurance Capital Group	0.29%	\$729,215	\$584,017	24.86%	(\$28,458)	**
23	The Hanover Insurance Group	0.23%	\$563,121	\$487,449	15.52%	(\$56)	79.91
24	Hartford Fire and Casualty Group	0.15%	\$375,993	\$341,720	10.03%	\$73,792	(0.23)
25	TX Medical Liability Ins. Underwriting Assoc.	0.15%	\$375,318	\$252,648	48.55%	(\$1,561,224)	33.31
Top 25 Groups Total		99.55%	\$246,121,908	\$234,055,085	5.16%	\$66,876,397	20.82
Total Market		100.00%	\$247,235,773	\$236,168,767	4.69%	\$70,008,792	21.06

** 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
2006	\$340,949,014	\$361,111,497	\$110,738,557
2007	\$252,756,471	\$265,773,358	\$84,108,629
2008	\$231,284,983	\$242,275,765	\$96,909,602
2009	\$223,390,216	\$235,823,393	\$77,926,049
2010	\$235,013,771	\$236,133,218	\$66,361,609
2011	\$210,415,028	\$229,593,686	\$57,696,392
2012	\$228,993,719	\$237,546,403	\$45,133,603
2013	\$194,922,237	\$209,934,360	\$56,741,327
2014	\$194,073,192	\$194,498,872	\$54,198,241
2015	\$180,129,642	\$184,526,724	\$59,713,153
2016	\$182,613,757	\$185,305,579	\$43,464,781
2017	\$186,704,853	\$187,887,611	\$38,488,012
2018	\$186,380,845	\$191,299,923	\$60,355,693
2019	\$184,314,194	\$190,586,314	\$42,812,921
2020	\$199,329,241	\$202,535,582	\$50,490,382
2021	\$207,743,240	\$210,624,657	\$45,359,861
2022	\$214,480,643	\$220,377,037	\$49,059,019
2023	\$230,110,429	\$237,804,506	\$63,906,417
2024	\$230,681,627	\$236,168,767	\$52,531,836
2025	\$239,289,206	\$247,235,773	\$52,067,795

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

<u>Year</u>	<u>Loss Ratio</u>
2015	28.5%
2016	16.8%
2017	-18.5%*
2018	27.2%
2019	37.1%
2020	11.9%
2021	25.6%
2022	21.9%
2023	31.4%
2024	28.3%

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

Miscellaneous Professional Liability

There were 36 groups (105 companies) that had direct premiums written for miscellaneous professional liability in 2025, compared to 38 groups (107 companies) in 2024.

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 2024 and 2025 for the same groups.

Direct Premiums Written Market Share for Miscellaneous Professional Liability

Annual Rank	Group Name	Market Share 2025	Premiums Written 2025	Premiums Written 2024	% Change 2024 to 2025	Net Underwriting Profit or Loss 2025	Loss Ratio 2025
1	Chubb Limited Group	19.61%	\$166,437,380	\$152,348,030	9.25%	(\$186,381,345)	43.71
2	Axa Insurance Group	12.66%	\$107,452,058	\$114,152,990	(5.87%)	\$13,619,767	45.09
3	Hartford Fire and Casualty Group	8.15%	\$69,181,151	\$66,740,158	3.66%	\$21,837,733	41.10
4	Sompo Group	7.26%	\$61,653,616	\$67,163,961	(8.20%)	\$26,986,019	13.87
5	Tokio Marine Holdings Incorporated Group	6.95%	\$58,957,036	\$63,297,480	(6.86%)	\$23,408,114	27.91
6	Berkshire Hathaway Group	6.72%	\$57,003,610	\$58,676,426	(2.85%)	\$9,361,089	46.47
7	WR Berkley Corporation Group	5.76%	\$48,845,319	\$45,655,128	6.99%	\$12,692,929	36.56
8	Fairfax Financial Group	4.82%	\$40,936,244	\$46,063,122	(11.13%)	\$15,979,385	45.00
9	Hiscox Insurance Group	3.08%	\$26,178,755	\$25,859,482	1.23%	\$7,410,689	19.19
10	Axis Capital Group	3.04%	\$25,836,776	\$25,631,666	0.80%	\$7,186,916	72.18
11	Beazley Group	2.77%	\$23,541,249	\$24,112,486	(2.37%)	\$1,880,916	98.29
12	The Hanover Insurance Group	2.68%	\$22,750,036	\$23,007,936	(1.12%)	\$112,887	33.41
13	American Financial Group	2.45%	\$20,764,908	\$21,903,695	(5.20%)	\$12,570,855	31.36
14	Nationwide Corporation Group	2.37%	\$20,139,180	\$20,336,921	(0.97%)	(\$4,013,419)	27.59
15	Markel Corporation Group	2.32%	\$19,689,572	\$30,830,973	(36.14%)	(\$37,798,747)	92.36
16	Old Republic Group	1.70%	\$14,440,189	\$15,624,793	(7.58%)	\$18,603,665	79.85
17	RLI Insurance Group	1.23%	\$10,471,075	\$10,052,015	4.17%	(\$2,931,428)	6.17
18	Apollo Global Management Group	1.06%	\$8,984,634	\$8,407,488	6.86%	\$4,092,000	19.69
19	Travelers Group	0.95%	\$8,072,525	\$8,973,638	(10.04%)	\$5,145,394	24.94
20	CNA Insurance Group	0.93%	\$7,858,147	\$9,558,118	(17.79%)	\$4,263,967	23.88
21	Swiss Re Group	0.89%	\$7,530,622	\$0	*	\$1	13.79
22	Intact Financial Group	0.65%	\$5,495,439	\$7,596,502	(27.66%)	\$2,074,348	113.68
23	Utica Group	0.53%	\$4,503,935	\$4,437,388	1.50%	\$2,053,806	30.95
24	Munich Re Group	0.43%	\$3,619,405	\$2,796,834	29.41%	\$3,231,798	5.30
25	Liberty Mutual Group	0.37%	\$3,101,181	\$3,320,802	(6.61%)	\$15,532,505	5.42
Top 25 Groups Total		99.39%	\$843,444,042	\$856,548,032	(1.53%)	(\$23,080,156)	41.37
Total Market		100.00%	\$848,647,444	\$875,475,292	(3.06%)	(\$24,828,624)	41.31

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2006	\$367,501,201	\$382,334,133	\$115,544,349
2007	\$363,403,943	\$389,602,054	\$95,303,630
2008	\$324,481,555	\$296,376,645	\$63,481,901
2009	\$313,455,313	\$308,718,746	\$73,857,961
2010	\$343,292,674	\$401,811,648	\$136,115,417
2011	\$316,933,064	\$317,698,020	\$89,345,532
2012	\$345,108,336	\$377,776,996	\$114,986,546
2013	\$344,938,278	\$378,985,477	\$132,758,250
2014	\$396,320,756	\$440,733,899	\$159,171,606
2015	\$379,638,695	\$430,030,778	\$136,323,998
2016	\$411,017,898	\$450,084,888	\$159,678,079
2017	\$396,855,884	\$445,375,067	\$184,431,325
2018	\$434,501,005	\$483,396,505	\$196,808,138
2019	\$512,404,649	\$593,471,410	\$144,517,752
2020	\$716,559,889	\$857,108,528	\$164,779,101
2021	\$920,660,749	\$1,024,592,929	\$256,457,018
2022	\$923,314,120	\$1,004,733,603	\$245,802,635
2023	\$860,537,455	\$964,449,880	\$215,450,784
2024	\$829,064,486	\$875,475,292	\$385,323,108
2025	\$772,208,602	\$848,647,444	\$350,571,321

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

<u>Year</u>	<u>Loss Ratio*</u>
2015	51.0%
2016	54.4%
2017	59.9%
2018	63.1%
2019	63.2%
2020	72.9%
2021	62.8%
2022	63.7%
2023	83.3%
2024	84.5%

* 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 2025 and 2024. Also included is the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	2025			2024		
	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	1	33,560	0.00298%	1	38,440	0.00260%
General Liability	77	2,823,075	0.00273%	42	3,212,702	0.00131%
Commercial Fire and Allied Lines	31	71,810	0.04317%	26	80,824	0.03217%
Residential Fire and Allied Lines	13	1,264,247	0.00103%	8	1,227,913	0.00065%
Commercial Multiple Peril	0	940,728	0.00000%	0	883,662	0.00000%
Private Passenger Auto+	2,235	32,152,141	0.00695%	2,125	30,802,800	0.00690%
Commercial Auto+	159	857,920	0.01853%	117	899,527	0.01301%
Homeowners	1,107	8,233,096	0.01345%	1,114	8,133,425	0.01370%
Workers' Compensation	440	325,081	0.13535%	407	304,265	0.13376%
Boiler and Machinery	0	72,907	0.00000%	0	84,983	0.00000%
Inland Marine	0	8,879,952	0.00000%	0	8,736,699	0.00000%
Surety	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	0	134,128	0.00000%	0	126,626	0.00000%
Miscellaneous Professional Liability	0	160,342	0.00000%	0	170,398	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 2025) is on the next two pages.

Complaint Data

Private Passenger Auto Listed by Percent of Complaints per Policy

2025 Policy Written Rank	Group Name	2025			2024		
		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
21	Tesla Incorporated Group	189	83,871	0.22535%	139	161,592	0.08602%
16	Loya Group	228	296,590	0.07687%	167	321,232	0.05199%
17	Kemper Corporation Group	38	137,721	0.02759%	27	201,230	0.01342%
19	Warrior Invictus Holding Company Group	30	120,348	0.02493%	33	59,922	0.05507%
9	Orpheus Group	133	631,477	0.02106%	87	497,615	0.01748%
25	Hartford Fire and Casualty Group	9	60,935	0.01477%	4	74,519	0.00537%
10	Home State Insurance Group	63	512,884	0.01228%	122	531,540	0.02295%
5	United Services Automobile Association Group	188	1,546,882	0.01215%	210	1,558,515	0.01347%
7	Incline Insurance Group LLC Group	124	1,043,561	0.01188%	140	1,008,442	0.01388%
11	Auto Club Enterprises Insurance Group	54	471,560	0.01145%	42	488,074	0.00861%
14	GoAuto Group	35	324,185	0.01080%	17	215,753	0.00788%
12	Liberty Mutual Group	33	346,323	0.00953%	38	409,653	0.00928%
22	Sentry Insurance Group	7	81,591	0.00858%	7	84,901	0.00824%
6	Farmers Insurance Group	65	1,074,636	0.00605%	85	1,083,999	0.00784%
4	Berkshire Hathaway Group	185	3,064,775	0.00604%	85	2,860,359	0.00297%
24	Mercury General Group	4	68,282	0.00586%	2	66,392	0.00301%
13	Consumers County Mutual Insurance Company	17	342,618	0.00496%	20	406,678	0.00492%
3	Allstate Insurance Group	140	3,265,488	0.00429%	128	3,200,823	0.00400%
1	Progressive Group	309	9,115,872	0.00339%	270	7,862,429	0.00343%
20	Amica Mutual Group	4	118,723	0.00337%	6	132,743	0.00452%
2	State Farm Group	206	7,488,426	0.00275%	266	7,327,369	0.00363%
8	Texas Farm Bureau Mutual Group	19	700,361	0.00271%	27	835,729	0.00323%
23	Nationwide Corporation Group	2	77,144	0.00259%	4	99,303	0.00403%
15	Markel Corporation Group	3	313,096	0.00096%	2	297,378	0.00067%
18	Germania Insurance Group	1	123,432	0.00081%	3	212,969	0.00141%
	(All other licensed insurers)	83	741,360	0.01120%	129	803,641	0.01605%
	(No company identified)*	66			65		
Totals		2,235	32,152,141	0.00695%	2,125	30,802,800	0.00690%

* 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

2025 Policy Written Rank	Group Name	2025			2024		
		Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
20	American Risk Insurance Company, Incorporated	64	72,390	0.08841%	86	78,638	0.10936%
17	Mercury General Group	18	83,155	0.02165%	16	78,108	0.02048%
8	Liberty Mutual Group	74	347,179	0.02131%	64	414,118	0.01545%
21	Nationwide Corporation Group	14	70,811	0.01977%	31	98,071	0.03161%
4	United Services Automobile Association Group	111	586,354	0.01893%	53	553,305	0.00958%
9	American Family Insurance Group	55	309,485	0.01777%	55	294,259	0.01869%
14	Iron Family Holdings Group	27	155,934	0.01732%	22	151,830	0.01449%
25	Hartford Fire and Casualty Group	9	54,319	0.01657%	8	47,485	0.01685%
1	State Farm Group	212	1,422,048	0.01491%	174	1,391,043	0.01251%
2	Allstate Insurance Group	175	1,303,629	0.01342%	186	1,174,483	0.01584%
22	QBE Insurance Group	8	66,890	0.01196%	17	68,954	0.02465%
18	Texas Fair Plan Association	9	78,337	0.01149%	15	68,716	0.02183%
11	Auto Club Enterprises Insurance Group	22	204,316	0.01077%	13	199,444	0.00652%
16	Porch Group	11	102,928	0.01069%	12	113,845	0.01054%
7	Travelers Group	34	349,031	0.00974%	38	431,830	0.00880%
23	Amica Mutual Group	4	56,464	0.00708%	2	61,093	0.00327%
5	Progressive Group	28	437,639	0.00640%	25	436,992	0.00572%
13	Texas Farm Bureau Mutual Group	8	178,536	0.00448%	13	195,673	0.00664%
3	Farmers Insurance Group	31	757,218	0.00409%	82	661,801	0.01239%
19	SH1 Holdings Group	2	77,252	0.00259%	12	79,229	0.01515%
6	Lemonade Incorporated Group	9	353,199	0.00255%	6	432,719	0.00139%
24	Trisura Group	1	56,059	0.00178%	2	56,966	0.00351%
12	Munich Re Group	3	187,496	0.00160%	3	201,396	0.00149%
10	Assurant Incorporated Group	2	230,303	0.00087%	12	229,305	0.00523%
15	Obsidian Holdings Group	0	112,274	0.00000%	0	4,013	0.00000%
	(All other licensed insurers)	87	579,850	0.01500%	86	610,109	0.01410%
	(No company identified)*	89			81		
Totals		1,107	8,233,096	0.01345%	1,114	8,133,425	0.01370%

* 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 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
5B Alliance Group	Universal North America Insurance Company	0.04	05-22-2025	05-22-2025	UNAC-134364097	2024 FAIR Plan Assessment Recoupment	0.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	01-01-2025	01-01-2025	ACUT-134204157	Filed a rule revision	12.00	56.10	10.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	1.50	02-13-2025	04-13-2025	ACUT-134242719	Updated minimum wind/hail percent deductibles and base rates.	12.00	56.10	10.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	16.30	06-23-2025	08-22-2025	ACUT-134488657	Updating base rates, expense fees factors, deductible factors, longevity factors - deductible (policy lowest), and increased loss assessment coverage premiums.	12.00	56.10	10.00
Aegis Group	Aegis Security Insurance Company	9.50	08-15-2025	09-15-2025	AECS-134534194	Aegis Security Insurance Company hereby submits, the following revisions for its MissionSelect Homeowners Insurance program Texas. Rate filing	9.70	0.00	0.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	0.60	11-24-2025	01-08-2026	ALSE-134730003	Owners Rate Level Change	6.40	10.20	4.80
Allstate Insurance Group	Allstate Indemnity Company	10.90	03-03-2025	04-17-2025	ALSE-134425684	MFH Rate Level Change	6.70	16.20	8.10
Allstate Insurance Group	Allstate Indemnity Company	9.30	04-28-2025	06-12-2025	ALSE-134499298	Condo Rate Level Change	7.10	8.40	0.20

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Allstate Insurance Group	Allstate Indemnity Company	-0.80	04-28-2025	06-12-2025	ALSE-134498579	Renters Rate Level Change	1.70	12.80	-0.30
Allstate Insurance Group	Allstate Insurance Company	13.00	04-28-2025	06-12-2025	ALSE-134499117	Condo Rate Level Change	5.10	8.20	3.20
Allstate Insurance Group	Allstate Insurance Company	-0.70	04-28-2025	06-12-2025	ALSE-134499194	Renters Rate Level Change	1.40	0.70	-0.20
Allstate Insurance Group	Allstate North American Insurance Company	0.00	12-15-2025	06-10-2026	ALSE-134771148	Owners Rate Level Change (Roof Condition Factors, Welcome Factors, HRLCF, Multiple Policy Discount Factors, and Channel Factors)	0.00	0.00	0.00
Allstate Insurance Group	Allstate North American Insurance Company	0.00	12-04-2025	01-13-2026	ALSE-134735439	Renters Segmented Change (Easy Pay Factors)	0.00	0.00	0.00
Allstate Insurance Group	Allstate North American Insurance Company	0.00	06-10-2025	06-10-2026	ALSE-134318284	Introduction of Program	0.00	0.00	0.00
Allstate Insurance Group	Allstate Texas Lloyd's	1.00	11-24-2025	01-08-2026	ALSE-134731444	Owners Rate Level Change	11.40	6.30	4.60
Allstate Insurance Group	Allstate Texas Lloyd's	-0.40	04-28-2025	06-12-2025	ALSE-134499158	Renters Rate Level Change	0.80	0.40	-0.10

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	10.20	04-28-2025	06-12-2025	ALSE-134500399	Condo Rate Level Change	4.70	13.70	9.70
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	4.00	03-03-2025	04-17-2025	ALSE-134425865	Owners Rate Level Change	19.20	31.30	4.50
American Family Insurance Group	Homesite Indemnity Company	12.60	03-31-2025	03-18-2025	HMSS-134371921	Base rates	33.00	0.00	0.00
American Family Insurance Group	Homesite Insurance Company	12.10	03-31-2025	03-18-2025	HMSS-134351232	Changes to HO 00 03 Owner Occupied Homeowners	18.20	5.70	5.00
American Family Insurance Group	Homesite Insurance Company	6.29	03-13-2025	04-12-2025	HMSS-134373153	Base rates, Rental rates	0.66	25.60	0.00
Amica Mutual Group	Amica Mutual Insurance Company	-0.60	02-01-2025	02-01-2025	AMMA-134219488	AutoPay/Installment Fees	7.00	13.00	7.09
Arbor Reciprocal Exchange Company	Arbor Reciprocal Exchange Company	0.00	09-07-2025		MISF-134594511	Initial Filing	0.00	0.00	0.00
Auto Club Enterprises Insurance Group	Auto Club Indemnity Company	18.00	02-01-2025	02-01-2025	IACA-134280585	For our HO-3 product, we modified the base rates, deductible options and minimum deductibles, Age of Home factors, Stories Count factors, Primary Coverage Limit factors, Territory factors, and Reroof Age factors.	21.50	0.00	-2.30

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Aventus Insurance Company	Aventus Insurance Company	0.80	04-19-2025	06-27-2025	FGAG-134387200	Wellington Risk Insurance Agency. Fee changes.	10.00	19.20	0.00
Aventus Insurance Company	Aventus Insurance Company	0.00	05-15-2025	05-15-2025	FGAG-134440451	Wellington Risk Insurance Agency. New product filing.	10.00	19.20	0.00
Benchmark Holding Group	Benchmark Insurance Company	1.32	09-13-2025	10-18-2026	SWFT-134630529	Benchmark Insurance Company's Swyfft Texas Homeowners Program is filing to increase the policy fee from \$100 to \$125. No changes are being made to base rates, rating factors, use of credit, or any other component of the premium calculation.	13.50	39.50	30.60
Benchmark Holding Group	Benchmark Insurance Company	6.00	06-14-2025	06-14-2025	SWFT-134537831	Benchmark Insurance Company's Swyfft Texas Homeowners Program. To target the 6.0% rate change, the base rate for Water perils was increased by 32.5% and the base rate for Hail and Non-Hurricane Wind perils was increased by 12.5%.	13.50	39.50	30.60
Branch Insurance Exchange	Branch Insurance Exchange	10.90	06-06-2025	06-21-2025	BRFI-134550174	Base Rates, Basement Type, House Attribute, Policy Class, Roof Score Group, Roof Condition Rating, Future Effective Discount, Fixed Expense, Roof Scoring	24.90	64.60	61.60
Builder Reciprocal Insurance Exchange	Builder Reciprocal Insurance Exchange	0.00	05-01-2025	05-01-2025	BRIE-134419908	Initial rate filling for new program (BRIE)	0.00	0.00	0.00
Builder Reciprocal Insurance Exchange	Builder Reciprocal Insurance Exchange	-10.00	07-20-2025	07-20-2025	BRIE-134551337	-10% base rate decrease	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Cimarron Insurance Company, Incorporated	Cimarron Insurance Company, Incorporated	0.00	06-01-2025	06-01-2025	CMOC-134381789	Initial Credit Scoring Model filing & Lumen Select	0.00	0.00	0.00
Cimarron Insurance Company, Incorporated	Cimarron Insurance Company, Incorporated	0.00	01-20-2025	01-20-2025	CMOC-134287448	Initial rate/rule filing & Lumen Select	0.00	0.00	0.00
Cincinnati Financial Group	Cincinnati Casualty Company, The	10.18	07-01-2025	07-01-2026	CNNB-134327836	Base rates, MScore, Rating Tier, Claims factor, Experience Tier, WH waiver surcharge, Roof schedule, Metal Roof Cosmetic Damage, Matching of Undamaged Property, AOI	30.93	0.00	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	9.88	07-01-2025	07-01-2025	CNNB-134327829	Base rate change only	37.55	0.00	15.00
Farmers Insurance Group	Economy Preferred Insurance Company	-4.90	02-18-2025	05-29-2025	FAIG-134410989	Other	0.00	62.40	59.60
Farmers Insurance Group	Economy Preferred Insurance Company	2.30	12-28-2025	02-06-2026	FAIG-134775477	Other	0.00	62.40	59.60
Farmers Insurance Group	Farmers Insurance Exchange	2.50	06-28-2025	06-28-2025	FARM-134545499	Rate Revision	27.20	2.00	9.90
Farmers Insurance Group	Farmers Insurance Exchange	0.00	09-13-2025	09-13-2025	FARM-134586054	FAIR Plan Assessment	27.20	2.00	9.90

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Farmers Insurance Group	Farmers Insurance Exchange	0.00	09-13-2025	09-13-2025	FARM-134611947	Rate Revision	27.20	2.00	9.90
Farmers Insurance Group	Fire Insurance Exchange	0.00	09-13-2025	09-13-2025	FARM-134586054	FAIR Plan Assessment	26.00	13.30	3.70
Farmers Insurance Group	Fire Insurance Exchange	0.00	06-28-2025	06-28-2025	FARM-134545499	Rate Revision	26.00	13.30	3.70
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	0.00	07-15-2025	08-15-2025	FORE-134483066	Mandatory 2% Wind/Hail Deductible	5.10	0.20	0.00
Farmers Insurance Group	Mid-Century Insurance Company of Texas	0.00	08-11-2025	09-13-2025	FARM-134611947	Rate Revision	35.10	11.10	0.00
Farmers Insurance Group	Mid-Century Insurance Company of Texas	4.50	05-26-2025	06-28-2025	FARM-134545499	Rate Revision	35.10	11.10	0.00
Farmers Insurance Group	Mid-Century Insurance Company of Texas	0.00	03-17-2025	04-19-2025	FARM-134391926	Rate Revision	35.10	11.10	0.00
Farmers Insurance Group	Texas Farmers Insurance Company	0.00	09-13-2025	09-13-2025	FARM-134586054	FAIR Plan Assessment	30.10	9.70	15.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Farmers Insurance Group	Texas Farmers Insurance Company	0.00	09-13-2025	09-13-2025	FARM-134611947	Rate Revision	30.10	9.70	15.00
Farmers Insurance Group	Texas Farmers Insurance Company	5.10	06-28-2025	06-28-2025	FARM-134545499	Rate Revision	30.10	9.70	15.00
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	0.00	07-01-2025	07-01-2025	HART-134429816	TX Home Credit Card Surcharge	0.08	44.50	4.90
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	0.00		12-25-2025	HART-134405817	Depopulation TX Home Legacy Agency	0.08	44.50	4.90
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	6.60	05-22-2025	07-12-2025	HART-134470701	TX Home Advantage	0.08	44.50	4.90
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	0.00		12-25-2025	HART-134398746	Depopulation TX Home Dimensions Agency & Affinity	0.08	44.50	4.90
Hartford Fire and Casualty Group	Hartford Fire Insurance Company	0.00	07-01-2025	07-01-2025	HART-134429816	TX Home Credit Card Surcharge	0.19	17.70	5.40
Hartford Fire and Casualty Group	Hartford Fire Insurance Company	7.00	05-22-2025	07-12-2025	HART-134470701	TX Home Advantage	0.19	17.70	5.40

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Hartford Fire and Casualty Group	Hartford Insurance Company of The Southeast	0.00	07-01-2025	07-01-2025	HART-134429816	TX Home Credit Card Surcharge			
Hartford Fire and Casualty Group	Hartford Lloyd's Insurance Company	0.00		12-25-2025	HART-134407174	Depopulation TX Home PLIC84			
Hartford Fire and Casualty Group	Hartford Lloyd's Insurance Company	0.00		12-25-2025	HART-134405817	Depopulation TX Home Legacy Agency			
Hartford Fire and Casualty Group	Hartford Lloyd's Insurance Company	0.00	07-01-2025	07-01-2025	HART-134429816	TX Home Credit Card Surcharge			
Hartford Fire and Casualty Group	Property and Casualty Insurance Company of Hartford	0.00	07-01-2025	07-01-2025	HART-134429816	TX Home Credit Card Surcharge	13.10	10.00	0.00
Hartford Fire and Casualty Group	Property and Casualty Insurance Company of Hartford	10.00	05-22-2025	07-06-2025	HART-134483355	TX Home PLIC 2004	13.10	10.00	0.00
Hartford Fire and Casualty Group	Sentinel Insurance Company, Limited	0.00		12-25-2025	HART-134398746	Depopulation TX Home Dimensions Agency & Affinity	0.16	27.66	10.20
Hartford Fire and Casualty Group	Trumbull Insurance Company	0.00	07-01-2025	07-01-2025	HART-134429816	TX Home Credit Card Surcharge	0.09	17.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Hartford Fire and Casualty Group	Trumbull Insurance Company	6.60	05-22-2025	07-12-2025	HART-134470701	TX Home Advantage	0.09	17.00	0.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	0.00		12-25-2025	HART-134407174	Depopulation TX Home PLIC84	0.09	17.00	0.00
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	0.00	07-01-2025	07-01-2025	HART-134429816	TX Home Credit Card Surcharge	0.09	18.00	6.70
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	6.60	05-22-2025	07-12-2025	HART-134470701	TX Home Advantage	0.09	18.00	6.70
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	4.20	04-25-2025	06-15-2024	HART-134046376	TX Home Advantage	0.09	18.00	6.70
Homebound Insurance Exchange	Homebound Insurance Exchange	34.10	04-01-2025	04-01-2025	NLGA-134465705	The changes being made to the filing that's different from the current approved National Summit filing are revisions to the base rate and loss settlement factors for an overall increase of 34.1%, along with the introduction of a 10% Surplus contribution	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Homebound Insurance Exchange	Homebound Insurance Exchange	23.30	04-01-2025	04-01-2025	NLGA-134465694	The changes being made to the filing that's different from the current approved National Summit filing are revisions to the base rate and loss settlement factors for an overall increase of 23.3%, along with the introduction of a 10% Surplus contribution	0.00	0.00	0.00
IAT Reinsurance Company Group	Occidental Fire and Casualty Company of North Carolina	0.00	12-24-2025	03-01-2026	OCCD-134756098	Revised FAIR Plan Assmnt Fee surcharge	0.00	0.00	0.00
IAT Reinsurance Company Group	Occidental Fire and Casualty Company of North Carolina	0.00	07-17-2025	09-16-2025	OCCD-134566404	AOP, Hurricane and OWH Base Rate Revision	9.87	0.00	9.95
Incline Insurance Group LLC Group	Incline Casualty Company	0.00	10-19-2025	10-19-2025	ICCC-134665774	Commonwealth Renters limit removal	0.00	0.00	0.00
Incline Insurance Group LLC Group	Incline Casualty Company	2.20	08-08-2025	09-10-2025	ICCC-134615021	Commonwealth Renters rate	0.00	0.00	0.00
Incline Insurance Group LLC Group	Incline Casualty Company	0.00	04-01-2025	04-01-2025	ICCC-134469236	Commonwealth Renters Fee Rules	0.00	0.00	0.00
Iron Family Holdings Group	Auros Reciprocal Insurance Exchange	-3.50	08-19-2025	11-01-2025	SAGE-134626873	MGA: SageSure Multiple Changes	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Iron Family Holdings Group	Elevate Reciprocal Exchange	-7.40	01-16-2025	03-01-2025	SAGE-134353150	"MGA: SageSureBase rate changes"	34.90	5.80	0.00
Iron Family Holdings Group	Elevate Reciprocal Exchange	2.70	07-17-2025	09-16-2025	SAGE-134562985	"MGA: SageSureMultiple changes"	34.90	5.80	0.00
Iron Family Holdings Group	Elevate Reciprocal Exchange	0.00	12-24-2025	03-01-2026	SAGE-134743081	"MGA: SageSureFAIR plan changes"	34.90	5.80	0.00
Iron Family Holdings Group	Surechoice Underwriters Reciprocal Exchange	0.00	12-24-2025	03-01-2026	SAGE-134743081	"MGA: SageSureFAIR plan changes"	33.30	5.80	37.70
Iron Family Holdings Group	Surechoice Underwriters Reciprocal Exchange	4.00	07-17-2025	09-16-2025	SAGE-134562985	"MGA: SageSureMultiple changes"	33.30	5.80	37.70
Iron Family Holdings Group	Surechoice Underwriters Reciprocal Exchange	-7.40	01-16-2025	03-01-2025	SAGE-134353150	"MGA: SageSureBase rate changes"	33.30	5.80	37.70
Kemper Corporation Group	Kemper Independence Insurance Company	-4.20		05-11-2025	KEMP-134449806	With this filing, we are asking approval of an overall -4.2% rate change in this program following file and use rules to be effective 05/11/2025 for renewal business. This reduction in base rates is to offset our most recent filing, effective 09/29/2024	62.90	25.00	15.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Kemper Corporation Group	Unitrin Safeguard Insurance Company	-3.90		05-11-2025	KEMP-134449796	With this filing, we are asking approval of an overall -3.9% rate change in this program following file and use rules to be effective 05/11/2025 for renewal business. This reduction in base rates is to offset our most recent filing, effective 09/29/2024	31.10	20.30	13.00
Lemonade Incorporated Group	Metromile Insurance Company	0.00	09-29-2025	09-29-2025	LEMO-134175184	MIC Model launch Filing	0.00	0.00	0.00
Lemonade Incorporated Group	Metromile Insurance Company	0.00	09-29-2025	09-29-2025	LEMO-133899851	MIC Launch Filing	0.00	0.00	0.00
Lemonade Incorporated Group	Metromile Insurance Company	0.00	09-29-2025	09-29-2025	LEMO-134680316	MIC Rate Update Prior To Launch	0.00	0.00	0.00
Liberty Mutual Group	American Economy Insurance Company	0.00	03-15-2025	05-21-2025	LBPM-134413687	Rate Revision	4.20	0.00	-1.20
Liberty Mutual Group	American Economy Insurance Company	0.00	08-28-2025	11-03-2025	LBPM-134630390	Rate Revision	4.20	0.00	-1.20
Liberty Mutual Group	American Economy Insurance Company	-2.00	09-19-2025	11-25-2025	LBPM-134646377	Rate Revision	4.20	0.00	-1.20

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Liberty Mutual Group	American Economy Insurance Company	0.00	12-18-2025	02-23-2026	LBPM-134748760	Rate Revision	4.20	0.00	-1.20
Liberty Mutual Group	Liberty Insurance Corporation	0.00	09-22-2025	10-27-2025	LBPM-134607477	Rule Filing	10.90	27.50	4.60
Liberty Mutual Group	Liberty Insurance Corporation	0.00	12-17-2025	01-21-2026	LBPM-134754645	Rule Filing	10.90	27.50	4.60
Liberty Mutual Group	Liberty Lloyd's of Texas Insurance Company	0.00	09-22-2025	10-27-2025	LBPM-134607477	Rule Filing	17.00	21.00	9.00
Liberty Mutual Group	Liberty Lloyd's of Texas Insurance Company	0.00	12-17-2025	01-21-2026	LBPM-134754645	Rule filing	17.00	21.00	9.00
Liberty Mutual Group	Liberty Mutual Fire Insurance Company	0.00	12-17-2025	01-21-2026	LBPM-134754645	Rule Filing	17.00	21.00	11.00
Liberty Mutual Group	Liberty Mutual Fire Insurance Company	0.00	09-22-2025	10-27-2025	LBPM-134607477	Rule Filing	17.00	21.00	11.00
Liberty Mutual Group	Liberty Mutual Insurance Company	0.00	12-17-2025	01-21-2026	LBPM-134754645	Rule Filing	9.00	19.20	14.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Liberty Mutual Group	Liberty Mutual Insurance Company	0.00	07-26-2025	08-30-2025	LBPM-134511269	Rate Revision	9.00	19.20	14.00
Liberty Mutual Group	Liberty Mutual Insurance Company	0.00	09-22-2025	10-27-2025	LBPM-134607477	Rule Filing	9.00	19.20	14.00
Liberty Mutual Group	Liberty Mutual Insurance Company	0.20	11-17-2025	12-22-2025	LBPM-134713725	Rate Revision	9.00	19.20	14.00
Liberty Mutual Group	Liberty Mutual Personal Insurance Company	0.00	12-17-2025	01-21-2026	LBPM-134754645	Rule Filing	17.00	21.00	9.00
Liberty Mutual Group	Liberty Mutual Personal Insurance Company	0.00	09-22-2025	10-27-2025	LBPM-134607477	Rule Filing	17.00	21.00	9.00
Liberty Mutual Group	Peerless Indemnity Insurance Company	0.00	12-17-2025	01-21-2026	LBPM-134754645	Rule filing	17.10	21.00	9.00
Liberty Mutual Group	Peerless Indemnity Insurance Company	0.00	09-22-2025	10-10-2025	LBPM-134607477	Rule Filing	17.10	21.00	9.00
Liberty Mutual Group	Peerless Insurance Company	0.00	09-22-2025	10-27-2025	LBPM-134607477	Rule Filing	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Liberty Mutual Group	Peerless Insurance Company	0.00	12-17-2025	01-21-2026	LBPM-134754645	Fair Plan Assessment Surcharge	0.00	0.00	0.00
Liberty Mutual Group	Peerless Insurance Company	0.00	07-26-2025	08-30-2025	LBPM-134511269	Rate Revision	0.00	0.00	0.00
Liberty Mutual Group	Peerless Insurance Company	0.00	11-17-2025	12-22-2025	LBPM-134713725	Rate Revision	0.00	0.00	0.00
Mercury General Group	Mercury Insurance Company of Texas	8.50	08-27-2025	10-28-2025	MERY-134664807	Other	36.30	24.20	23.20
MGI Holdings Group	American Summit Insurance Company	20.00	10-01-2025	10-01-2025	NLAS-134633720	The statewide indicated base rate level change is +21.3%. The Company has selected a +20.0% statewide base rate level change as shown in Exhibit 1. The proposed change is applied uniformly to all rating territories	11.00	29.00	12.90
Ocean Harbor Group	Ocean Harbor Casualty Insurance Company	8.65	12-01-2025	02-01-2026	OHRC-134632097	Revision to base rates, deductibles, and rules manual South & Western General Agency	17.70	14.10	8.20
Porch Group	Homeowners of America Insurance Company	0.00	04-01-2025	05-01-2025	HAIC-134429032	Condominium Rate Filing	0.00	49.50	0.00
Porch Group	Homeowners of America Insurance Company	0.00	11-20-2025		HAIC-134685570	Homeowners Rate Filing	34.75	0.00	50.08

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Porch Group	Homeowners of America Insurance Company	16.00	03-01-2025	04-01-2025	HAIC-134318642	Homeowners Rate Filing	0.00	0.00	0.00
Porch Group	Homeowners of America Insurance Company	59.80	05-01-2025	06-01-2025	HAIC-134024109	Condominium Rate Filing	0.00	0.00	0.00
Porch Group	Homeowners of America Insurance Company	36.70	07-15-2026	08-15-2025	HAIC- 134410116	Tenant Rate Filing	0.00	1.63	0.00
Porch Group	Homeowners of America Insurance Company	-7.80	09-15-2025	10-15-2025	HAIC- 134612153	Homeowners Rate Filing	0.00	0.00	0.00
Progressive Group	ASI Lloyd's	10.50	08-06-2025	10-06-2025	AMSI-134412556	Applies to main homeowners program (HO3 "HOH") only	45.30	29.60	8.00
Progressive Group	ASI Lloyd's	18.00	08-06-2025	10-06-2025	AMSI-134402892	Applies to main new build homeowners program (HO5 "HOB") only	39.00	24.20	9.90
QBE Insurance Group	Praetorian Insurance Company	34.40	05-16-2025	07-15-2025	QBEC-134193921	Revision to base rates, claim factors, maximum discount %	0.00	0.00	0.00
SafePoint Holdings Incorporated Group	Safepoint Insurance Company	9.20	03-01-2025	03-01-2025	SAFP-134235822	SafePoint Insurance Company is filing to revise the territorial rates for our voluntary Advantage Texas Homeowners HO3 program.	10.50	20.00	42.44

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
SafePoint Holdings Incorporated Group	Safepoint Insurance Company	0.00	12-01-2025	12-01-2025	SAFP-134667078	SafePoint Insurance Company submits for approval the initial rate/rule filing for our Texas Advantage Unit-Owners (HO6) Program to enter the Texas market.	0.00	0.00	0.00
Southern Vanguard Insurance Company	Southern Vanguard Insurance Company	9.10	05-15-2025	05-15-2025	SVIC-134525983	HOA Rate Increase	7.00	0.00	15.56
Standard Casualty Company	Standard Casualty Company	15.00	04-01-2025	04-01-2025	LOUW-134445242	Territory Revision	22.90	22.80	1.43
State Farm Group	State Farm Lloyd's	0.00	08-01-2025	10-01-2025	SFMA-134273398	Rewrite initiative to clarify coverage and modernize language. Introduced Fixed Expense Constant for Earthquake and revised Earthquake base rates.	0.00	0.00	0.00
State Farm Group	State Farm Lloyd's	0.90	04-15-2025	06-15-2025	SFMA-134454688	Changes to base premiums and factors. Revised LRFs for Non-Tenant. Revised CRI post model adjustments.	9.90	14.20	5.00
State Farm Group	State Farm Lloyd's	7.20	01-15-2025	03-01-2025	SFMA-134331431	General Base Rate	0.00	0.00	0.00
State Farm Group	State Farm Lloyd's	19.10	08-15-2025	10-01-2025	SFMA-134605527	Changes to base premiums and factors. Introduced Fixed Expense Constant.	0.00	0.00	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	0.00	11-01-2025	12-01-2025	TXFB-134710141	19. Other	15.00	21.60	11.80

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	0.00	11-01-2025	12-01-2025	TXFB-134710141	19. Other	15.00	21.60	11.80
The Homeowners Reciprocal Exchange	Homeowners Reciprocal Exchange, The	0.00	07-08-2025	07-08-2025	PARE-134695063	Texas HO-A Plus	0.00	0.00	0.00
The Homeowners Reciprocal Exchange	Homeowners Reciprocal Exchange, The	0.00	10-10-2025	10-10-2025	PARE-134695063	Texas HO-A Plus	0.00	0.00	0.00
The Homeowners Reciprocal Exchange	Homeowners Reciprocal Exchange, The	0.00	11-22-2025	11-22-2025	THOR-134741217	Service Line Protection	0.00	0.00	0.00
The Homeowners Reciprocal Exchange	Homeowners Reciprocal Exchange, The	0.00	11-22-2025	11-22-2025	THOR-134739672	Home Cyber Protection Coverage	0.00	0.00	0.00
The Homeowners Reciprocal Exchange	Homeowners Reciprocal Exchange, The	0.00	11-22-2025	11-22-2025	THOR-134739778	Home Service Protection	0.00	0.00	0.00
Tokio Marine Holdings Incorporated Group	Privilege Underwriters Reciprocal Exchange	14.90	07-01-2025	09-06-2025	PRIV-134449161	Segmented Rate Change	28.80	19.90	14.90
Tower Hill Insurance Group	Tower Hill Prime Insurance Company	0.00	08-01-2025	09-25-2025	THSP-134288991	Multiple changes to rates and factors Manufactured Homeowners	49.90	33.27	16.80

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Tower Hill Insurance Group	Tower Hill Prime Insurance Company	0.23	08-01-2025	09-25-2025	THSP-134464408	Multiple changes to rates and factors Homeowners	29.29	19.76	30.70
Tower Hill Insurance Group	Tower Hill Prime Insurance Company	0.00	12-15-2025		THSP-134613917	New Rating Program Manufactured Homeowners	49.90	33.27	16.80
Travelers Group	Travelers Lloyd's of Texas Insurance Company	5.00	02-28-2025	04-19-2025	TRVD-G134419353	Rate Increase	34.70	39.30	22.30
Travelers Group	Travelers Personal Insurance Company	5.00	02-28-2025	04-19-2025	TRVD-G134419353	Rate Increase	34.70	39.30	22.30
Trusted Resource Underwriters Exchange	Trusted Resource Underwriters Exchange	-6.70	06-16-2025	06-16-2025	TRUW-134559066	A revision to Trusted Resource Underwriters Exchange (TRUE)'s homeowners insurance program is hereby submitted for the State's review. Please refer to the Memorandum and attached documentation for further detail. Thank you for your consideration.	0.00	0.00	0.00
Trusted Resource Underwriters Exchange	Trusted Resource Underwriters Exchange	-4.70	04-17-2025	04-17-2025	TRUW-134467803	A revision to Trusted Resource Underwriters Exchange (TRUE)'s homeowners insurance program is hereby submitted for the State's review. Please refer to the Memorandum and attached documentation for further detail. Thank you for your consideration.	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	6.30	03-10-2025	03-10-2025	USAA-134257422	Homeowners: Revised base rate and factors	5.90	22.00	4.50
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	-0.20	08-14-2025	08-14-2025	USAA-134477791	Renters: Revised base rates and FAIR surcharge	5.90	22.00	4.50
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	3.00	08-14-2025	08-14-2025	USAA-134443395	Homeowners: Revised base rates and FAIR surcharge	5.90	22.00	4.50
United Services Automobile Association Group	United Services Automobile Association	3.10	08-14-2025	08-14-2025	USAA-134443395	Homeowners: Revised base rates and FAIR surcharge	8.70	21.30	4.20
United Services Automobile Association Group	United Services Automobile Association	-0.10	08-14-2025	08-14-2025	USAA-134477791	Renters: Revised base rates and FAIR surcharge	8.70	21.30	4.20
United Services Automobile Association Group	United Services Automobile Association	6.40	03-10-2025	03-10-2025	USAA-134257422	Homeowners: Revised base rate and factors	8.70	21.30	4.20
United Services Automobile Association Group	USAA Casualty Insurance Company	6.30	03-10-2025	03-10-2025	USAA-134257422	Homeowners: Revised base rate and factors	4.30	17.70	3.10
United Services Automobile Association Group	USAA Casualty Insurance Company	3.00	08-14-2025	08-14-2025	USAA-134443395	Homeowners: Revised base rates and FAIR surcharge	4.30	17.70	3.10

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
United Services Automobile Association Group	USAA Casualty Insurance Company	-0.10	08-14-2025	08-14-2025	USAA-134477791	Renters: Revised base rates and FAIR surcharge	4.30	17.70	3.10
United Services Automobile Association Group	USAA General Indemnity Company	-0.10	08-14-2025	08-14-2025	USAA-134477791	Renters: Revised base rates and FAIR surcharge	8.80	28.70	5.00
United Services Automobile Association Group	USAA General Indemnity Company	7.70	03-10-2025	03-10-2025	USAA-134257422	Homeowners: Revised base rate and factors	8.80	28.70	5.00
United Services Automobile Association Group	USAA General Indemnity Company	3.00	08-14-2025	08-14-2025	USAA-134443395	Homeowners: Revised base rates and FAIR surcharge	8.80	28.70	5.00
US Lloyd's Insurance Company	US Lloyd's Insurance Company	2.66	10-15-2025	11-15-2025	USLL-134631538	EBSL endorsement increase	12.40	28.40	9.90
Western Mutual Insurance Group	Western Mutual Insurance Company	8.00	08-16-2025	10-16-2025	WSMU-134540054	N/A	21.70	0.00	35.00
Western Mutual Insurance Group	Western Mutual Insurance Company	8.00	08-16-2025	10-16-2025	WSMU-134540054	N/A	21.70	0.00	35.00
Woodlands Insurance Company, The	Woodlands Insurance Company, The	10.10	03-01-2025		PERR-134354211	TWICO-HO3 rate filing for 2025 increase; TWFG-General Agency	8.10	30.00	30.18

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
W. R. Berkley Corporation Group	Berkley Insurance Company	29.90	02-15-2025	04-16-2025	BKON-134196975	Rate/Rule Revision	39.90	19.30	12.00
WT Holdings Group	Stillwater Insurance Company	15.40	08-08-2025	09-12-2025	FDLY-134076326	Revised Peril Mod Factors and other Misc Product Changes	16.20	0.00	6.40
WT Holdings Group	Stillwater Property and Casualty Insurance Company	8.70	08-05-2025	09-09-2025	FDLY-133998007	Revised Base rates and other Misc Product Changes	0.00	17.10	16.10
Zurich Insurance Group	Zurich American Insurance Company	0.00	08-01-2025	08-01-2025	Not available	Residential Homeowners (HO-3) Form, Rate, Rule - Multistate [Arrowhead 2025]	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	6.90	09-01-2025	09-01-2025	AGWG-134553987	Base rate, fee, and factor change. Wellington Risk Insurance Agency.	3.30	18.70	13.70
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	3.70	04-01-2025	06-01-2025	AGWG-134375133	Base rate, fee, and factor change. Wellington Risk Insurance Agency	3.30	18.70	13.70
AG Workers Insurance Group	Worth Insurance Company	-8.00	10-01-2025	11-01-2025	AGWG-134651097	MGA 002 - Amwins Specialty Auto - Worth Insurance Company - base rate + county	20.95	24.30	9.90
AG Workers Insurance Group	Worth Insurance Company	-5.10	01-01-2025	02-01-2025	AGWG-134356657	MGA 002 - Amwins Specialty Auto - Worth Insurance Company - base rates, underwriter tier, county, limits	20.95	24.30	9.90
AG Workers Insurance Group	Worth Insurance Company	-6.28	07-01-2025	09-01-2025	AGWG-134532459	MGA 002 - Amwins Specialty Auto - Worth Insurance Company - base rates, vehicle to driver ratio	20.95	24.30	9.90
Alfa Insurance Group	Trexis One Insurance Corporation	8.60	11-03-2025	11-21-2025	VSGP-134719621	Base Rates, Model Yr, Symbol changes	25.00	0.00	29.50
Alinsco Insurance Company	Alinsco Insurance Company	1.20	10-08-2025	11-08-2025	AINS-134695437	Rates & factors	6.70	9.30	23.70
Allstate Insurance Group	Allstate County Mutual Insurance Company	9.60	10-27-2025	12-11-2025	ALSE-134708258	ACMA Trailer Rate Level Change	0.00	0.00	25.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Allstate Insurance Group	Allstate County Mutual Insurance Company	0.00	03-18-2025	09-18-2025	ALSE-134304999	Introduction of Program	0.00	0.00	0.00
Allstate Insurance Group	Allstate County Mutual Insurance Company	-2.00	09-08-2025	10-23-2025	ALSE-134656030	Auto Rate Change (Multiple Policy Discount)	0.00	0.00	0.00
Allstate Insurance Group	Allstate County Mutual Insurance Company	9.70	10-27-2025	12-11-2025	ALSE-134708703	ACMC Trailer Rate Level Change	0.00	0.00	25.00
Allstate Insurance Group	Allstate County Mutual Insurance Company	0.00	11-11-2025	12-26-2025	ALSE-134644199	Introduction of Trailer Program	0.00	0.00	0.00
Allstate Insurance Group	Allstate County Mutual Insurance Company	-11.40	08-01-2025	09-15-2025	ALSE-134618548	Auto Rate Level and Segmented Change (Lapse, MCPI, Safe Driver Discount, Channel Factors)	0.00	0.00	0.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	9.10	10-27-2025	12-11-2025	ALSE-134708213	Trailer Rate Level Change	0.00	0.00	25.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	6.20	01-13-2025	02-27-2025	ALSE-134368189	Auto Rate Level Change	5.90	20.50	55.30
Allstate Insurance Group	Allstate North American Insurance Company	0.00	11-11-2025	12-26-2025	ALSE-134644369	Introduction of Trailer Program	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Allstate Insurance Group	Allstate North American Insurance Company	0.00	04-15-2025	05-30-2025	ALSE-134487022	Auto Rate Segmented Change (Easy Pay Factors, Policy Group Factors)	0.00	0.00	0.00
Allstate Insurance Group	Allstate North American Insurance Company	11.10	03-18-2025	05-02-2025	ALSE-134454958	Auto Rate Level Change	0.00	0.00	0.00
Allstate Insurance Group	Integon Indemnity Corporation	-0.10	09-01-2025	09-01-2025	GMMX-134586249	Motorcycle - Widow rating	0.00	18.10	0.00
American Family Insurance Group	Midvale Indemnity Company	-15.70	09-10-2025	11-11-2025	HMSS-134596878	Rate/Rule Revision	20.40	33.00	-2.80
Amica Mutual Group	Amica Mutual Insurance Company	-0.90	02-01-2025	02-01-2025	AMMA-134219486	AutoPay/Installment Fees	28.23	16.64	25.82
Amica Mutual Group	Amica Mutual Insurance Company	0.00	09-01-2025	09-01-2025	AMMA-134548950	Senate Bill 1238	28.23	16.64	25.82
Amica Mutual Group	Amica Mutual Insurance Company	7.50	03-01-2025	04-01-2025	AMMA-134377060	Base Rates and Base Model Year Revision	28.23	16.64	25.82
Amica Mutual Group	Amica Mutual Insurance Company	0.00	12-01-2025	12-01-2025	AMMA-134597232	Base Rates and Rate Capping	28.23	16.64	25.82

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Amica Mutual Group	Amica Property and Casualty Insurance Company	-1.00	02-01-2025	02-01-2025	AMMA-134219486	AutoPay/Installment Fee	29.03	17.61	49.86
Amica Mutual Group	Amica Property and Casualty Insurance Company	7.80	03-01-2025	04-01-2025	AMMA-134377038	Base Rate and Model Year Revision	29.03	17.61	49.86
Amica Mutual Group	Amica Property and Casualty Insurance Company	0.00	09-01-2025	09-01-2025	AMMA-134548950	Senate Bill 1238	29.03	17.61	49.86
Amica Mutual Group	Amica Property and Casualty Insurance Company	-1.60	12-01-2025	12-01-2025	AMMA-134597213	Base Rates and Rate Capping	29.03	17.61	49.86
AssuranceAmerica Corporation Group	AssuranceAmerica Insurance Company	7.56	05-20-2025	06-24-2025	BI, PD & UMBI base rate increases; New discount introduced;	MobileMax Discount introduced and Base Rate increased to offset to rate level supported by indications	12.22	25.50	9.39
AssuranceAmerica Corporation Group	AssuranceAmerica Insurance Company	1.61	09-22-2025	09-22-2025	COMP base rate in Legacy program increased on indicated rate need	COMP base rate in Legacy program increased on indicated rate need	0.00	1.13	10.86
AssuranceAmerica Corporation Group	AssuranceAmerica Insurance Company	20.11	09-22-2025	09-22-2025	BI, PD, MP, PIP, & UMBI base rates increased in Legacy program	BI, PD, MP, PIP, and UMBI base rates in Legacy program increased based on indicated rate need	12.22	25.50	9.39
AssuranceAmerica Corporation Group	AssuranceAmerica Insurance Company	-2.39	05-20-2025	06-24-2025	COLL base rate decreased	MobileMax Discount introduced and Base Rate decreased to offset to rate level supported by indications	0.00	1.13	10.86

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
AssuranceAmerica Corporation Group	InsureMax Insurance Company	0.00	05-20-2025	06-24-2025	COLL base rate decreased	Discount introduced and base rates offset to rate level supported by indications	0.00	1.13	10.86
AssuranceAmerica Corporation Group	InsureMax Insurance Company	12.22	05-20-2025	06-24-2025	BI, PD, & UMBI base rates increased	Discount introduced and base rates offset to rate level supported by indications	12.22	25.50	9.39
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	-2.50	06-01-2025	09-01-2025	IACA-134517201	We revised rates for the following rating variables: Individual Class Factor, Tier Factor, Prior Insurance Factor, Multi-Car discount, and Comprehensive Symbol Deductible Factor.	11.50	25.50	9.00
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	-1.90	04-01-2025	07-17-2025	IACA-134449435	We modified the Advance Purchase discount and re-introduced premium transition.	11.50	25.50	9.00
Berkshire Hathaway Group	Geico Advantage Insurance Company	0.00	01-09-2025	03-20-2025	GECC-134325035	Revised Base Rates, RV Territory Factors, Cost Symbol Factors, RV Subtype Factors, Revised RV Model Year. Max Increase 185.000 %	3.40	5.50	82.60
Berkshire Hathaway Group	Geico Advantage Insurance Company	0.00	09-01-2025	11-18-2025	GECC-134637978	Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 19.100 %	3.40	5.50	82.60
Berkshire Hathaway Group	Geico Choice Insurance Company	0.00	01-09-2025	03-20-2025	GECC-134325035	Revised Base Rates, RV Territory Factors, Cost Symbol Factors, RV Subtype Factors, Revised RV Model Year. Max Increase 120.500 %	2.30	5.50	71.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Berkshire Hathaway Group	Geico Choice Insurance Company	0.00	09-01-2025	11-18-2025	GECC-134637978	Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 18.400 %	2.30	5.50	71.10
Berkshire Hathaway Group	Geico County Mutual Insurance Company	0.00	01-09-2025	03-20-2025	GECC-134325035	Revised Base Rates, RV Territory Factors, Cost Symbol Factors, RV Subtype Factors, Revised RV Model Year. Max Increase 174.800 %	3.10	6.60	59.20
Berkshire Hathaway Group	Geico County Mutual Insurance Company	0.00	09-01-2025	11-18-2025	GECC-134637978	Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 20.900 %			
Berkshire Hathaway Group	Geico General Insurance Company	0.00	09-01-2025	11-18-2025	GECC-134593132	Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 0.000 %	0.00	0.00	0.00
Berkshire Hathaway Group	Geico Indemnity Company	0.00	01-09-2025	03-20-2025	GECC-134325035	Revised Base Rates, RV Territory Factors, Cost Symbol Factors, RV Subtype Factors, Revised RV Model Year. Max Increase 83.400%	1.60	16.70	25.50
Berkshire Hathaway Group	Geico Indemnity Company	2.20	09-01-2025	11-18-2025	GECC-134593132	Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 25.200 %	1.60	16.70	25.50
Berkshire Hathaway Group	Geico Indemnity Company	1.80	04-14-2025	07-03-2025	GECC-134438389	Base Rates, Territory Groups, Model Year Factors, Accessory Code Factors, Engine Size Factors, Anti Theft Type Factors, Veh Age Factors, Instructor Discount Factors, Safety Course Factors, Dual Policy Discount Factors, Multi Cycle Factors, Paid In Full Discount	1.60	16.70	25.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Berkshire Hathaway Group	Geico Secure Insurance Company	0.00	09-01-2025	11-18-2025	GECC-134637978	Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 16.50%	1.90	5.00	60.30
Berkshire Hathaway Group	Geico Secure Insurance Company	0.00	01-09-2025	03-20-2025	GECC-134325035	Revised Base Rates, RV Territory Factors, Cost Symbol Factors, RV Subtype Factors, Revised RV Model Year. Max Increase 153.00%	1.90	5.00	60.30
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.90	01-04-2025	02-27-2025	GECC-134296446	GEICO Texas County Mutual Insurance Company (T2) - Revised base rates, Model Year Factors, RV Model Year Factors, MBI Model Year Factors. Max Increase 13.4%	-4.16	38.67	288.42
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	09-01-2025	11-18-2025	GECC-134637983	GEICO Texas County Mutual Insurance Company (T1)- Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 63.30%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	01-09-2025	03-20-2025	GECC-134325035	GEICO TEXAS COUNTY MUTUAL INSURANCE COMPANY (T5) - Revised Base Rates, RV Territory Factors, Cost Symbol Factors, RV Subtype Factors, Revised RV Model Year. Max Increase 55.50%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	01-09-2025	03-20-2025	GECC-134325035	GEICO TEXAS COUNTY MUTUAL INSURANCE COMPANY (T1) - Revised Base Rates, RV Territory Factors, Cost Symbol Factors, RV Subtype Factors, Revised RV Model Year. Max Increase 55.50%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	01-09-2025	03-20-2025	GECC-134325035	GEICO TEXAS COUNTY MUTUAL INSURANCE COMPANY (T2) - Revised Base Rates, RV Territory Factors, Cost Symbol Factors, RV Subtype Factors, Revised RV Model Year. Max Increase 55.50%			

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.90	01-04-2025	02-27-2025	GECC-134296446	GEICO Texas County Mutual Insurance Company (T1) - Revised base rates, Model Year Factors, RV Model Year Factors, MBI Model Year Factors. Max Increase 13.4%	-4.16	38.67	288.42
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	09-01-2025	11-18-2025	GECC-134637983	GEICO Texas County Mutual Insurance Company (T5)- Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 63.30%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	09-23-2025		GECC-134676724	GEICO Texas County Mutual Insurance Company (T9) - New Product Introduction. Max Increase 0%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	07-17-2025	09-21-2025	GECC-134602305	GEICO Texas County Mutual Insurance Company (T9)- Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 0.00%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	3.20	05-08-2025	07-13-2025	GECC-134522456	GEICO Texas County Mutual Insurance Company (T9) - Base Rates and Rated Veh Location Factors. Max Increase 31.50%	-4.16	38.67	288.42
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	07-17-2025	09-21-2025	GECC-134602305	GEICO Texas County Mutual Insurance Company (T8)- Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 0.00%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	3.20	05-08-2025	07-13-2025	GECC-134522456	GEICO Texas County Mutual Insurance Company (T8) - Base Rates and Rated Veh Location Factors. Max Increase 31.500 %	-4.16	38.67	288.42

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	07-17-2025	09-21-2025	GECC-134602305	GEICO Texas County Mutual Insurance Company (T7)- Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 0.00%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	2.70	02-27-2025	05-05-2025	GECC-134422377	GEICO Texas County Mutual Insurance Company (T4)- Base Rates, Territory Factors, Model Year Factors, RV Model Year Factors, MBI Model Year Factors. Max Increase 41.00%	-4.16	38.67	288.42
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	01-02-2025	02-23-2025	GECC-134186013	GEICO Texas County Mutual Insurance Company (T6)- Base Rates and Symbols. Max Increase 68.80%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	09-01-2025	11-18-2025	GECC-134637983	GEICO Texas County Mutual Insurance Company (T2)- Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 63.30%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	2.70	02-27-2025	05-05-2025	GECC-134422377	GEICO Texas County Mutual Insurance Company (T5)- Base Rates, Territory Factors, Model Year Factors, RV Model Year Factors, MBI Model Year Factors. Max Increase 41.00%	-4.16	38.67	288.42
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	02-13-2025	04-20-2025	GECC-134366326	GEICO TEXAS COUNTY MUTUAL INSURANCE COMPANY (T5)- Base Rates, RV Liability Factors, Driver Class Factors, Financial Responsibility Discount Factors, Incident Factors, Model Year Factors, Vehicle Expense at Add Factors, HCI Factors, Policy Occurrence Factor			

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	5.20	05-08-2025	07-13-2025	GECC-134522000	GEICO Texas County Mutual Insurance Company (T7) - Base Rates and Rated Veh Location Factors. Max Increase 35.600 %	-4.16	38.67	288.42
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	09-01-2025	11-18-2025	GECC-134637983	GEICO Texas County Mutual Insurance Company (T4)- Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 63.30%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	02-13-2025	04-20-2025	GECC-134366326	GEICO TEXAS COUNTY MUTUAL INSURANCE COMPANY (T4)- Base Rates, RV Liability Factors, Driver Class Factors, Financial Responsibility Discount Factors, Incident Factors, Model Year Factors, Vehicle Expense at Add Factors, HCI Factors, Policy Occurrence Factor			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	01-09-2025	03-20-2025	GECC-134296446	GEICO TEXAS COUNTY MUTUAL INSURANCE COMPANY (T4) - Revised Base Rates, RV Territory Factors, Cost Symbol Factors, RV Subtype Factors, Revised RV Model Year. Max Increase 55.50%			
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.90	01-04-2025	02-27-2025	GECC-134296446	GEICO Texas County Mutual Insurance Company (T3) - Revised base rates, Model Year Factors, RV Model Year Factors, MBI Model Year Factors, Revised Rule G-11 Rate Capping. Max Increase 13.4%	-4.16	38.67	288.42
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	2.70	02-27-2025	05-05-2025	GECC-134422377	GEICO Texas County Mutual Insurance Company (T6)- Base Rates, Territory Factors, Model Year Factors, MBI Model Year Factors. Max Increase 41.00%	-4.16	38.67	288.42

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	09-23-2025		GECC-134655341	GEICO Texas County Mutual Insurance Company (T7) - New Product Introduction. Max Increase 0%			
Berkshire Hathaway Group	Government Employees Insurance Company	4.10	09-01-2025	11-18-2025	GECC-134593132	Senate Bill (SB) 1238 regarding rates for widowed policyholders. Max Increase 38.00%	5.70	10.10	7.80
Berkshire Hathaway Group	Government Employees Insurance Company	0.00	01-09-2025	03-20-2025	GECC-134325035	Revised Base Rates, RV Territory Factors, Cost Symbol Factors, RV Subtype Factors, Revised RV Model Year. Max Increase 110.2%	5.70	10.10	7.80
Branch Insurance Exchange	Branch Insurance Exchange	8.40	04-11-2025	05-21-2025	BRFI-134485533	Base Rates, Homeowner/Mobile Home/Multi-Car Discount, Verified Annual Mileage, Future Effective Discount	5.20	97.30	25.40
Brookfield Reinsurance Limited Group	American National County Mutual Insurance Company	0.00	11-30-2025	12-30-2025	ANPC-134497748	Rate/Rule	0.00	3.00	0.00
Chubb Limited Group	Chubb Lloyd's Insurance Company of Texas	6.40	02-05-2025	04-06-2025	ACEH-134218534 ACEH-134218562	Other	7.10	17.70	2.00
Chubb Limited Group	Chubb National Insurance Company	2.10	02-05-2026	04-06-2025	ACEH-134218534 ACEH-134218534	Other	8.20	17.50	-0.10
Chubb Limited Group	Executive Risk Indemnity Incorporated	2.10	02-05-2026	04-06-2025	ACEH-134218534 ACEH-134218534	Other	8.20	17.50	-0.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Chubb Limited Group	Federal Insurance Company	6.70	02-05-2025	04-06-2025	ACEH-134218562	Other	7.40	18.10	1.90
Chubb Limited Group	Great Northern Insurance Company	6.30	02-05-2025	04-06-2025	ACEH-134218562	Other	7.00	18.40	1.80
Chubb Limited Group	Pacific Indemnity Company	2.00	02-05-2026	04-06-2025	ACEH-134218534	Other	7.70	17.30	1.00
Chubb Limited Group	Vigilant Insurance Company	2.10	02-05-2026	04-06-2025	ACEH-134218534	Other	8.40	17.90	0.80
Cimarron Insurance Company, Incorporated	Cimarron Insurance Company, Incorporated	0.00	07-13-2025	07-13-2025	EXSL-134567629	Full set rule/underwriting guidelines filing to revise the Driver Assignment section of the guide in compliance with SB 1238 & Excepsure General Services	0.00	0.00	0.00
Cimarron Insurance Company, Incorporated	Cimarron Insurance Company, Incorporated	0.00	12-11-2025	12-11-2025	CMOC-134205668	Initial Credit Scoring Model filing & Lumen Select	0.00	0.00	0.00
Cimarron Insurance Company, Incorporated	Cimarron Insurance Company, Incorporated	0.00	08-15-2025	08-15-2025	CMOC-134-287447	Initial filing for the implementation of our new Private Passenger Auto Program & Lumen Select	0.00	0.00	0.00
Cimarron Insurance Company, Incorporated	Cimarron Insurance Company, Incorporated	0.00	04-30-2025	04-30-2025	MILE-134476151	Updated Countrywide VIN to Symbol set and adds new model year vehicles allowing us to properly rate them & Mile Auto	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Cimarron Insurance Company, Incorporated	Cimarron Insurance Company, Incorporated	13.00	02-28-2025	04-04-2025	MILE-134407306	Updated rates and rules for all policies written in Texas & Mile Auto	0.00	0.00	0.00
Cimarron Insurance Company, Incorporated	Cimarron Insurance Company, Incorporated	5.69	11-24-2025	11-24-2025	EXSL-134696307	Rate filing revises base rates & Excepsure General Services	0.00	0.00	0.00
Cincinnati Financial Group	Cincinnati Casualty Company, The	5.46	10-01-2025	11-01-2025	CNNB-134503653	Base rate change, updated OTC deductible, Capstone endorsement, Personal Auto Plus endorsement, MOGA factors, package credit and company placement.	10.00	10.00	14.50
Cincinnati Financial Group	Cincinnati Insurance Company, The	5.53	10-01-2025	11-01-2025	CNNB-134482324	Base rate change, updated OTC deductible, Capstone endorsement, Personal Auto Plus endorsement, and Transportation Expense	10.00	9.70	14.10
Consumers County Mutual Insurance Company	Consumers County Mutual Insurance Company	-0.07	06-27-2025	08-01-2025	CCMC-134581515	Group TTM Quantum 2, Travelers TX MGA	0.01	12.62	9.35
Elephant Insurance Company	Elephant Insurance Company	0.00	12-03-2025	01-15-2026	EINS-134752559	Fix Widow in T23 (Driver x Veh x Marital Status)	6.30	39.10	33.20
Elephant Insurance Company	Elephant Insurance Company	-0.40	09-16-2025	11-01-2025	EINS-134668540	Introduction of T120 Welcome Discount	6.30	39.10	33.20

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Elephant Insurance Company	Elephant Insurance Company	0.00	08-05-2025	09-20-2025	EINS-134625477	Territory factors, fixes to Widow factors	6.30	39.10	33.20
Falcon Insurance Company	Falcon Insurance Company	-3.00	02-01-2025	03-15-2025	FIGC-134385340	Revision to Base, Territory and Discount Factors	7.40	42.70	15.50
Falcon Insurance Company	Falcon Insurance Company	0.00	12-01-2025	12-24-2025	FIGC-134744881	Revisions to Base, Territory, Veh Coverage and NonOwner Factors	7.40	42.70	15.50
Falcon Insurance Company	Falcon Insurance Company	0.00	09-01-2025	09-01-2025	FIGC-134632139	Rule change for Widows	7.40	42.70	15.50
Farmers Insurance Group	Economy Fire and Casualty Company	0.00	05-19-2025	07-18-2025	FAIG-134535729	Rule	8.00	15.60	47.30
Farmers Insurance Group	Farmers Casualty Insurance Company	0.00	10-30-2025	12-29-2025	FAIG-134719633	Rule	5.90	35.00	18.00
Farmers Insurance Group	Farmers Direct Property and Casualty Insurance Company	0.00	10-30-2025	12-29-2025	FAIG-134719633	Rule	7.90	21.30	3.70

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Farmers Insurance Group	Farmers Group Property and Casualty Insurance Company	0.00	10-30-2025	12-29-2025	FAIG-134719633	Rule	4.00	22.80	5.00
Farmers Insurance Group	Farmers Property and Casualty Insurance Company	-5.20	12-26-2025	02-04-2026	FAIG-134773153	Rate	18.50	38.80	45.50
Farmers Insurance Group	Farmers Property and Casualty Insurance Company	-4.40	10-03-2025	11-12-2025	FAIG-134693248	Rate	18.50	38.80	45.50
Farmers Insurance Group	Farmers Property and Casualty Insurance Company	-0.40	05-19-2025	06-28-2025	FAIG-134536110	Group Reboot	18.50	38.80	45.50
Farmers Insurance Group	Farmers Property and Casualty Insurance Company	-9.60	02-18-2025	05-29-2025	FAIG-134405375	IA Relaunch	18.50	38.80	45.50
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	0.00	10-10-2025	10-10-2025	FARM-134701828	FSPA Widowed Rating	6.00	21.00	32.90
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	0.00	10-10-2025	10-10-2025	FARM-134702006	FA2 Widowed Rating	6.00	21.00	32.90
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	27.10	07-20-2025	07-20-2025	FARM-134553197	Base rates, Towing and Road Service rate, and Original Parts Replacement Coverage rates were revised	19.10	19.60	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	12.70	01-15-2025	01-15-2025	FARM-134138941	Base rates and rate matrix were revised	19.10	19.60	0.00
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	3.00	11-15-2025	11-15-2025	FARM-134736374	FSPA Rate Revision	6.00	21.00	32.90
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	3.00	11-15-2025	11-15-2025	FARM-134736303	FA2 Rate Revision	6.00	21.00	32.90
Farmers Insurance Group	Foremost County Mutual Insurance Company	0.00	03-01-2025	04-01-2025	FORE-134052687	Rate Change	0.00	0.00	4.60
Farmers Insurance Group	Foremost County Mutual Insurance Company	0.00	01-01-2025	01-01-2025	FORE-134180652	Residential Mobilowners - Update to Insurance Score	0.00	6.30	0.70
Farmers Insurance Group	Foremost County Mutual Insurance Company	6.10	03-01-2025	04-01-2025	FORE-134057046	Rate Change	0.00	9.70	7.90
Farmers Insurance Group	Foremost County Mutual Insurance Company	-10.00	06-01-2025	07-01-2025	FORE-134481310	Rate Change	0.00	0.00	4.60
Farmers Insurance Group	Foremost County Mutual Insurance Company	-1.80	01-30-2025	03-10-2025	BRWS-134381273	Rate/rule filing	-5.20	15.20	40.50

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Farmers Insurance Group	Foremost County Mutual Insurance Company	-4.10	07-25-2025	09-02-2025	BRWS-134604745	Rate/rule filing	-5.20	15.20	40.50
Farmers Insurance Group	Foremost County Mutual Insurance Company	-1.20	12-05-2025	01-13-2026	BRWS-134750254	Rate/rule filing	-5.20	15.20	40.50
Farmers Insurance Group	Foremost County Mutual Insurance Company	0.00	01-15-2025	01-15-2025	FORE-133887783	Rental Mobilowners -Premises Liability rates	7.10	0.00	0.00
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	0.00	03-01-2025	04-01-2025	FORE-134046519	Rate Change	0.00	4.60	0.00
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	0.00	03-01-2025	04-01-2025	FORE-134025161	Rate Change	0.00	22.80	0.00
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	8.90	04-01-2025	05-01-2025	FORE-134369177	Rate Change	0.00	22.80	0.00
Farmers Insurance Group	Foremost Property and Casualty Insurance Company	4.00	03-01-2025	04-01-2025	FORE-134057302	Rate Change	0.00	9.60	7.70
Farmers Insurance Group	Mid-Century Insurance Company of Texas	-1.00	03-17-2025	04-19-2025	FARM-134458147	Rate Revision	-2.10	16.50	4.30

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Farmers Insurance Group	Mid-Century Insurance Company of Texas	-0.90	10-13-2025	11-15-2025	FARM-134697394	Rate Revision	-2.10	16.50	4.30
Farmers Insurance Group	Mid-Century Insurance Company of Texas	-5.80	01-19-2025	02-21-2025	FARM-134382608	Rate Revision	-2.10	16.50	4.30
Farmers Insurance Group	Mid-Century Insurance Company of Texas	0.00	05-12-2025	06-14-2025	FARM-134498173	Rate Revision	-2.10	16.50	4.30
Farmers Insurance Group	Mid-Century Insurance Company of Texas	0.00	10-10-2025	10-10-2025	FARM-134702305	Widowed Rating	-2.10	16.50	4.30
First Acceptance Insurance Group	First Acceptance Insurance Company, Incorporated	0.00	01-21-2025	01-21-2025	OAMF-134385458	Removed some unused Channel factors for Scored Program for First Acceptance Insurance Service (through OACM)	0.00	41.80	-0.90
First Acceptance Insurance Group	First Acceptance Insurance Company, Incorporated	0.00	01-21-2025	01-21-2025	FRST-133857582	Removed some unused Channel factors for Scored Program	0.00	41.80	-0.90
First Acceptance Insurance Group	First Acceptance Insurance Company, Incorporated	0.00	09-30-2025	09-30-2025	OAMF-134639830	New FirstChoice PPA Program for First Acceptance Insurance Services (through OACM)	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
First Acceptance Insurance Group	First Acceptance Insurance Company, Incorporated	-12.00	12-17-2025	01-08-2026	OAMF-134770651	Updated Base Rates for First Choice Program for First Acceptance Acceptance Insurance Services (through OACM)	0.00	0.00	0.00
First Acceptance Insurance Group	First Acceptance Insurance Company, Incorporated	0.00	10-01-2025	10-01-2025	FRST-134403929	New FirstChoice PPA Program	0.00	0.00	0.00
First Acceptance Insurance Group	First Acceptance Insurance Company, Incorporated	-12.00	10-14-2025	11-05-2025	FRST-134701937	Updated Base Rates for FirstChoice Program	0.00	0.00	0.00
General Motors Group	Gm National Insurance Company	-6.60	01-17-2025	04-05-2025	ONST-134375171	Base rate decrease and updates to telematics program	0.00	-0.39	0.00
General Motors Group	Gm National Insurance Company	0.40	08-06-2025	10-24-2025	ONST-134500760	Updates to telematics program and base mileage	0.00	-0.39	0.00
General Motors Group	Gm National Insurance Company	0.00	08-06-2025	10-24-2025	ONST-134327563	Addition of Custom Parts rates	0.00	-0.39	0.00
Germania Insurance Group	Germania Fire and Casualty Company	-0.40	06-06-2025	07-08-2025		Added flatbed factor to ROC, added flatbed additional charge table, changed claims free discount	4.50	0.00	20.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Germania Insurance Group	Germania Fire and Casualty Company	0.00	09-01-2025	09-01-2025		Short Track for updating widowed definition under DEF08 and revising Academic Achievement Discount rule DIS05 to reapply the discount every 3 years rather than every year. Deleted comment made regarding COVID-19	4.50	0.00	20.60
Germania Insurance Group	Germania Fire and Casualty Company	0.00	08-01-2025	09-10-2025		Short Track - adding Flood - Not at Fault to list that will still receive the Claims Free discount	4.50	0.00	20.60
Germania Insurance Group	Germania Fire and Casualty Company	-2.60	03-26-2025	04-14-2025		Increasing CPD for Dwelling & HO3. changed Renewal to Loyalty discount. Rule POD01 - CPD - updated the rule, added all the policy types to the rule. Rule POD03 - Loyalty - updated the rule. Index - Contents 3 - changed Renewal to Loyalty	4.50	0.00	20.60
Germania Insurance Group	Germania Fire and Casualty Company	0.00	02-15-2025	02-15-2025		Base rates, deductible rates, model year, company, county, rental, contents (now includes camper units), TT COMP determined by orig cost new	4.50	0.00	20.60
Germania Insurance Group	Germania Fire and Casualty Company	0.00	02-13-2025	02-13-2025		Short Track Filing-Adding Widowed in the Marital Status rule and rates. Widowed will be using the same rating factor as Married in each rating variable that has a rate for Married status. Driver class table, GMA, Academic Achievement Discount. Rules: GEN0	4.50	0.00	20.60
Germania Insurance Group	Germania Insurance Company	-0.30	06-06-2025	07-08-2025		added flatbed factor to ROC, added flatbed additional charge table, changed claims free discount	4.50	36.50	21.40

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Germania Insurance Group	Germania Insurance Company	0.00	09-01-2025	09-01-2025		Short Track for updating widowed definition under DEF08 and revising Academic Achievement Discount rule DIS05 to reapply the discount every 3 years rather than every year. Deleted comment made regarding COVID-19	4.50	36.50	21.40
Germania Insurance Group	Germania Insurance Company	0.20	02-15-2025	02-15-2025		Base rates, deductible rates, model year, company, county, rental, contents (now includes camper units), TT COMP determined by orig cost new	4.50	36.50	21.40
Germania Insurance Group	Germania Insurance Company	0.00	02-13-2025	02-13-2025		Short Track Filing-Adding Widowed in the Marital Status rule and rates. Widowed will be using the same rating factor as Married in each rating variable that has a rate for Married status. Driver class table, GMA, Academic Achievement Discount. Rules: GEN0	4.50	36.50	21.40
Germania Insurance Group	Germania Insurance Company	0.00	08-01-2025	09-10-2025		Short Track - adding Flood - Not at Fault to list that will still receive the Claims Free discount	4.50	36.50	21.40
Germania Insurance Group	Germania Insurance Company	-4.50	10-01-2025	11-01-2025		Base rates, county, contents	4.50	36.50	21.40
Germania Insurance Group	Germania Insurance Company	-2.30	03-26-2025	04-14-2025		Increasing CPD for Dwelling & HO3. changed Renewal to Loyalty discount. Rule POD01 - CPD - updated the rule, added all the policy types to the rule. Rule POD03 - Loyalty - updated the rule. Index - Contents 3 - changed Renewal to Loyalty	4.50	36.50	21.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Germania Insurance Group	Germania Select Insurance Company	-0.50	06-06-2025	07-08-2025		added flatbed factor to ROC, added flatbed additional charge table, changed claims free discount	4.50	39.10	20.10
Germania Insurance Group	Germania Select Insurance Company	-2.80	03-26-2025	04-14-2025		Increasing CPD for Dwelling & HO3. changed Renewal to Loyalty discount. Rule POD01 - CPD - updated the rule, added all the policy types to the rule. Rule POD03 - Loyalty - updated the rule. Index - Contents 3 - changed Renewal to Loyalty.	4.50	39.10	20.10
Germania Insurance Group	Germania Select Insurance Company	0.00	02-15-2025	02-15-2025		Base rates, deductible rates, model year, company, county, rental, contents (now includes camper units), TT COMP determined by orig cost new	4.50	39.10	20.10
Germania Insurance Group	Germania Select Insurance Company	0.00	02-13-2025	02-13-2025		Short Track Filing-Adding Widowed in the Marital Status rule and rates. Widowed will be using the same rating factor as Married in each rating variable that has a rate for Married status. Driver class table, GMA, Academic Achievement Discount. Rules: GEN0	4.50	39.10	20.10
Germania Insurance Group	Germania Select Insurance Company	0.00	08-01-2025	09-10-2025		Short Track - adding Flood - Not at Fault to list that will still receive the Claims Free discount	4.50	39.10	20.10
Germania Insurance Group	Germania Select Insurance Company	0.00	09-01-2025	09-01-2025		Short Track for updating widowed definition under DEF08 and revising Academic Achievement Discount rule DIS05 to reapply the discount every 3 years rather than every year. Deleted comment made regarding COVID-19.	4.50	39.10	20.10

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Germania Insurance Group	Germania Select Insurance Company	-3.90	10-01-2025	11-01-2025		Base rates, county, contents	4.50	39.10	20.10
GoAuto Group	Goauto Insurance Company	1.90	08-11-2025	10-11-2025	GAIC-134405871	Base rate and factor change	17.20	43.00	50.90
Hartford Fire and Casualty Group	Hartford Insurance Company of The Midwest	0.00	09-30-2025	09-30-2025	HART-134433712	TX Auto PLIC84 Depopulation			
Hartford Fire and Casualty Group	Hartford Insurance Company of The Midwest	0.00	07-01-2025	07-01-2025	HART-134442046	TX Auto Credit Card Surcharge			
Hartford Fire and Casualty Group	Sentinel Insurance Company, Limited	0.00	03-01-2025	03-01-2025	HART-134421465	TX Auto Open Road Agency V6 Symbol Refresh	0.16	27.66	10.20
Hartford Fire and Casualty Group	Sentinel Insurance Company, Limited	5.10	08-28-2025	10-17-2025	HART-134641876	TX Auto Open Road Agency	0.16	27.66	10.20
Hartford Fire and Casualty Group	Sentinel Insurance Company, Limited	0.00	07-01-2025	07-01-2025	HART-134442046	TX Auto Credit Card Surcharge	0.16	27.66	10.20
Hartford Fire and Casualty Group	Trumbull Insurance Company	0.00	07-01-2025	07-01-2025	HART-134442046	TX Auto Credit Card Surcharge	0.19	27.59	20.70

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Hartford Fire and Casualty Group	Trumbull Insurance Company	7.20	08-28-2025	10-17-2025	HART-134641892	TX Auto Open Road Direct	0.19	27.59	20.70
Hartford Fire and Casualty Group	Trumbull Insurance Company	0.00	09-30-2025	09-30-2025	HART-134433712	TX Auto PLIC84 Depopulation	0.19	27.59	20.70
Hartford Fire and Casualty Group	Trumbull Insurance Company	0.00	03-01-2025	03-01-2025	HART-134421449	TX Auto Open Road Direct V6 Symbol Refresh	0.19	27.59	20.70
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-30-2025	11-30-2025	HMSG-134710214	Apollo Specialty Auto Semi-Annual - VIN master update	1.84	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	1.01	12-16-2025	01-16-2025	HMSG-134750910	Excellent Insurance Services - base rates and vehicle profile	6.87	28.28	12.71
Home State Insurance Group	Home State County Mutual Insurance Company	4.24	12-16-2025	01-16-2025	HMSG-134750642	Apollo Specialty Auto Semi-Annual - base rates, tier, and license type	1.84	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	-5.30	05-09-2025	06-24-2025	HMSG-134520616	Base rates have been modified which applies equally by coverage to all geographical locations and classifications. MGA: Lonestar Managing General Agency, Inc.	28.60	14.20	11.70
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-23-2025	08-22-2025	HMSG-134511321	Base rate, increased limit factor, class factor, vehicle history score, and deviation factor adjustment - Acuity TX MGA, Inc.	25.37	15.01	-0.24

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	7.50	12-03-2025	02-03-2025	HMSG-134703798	Base rate increase for personal auto - Acuity TX MGA, Inc.	25.37	15.01	-0.24
Home State Insurance Group	Home State County Mutual Insurance Company	4.95	12-16-2025	01-16-2025	HMSG-134748949	Apollo Managing General Agency Monthly - base rates and policy discount matrix	-0.54	36.68	9.05
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-30-2025	11-30-2025	HMSG-134705132	Apollo Managing General Agency Monthly - VIN master update	-0.54	36.68	9.05
Home State Insurance Group	Home State County Mutual Insurance Company	-0.02	12-16-2025	01-09-2025	HMSG-134750122	Apollo Managing General Agency Semi-Annual - base rates	5.27	29.44	8.79
Home State Insurance Group	Home State County Mutual Insurance Company	-2.12	06-25-2025	07-25-2025	HMSG-134571876	Apollo Managing General Agency Semi-Annual - base rates, county, and tier	5.27	29.44	8.79
Home State Insurance Group	Home State County Mutual Insurance Company	-0.96	08-20-2025	09-20-2025	HMSG-134629918	Apollo Managing General Agency Semi-Annual - length of ownership	5.27	29.44	8.79
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-30-2025	11-30-2025	HMSG-134710146	Apollo Specialty Auto Monthly - VIN master update	10.35	5.93	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	4.52	11-11-2025	12-11-2025	HMSG-134726189	Apollo Specialty Auto Monthly - base rates	10.35	5.93	0.00

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-30-2025	11-30-2025	HMSG-134706217	Apollo Specialty Auto Select Semi-Annual - VIN master update	6.57	31.82	10.34
Home State Insurance Group	Home State County Mutual Insurance Company	3.73	06-25-2025	07-25-2025	HMSG-134574132	Apollo Specialty Auto Monthly - tier	10.35	5.93	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	2.01	12-16-2025	01-16-2025	HMSG-134757752	Apollo Specialty Auto Select Monthly - base rates and county	7.34	19.32	10.14
Home State Insurance Group	Home State County Mutual Insurance Company	-0.38	02-25-2025	03-25-2025	HMSG-134423617	Apollo Specialty Auto Select Monthly - county	7.34	19.32	10.14
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-30-2025	11-30-2025	HMSG-134706200	Apollo Specialty Auto Select Monthly - VIN master update	7.34	19.32	10.14
Home State Insurance Group	Home State County Mutual Insurance Company	-0.89	12-16-2025	01-16-2025	HMSG-134757919	Apollo Specialty Auto Select Semi-Annual - base rates, county, and policy discount matrix	6.57	31.82	10.34
Home State Insurance Group	Home State County Mutual Insurance Company	-0.06	05-08-2025	06-08-2025	HMSG-134516780	Apollo Specialty Auto Select Semi-Annual - county	6.57	31.82	10.34
Home State Insurance Group	Home State County Mutual Insurance Company	-0.44	02-25-2025	03-25-2025	HMSG-134426946	Apollo Specialty Auto Select Semi-Annual - county and tier	6.57	31.82	10.34

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	-1.77	06-25-2025	07-25-2025	HMSG-134573740	Apollo Specialty Auto Select Semi-Annual - vehicle use and license type	6.57	31.82	10.34
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-30-2025	11-30-2025	HMSG-134705179	Apollo Managing General Agency Semi-Annual - VIN master update	5.27	29.44	8.79
Home State Insurance Group	Home State County Mutual Insurance Company	0.50	11-03-2025	11-21-2025	HMSG-134715150	Base Rates, Model Year, & Symbols, MGA: The Vision Insurance Group, LLC	9.90	-0.40	26.10
Home State Insurance Group	Home State County Mutual Insurance Company	3.11	06-25-2025	07-25-2025	HMSG-134572413	Ignition Insurance Services Monthly - base rates	0.00	13.24	3.89
Home State Insurance Group	Home State County Mutual Insurance Company	3.06	08-20-2025	09-20-2025	HMSG-134630026	Ignition Insurance Services Monthly - base rates	0.00	13.24	3.89
Home State Insurance Group	Home State County Mutual Insurance Company	6.48	01-07-2025	02-07-2025	HMSG-134352005	Ignition Insurance Services Monthly - base rates and vehicle use	0.00	13.24	3.89
Home State Insurance Group	Home State County Mutual Insurance Company	6.50	12-16-2025	01-16-2025	HMSG-134755468	Ignition Insurance Services Monthly - base rates, county, and UW market	0.00	13.24	3.89
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-30-2025	11-30-2025	HMSG-134711478	Ignition Insurance Services Monthly - VIN master update	0.00	13.24	3.89

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	5.53	12-16-2025	01-16-2025	HMSG-134756249	Ignition Insurance Services Semi-Annual - base rates and county	3.70	16.33	4.52
Home State Insurance Group	Home State County Mutual Insurance Company	4.71	01-07-2025	02-07-2025	HMSG-134352007	Ignition Insurance Services Semi-Annual - base rates and vehicle use	3.70	16.33	4.52
Home State Insurance Group	Home State County Mutual Insurance Company	-0.02	06-25-2025	07-25-2025	HMSG-134572290	Ignition Insurance Services Semi-Annual - vehicle use and UW market	3.70	16.33	4.52
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-30-2025	11-30-2025	HMSG-134711407	Ignition Insurance Services Semi-Annual - VIN master update	3.70	16.33	4.52
Home State Insurance Group	Home State County Mutual Insurance Company	1.05	12-16-2025	01-16-2025	HMSG-134750142	Newstar General Agency - base rates	6.95	27.70	15.50
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-06-2025	07-06-2025	HMSG-134510958	Lemonade Insurance Agency LLC submitted an overall rate impact of 0.000%, This filing introduced Rates and Rules for a new Partnership Discount. Partnership Discount Factor Table and Rule P50 - Partnership Discount were introduced. The Rate Order of Calculation.	20.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-30-2025	11-30-2025	HMSG-134711563	Newstar General Agency - VIN master update	6.95	27.70	15.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	2.01	02-12-2025	03-12-2025	HMSG-134392627	Excellent Insurance Services - base rates and vehicle use	6.87	28.28	12.71
Home State Insurance Group	Home State County Mutual Insurance Company	11.80		06-15-2025	HMSG-134567177	Base rates have been modified which applies equally by coverage to all geographical locations and classifications. MGA: Texas Ranger Managing General Agency, Inc.	14.80	19.80	5.40
Home State Insurance Group	Home State County Mutual Insurance Company	-6.80	08-29-2025	10-14-2025	HMSG-134648409	Base rates and discounts and fees have been modified which were applied specifically to select classifications.MGA: Lonestar Managing General Agency, Inc.	28.60	14.20	11.70
Home State Insurance Group	Home State County Mutual Insurance Company	-0.10	09-01-2025	09-01-2025	HMSG-134591502	Widow Rating / MGA: Imperial General Agency of Texas Inc	0.00	18.40	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	04-29-2025	04-29-2025	HMSG-134421371	Lemonade Insurance Agency LLC submitted an overall rate impact of 0.00%. Rates and Rules were submitted to introduce our new Rideshare Coverage. Rideshare & Delivery Coverage Endorsement Factor Table and Rule P49 - Rideshare & Delivery Coverage Endorsement	20.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	09-01-2025	09-01-2025	HMSG-134642259	Driver Classification (Widowed to Married), Eligibility (Phys Dam Age 20 to Age 25). MGA: All Star General Insurance Agency, LLC	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	10.50	06-10-2025	08-09-2025	HMSG-134554940	Lemonade Insurance Agency LLC submitted and overall base rate change of 10.500%. Additionally, model year factors (VINs) were refreshed.	20.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	09-08-2025	09-08-2025	HMSG-134635105	Lemonade Insurance Agency LLC submitted revised Rule 17 - Compliant Without Insurance.	20.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-15-2025	02-13-2025	HMSG-134762492	Lemonade Insurance Agency LLC submitted an overall rate impact of 0.000%. Rates were introduced for the company's new Agency channel. Language regarding Household Average in our Rate Order of Calculation was revised. Base Rates, Multi Policy Factor Table.	20.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	-5.00	08-28-2025	09-28-2025	HMSG-134650444	Base Rate Decrease. MGA: SNAP Insurance Service, LLC	15.80	18.30	9.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-31-2025	10-31-2025	HMSG-134720801	Initial Filing. Prestonwood Managing General Agency Inc	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	-2.12	06-25-2025	07-25-2025	HMSG-134573172	Excellent Insurance Services - vehicle use and license type	6.87	28.28	12.71
Home State Insurance Group	Home State County Mutual Insurance Company	-1.90	06-25-2025	07-25-2025	HMSG-134571985	Newstar General Agency - base rates and county	6.95	27.70	15.50
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	09-01-2025	09-01-2025	HMSG-134619385	Widowed driver rating rule / MGA: Amwins Specialty Auto Prime 2.0 EGA product	23.35	26.16	25.08

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	8.50	04-17-2025	05-23-2025	HMSG-134495048	Base rate / MGA: Imperial General Agency of Texas Inc	14.49	24.95	18.19
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-11-2025	01-16-2026	HMSG-134763472	SS11 (Symbol) update / MGA: Direct General Insurance Agency Inc	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	07-10-2025	08-15-2025	HMSG-134588309	Widow Rating & Credit reorder / MGA: Direct General Insurance Agency Inc	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	05-29-2025	07-04-2025	HMSG-134548659	Rate Cap / MGA: Direct General Insurance Agency Inc	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	03-06-2025	04-11-2025	HMSG-134444867	NoHit Thin File Map to Texas Neutral / MGA: Direct General Insurance Agency Inc	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	02-13-2025		HMSG-134411507	Program Introduction/ MGA: Direct General Insurance Agency Inc	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	02-01-2025	02-01-2025	HMSG-134342319	Initial Program Filing. MGA: All Star General Insurance Agency, LLC	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	08-15-2025	08-15-2025	HMSG-134609034	Widow Rating & Credit reorder / MGA: Imperial General Agency of Texas Inc	14.49	24.95	18.19

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-12-2025	07-18-2025	HMSG-134564559	Rate Cap & Symbol update / MGA: Imperial General Agency of Texas Inc	14.49	24.95	18.19
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	07-24-2025	08-29-2025	HMSG-134628907	Rate Cap & Symbol update / MGA: Clearside General Insurance Services, LLC	0.00	37.59	20.37
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	09-01-2025	09-01-2025	HMSG-134618959	Widowed driver rating rule / MGA: Amwins Specialty Auto Prime 2.00 EXL product	23.35	26.16	25.08
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	09-01-2025	09-01-2025	HMSG-134618766	Widowed driver rating rule / MGA: Amwins Specialty Auto Prime 2.0 PRH product	23.35	26.16	25.08
Home State Insurance Group	Home State County Mutual Insurance Company	-3.96	01-01-2025	02-01-2025	HMSG-134348315	Base rates, vehicle history score, underwriter tier, policy + vehicle coverage, county / MGA: Amwins Specialty Auto Prime 2.0 PRH product	23.35	26.16	25.08
Home State Insurance Group	Home State County Mutual Insurance Company	-7.03	06-01-2025	09-01-2025	HMSG-134551732	Base rates, vehicle to driver ratio, model year additions for 2025 and 2026 / MGA: Amwins Specialty Auto Prime 2.0 PRH product	23.35	26.16	25.08
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-01-2025	11-01-2025	HMSG-134675110	Base rate + model year + county / MGA: Amwins Specialty Auto Prime 2.0 PRH Product	23.35	26.16	25.08
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	11-17-2025	11-17-2025	HMSG-134741540	Base Rate Filing / MAP VP Program / MGA: MIC Insurance Agency Inc.	10.30	25.70	21.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-05-2025	06-05-2025	HMSG-134508512	Annual Symbol Filing. MGA: Esurance Insurance Services, Inc.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-30-2025	11-30-2025	HMSG-134710650	Excellent Insurance Services - VIN master update	6.87	28.28	12.71
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	07-10-2025	08-15-2025	HMSG-134612097	Widow Rating & Credit reorder / MGA: Clearside General Insurace Services, LLC	0.00	37.59	20.37
Home State Insurance Group	Home State County Mutual Insurance Company	-0.80	06-01-2025	07-01-2025	HMSG-134540303	PPA Rate Filing for Base / / MGA: Alpine Rio Insurance Services, LLC dba Aspen Managing General Agency	16.70	47.70	17.50
Home State Insurance Group	Home State County Mutual Insurance Company	5.10	04-24-2025	05-30-2025	HMSG-134502648	Base rate / MGA: Clearside General Insurace Services, LLC	0.00	37.59	20.37
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	11-05-2025	11-05-2025	HMSG-134728509	RV Update / MGA: Imperial General Agency of Texas Inc	14.49	24.95	18.19
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	08-01-2025	09-10-2025	HMSG-134616855	Short Track - adding Flood - Not at Fault to list that will still receive the Claims Free discount. MGA: Germania General Agency Inc.	4.50	38.00	23.80
Home State Insurance Group	Home State County Mutual Insurance Company	-0.40	06-06-2025	07-08-2025	HMSG-134553433	added flatbed factor to ROC, added flatbed additional charge table, changed claims free discount. MGA: Germania General Agency Inc.	4.50	38.00	23.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	-1.80	03-26-2025	04-14-2025	HMSG-134457040	Increasing CPD for Dwelling & HO3. changed Renewal to Loyalty discount. Rule POD01 - CPD - updated the rule, added all the policy types to the rule. Rule POD03 - Loyalty - updated the rule. Index - Contents 3 - changed Renewal to Loyalty. MGA: Germania	4.50	38.00	23.80
Home State Insurance Group	Home State County Mutual Insurance Company	1.10	02-15-2025	02-15-2025	HMSG-134405514	Base rates, deductible rates, model year, company, county, rental, contents (now includes camper units), TT COMP determined by orig cost new, Inexperienced driver factors all 1.0. MGA: Germania General Agency Inc.	4.50	38.00	23.80
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	02-13-2025	02-13-2025	HMSG-134373784	Short Track Filing-Adding Widowed in the Marital Status rule and rates. Widowed will be using the same rating factor as Married in each rating variable that has a rate for Married status. Driver class table, GMA, Academic Achievement Discount. Rules: GEN0	4.50	38.00	23.80
Home State Insurance Group	Home State County Mutual Insurance Company	2.50	12-15-2025	01-15-2025	HMSG-134765794	PPA Rate filing for Base / MGA: Alpine Rio Insurance Services, LLC dba Aspen Managing General Agency	16.70	47.70	17.50
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	09-01-2025	10-01-2025	HMSG-134653664	PPA Rate Filing for Rate & Rule Guide / MGA: Alpine Rio Insurance Services, LLC dba Aspen Managing General Agency	16.70	47.70	17.50

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	09-01-2025	09-01-2025	HMSG-134631323	"Short Track for updating widowed definition under DEF08 and revising Academic Achievement Discount rule DIS05 to reapply the discount every 3 years rather than every year. Deleted comment made regarding COVID-19. MGA: Germania General Agency Inc."	4.50	38.00	23.80
Home State Insurance Group	Home State County Mutual Insurance Company	2.76	04-01-2025	05-01-2025	HMSG-134471871	PPA Rate Filing for Base, Driver Class, iSave, SR-22, Territory, County, UW Tier, Discount, Advance Purchase, Pay Plan, Term, Prior Activity / MGA: Alpine Rio Insurance Services, LLC dba Aspen Managing General Agency	16.70	47.70	17.50
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-30-2025	12-05-2025	HMSG-134720746	SS11 (Symbol) update / MGA: National General Insurance Marketing, Inc.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	-3.60	10-01-2025	11-01-2025	HMSG-134677821	Base rates, county, contents. MGA: Germania General Agency Inc.	4.50	38.00	23.80
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	07-10-2025	08-15-2025	HMSG-134588676	Widow Rating, Credit Reorder / MGA: National General Insurance Marketing, Inc.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	05-29-2025	07-04-2025	HMSG-134548062	Rate Cap/ MGA: National General Insurance Marketing, Inc.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	3.30	04-24-2025	05-30-2025	HMSG-134505060	Base Rate / MGA: National General Insurance Marketing, Inc.	0.00	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	03-06-2025	04-11-2025	HMSG-134441956	NoHit Thin File Map to Texas Neutral / MGA: National General Insurance Marketing, Inc.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	01-30-2025		HMSG-134372181	Program Introduction / MGA: National General Insurance Marketing, Inc.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	08-15-2025	08-15-2025	HMSG-134614462	Widow Rating & Credit reorder / MGA: National General Insurance Marketing, Inc.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	-1.58	10-01-2025	11-01-2025	HMSG-134685586	PPA Rate Filing for Base, iSave, Household, Model Year, Symbol, UW Tier, Vehicle Driver Ratio, Length of Ownership, Vehicle Safety Features, Vehicle History / MGA: Alpine Rio Insurance Services, LLC dba Aspen Managing General Agency.	16.70	47.70	17.50
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	09-10-2025	09-10-2025	CLIN-134662698	Initial filing for new program Root Republic	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.90	08-14-2025	10-01-2025	SWCM-134563062	Pronto fee update	24.20	32.40	14.60
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-0.80	07-01-2025	08-01-2025	SWCM-134583385	Entegra rate revision	17.10	20.00	0.00

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	06-01-2025	06-01-2025	PERR-134520344	Auto MGA initial rate/rule filing	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-3.60	07-11-2025	08-13-2025	SWCM-134592518	Commonwealth rate and symbol update	-1.40	54.30	32.90
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	01-31-2025	03-05-2025	CLIN-134390898	Root Lone Star rate revision	0.80	3.50	85.40
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	05-05-2025	05-05-2025	SWCM-134518759	Breckenridge DBA me-too filing	24.40	54.60	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	03-18-2025	04-22-2025	CLIN-134454312	Root Lone Star rule filing	0.80	3.50	85.40
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	5.00	07-30-2025	09-01-2025	CLIN-134605771	Root Lone Star rate revision	0.80	3.50	85.40

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	08-05-2025	09-20-2025	SWCM-134621915	Grove Elephant rate/rule updates	4.80	28.30	34.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	10-17-2025	10-17-2025	PERR-134594634	Initial filing for new product Elephant Essentials	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	7.30	09-04-2025	11-13-2025	HART-134635808	The Hartford rate revision	13.50	22.00	15.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	12-04-2025	03-04-2025	SWCM-134709285	Lamar Platinum rate revision	-4.50	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	09-01-2025	09-01-2025	SWCM-134641264	SeaHarbor rule filing	19.90	27.70	11.20

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	2.90	09-01-2025	10-01-2025	PERR-134638204	Patriot rate revision	34.90	23.30	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	3.10	01-22-2025	02-22-2025	SWCM-134365996	Southern General rate revision	8.90	30.10	15.30
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-2.90	11-20-2025	01-14-2026	SWCM-134663940	Pronto rate revision	24.20	32.40	14.60
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-0.90	09-16-2025	11-12-2025	SWCM-134668284	Grove Elephant rate/rule updates	4.80	28.30	34.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	6.20	11-01-2025	12-01-2025	SWCM-134679180	Southern General rate revision	8.90	30.10	15.30
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-1.10	10-01-2025	11-01-2025	SWCM-134687209	Breckenridge rate revision	24.40	54.60	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	12.20	10-24-2025	01-22-2026	SWCM-134708823	Lamar Platinum rate revision	-4.50	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-0.10	06-15-2025	07-15-2025	SWCM-134557829	Southern General rate revision	8.90	30.10	15.30
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	12-16-2025	02-16-2026	SWCM-134764765	Elephant Essentials rate revision	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	12-03-2025	01-15-2026	SWCM-134752205	Grove Elephant rate/rule updates	4.80	28.30	34.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-4.10	11-28-2025	12-31-2025	SWCM-134727557	Commonwealth rate revision	-1.40	54.30	32.90
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	10-27-2025	12-11-2025	SWCM-134711821	Bridger rule filing	9.80	35.80	18.20
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	09-11-2025	10-27-2025	SWCM-134637774	Grove Elephant rate/rule updates	4.80	28.30	34.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	4.00	02-14-2025	03-14-2025	SWCM-134413928	Breckenridge rate revision	24.40	54.60	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-8.00	05-28-2025	06-27-2025	SWCM-134533435	Acacia Drive Away rate revision	48.40	20.60	0.00

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-4.30	01-27-2025	02-26-2025	SWCM-134346959	Acacia Drive Away rate revision	48.40	20.60	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-6.60	01-15-2025	02-14-2025	SWCM-134346861	Acacia AIM rate	21.30	54.50	23.80
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	01-01-2025	02-01-2025	SWCM-134355876	Constitution rule filing	8.80	37.90	14.40
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.20	03-24-2025	04-24-2025	SWCM-134365942	Loop fee update	20.40	35.90	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	40.50	02-17-2025	04-01-2025	SWCM-134365399	Loop rate revision	20.40	35.90	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	05-01-2025	05-01-2025	SWCM-134377329	Ari-Kai initial rate/rule filing	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	16.00	02-15-2025	03-15-2025	SWCM-134397435	Quantum Azul rate revision	26.90	33.20	30.80
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	02-18-2025	04-15-2025	SWCM-134410340	Nations General rule filing	7.90	76.60	30.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-7.90	03-12-2025	04-14-2025	SWCM-134415181	Commonwealth rate revision	-1.40	54.30	32.90
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	07-01-2025	07-01-2025	HART-134442042	The Hartford credit card surcharge	13.50	22.00	15.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	4.70	04-01-2025	05-01-2025	SWCM-134453120	Entegra rate revision	17.10	20.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-0.30	03-18-2025	06-18-2025	SWCM-134453130	Lamar Platinum discounts	-4.50	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-4.90	03-20-2025	05-04-2025	SWCM-134453242	Bridger rate revision	9.80	35.80	18.20
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	5.00	05-20-2025	07-14-2025	SWCM-134467595	Pronto rate revision	24.20	32.40	14.60
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	3.50	04-22-2025	05-22-2025	PERR-134488695	Patriot rate revision	34.90	23.30	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	4.40	05-01-2025	06-01-2025	SWCM-134500422	Constitution rate revision	8.80	37.90	14.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-9.40	05-28-2025	06-27-2025	SWCM-134533430	Acacia AIM rate	21.30	54.50	23.80
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	8.50	05-28-2025	06-27-2025	SWCM-134533473	Ally rate revision	29.30	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	4.10	02-15-2025	03-15-2025	SWCM-134397440	Quantum Alliance rate revision	16.20	33.90	10.90
Kemper Corporation Group	American Access Casualty Company	2.90	02-24-2025	03-24-2025	AACI-134422805	Other	6.00	24.40	33.40
Kemper Corporation Group	American Access Casualty Company	-0.60	09-08-2025	10-08-2025	AACI-134614204	Other	6.00	24.40	33.40
Kemper Corporation Group	Infinity County Mutual Insurance Company	1.42	02-13-2025	03-20-2025	NFNT-134414605	Chapter 17 - Base Rates, Limits & Deductible, Household Structure, Years Clean Discount, Excess Vehicle, Model Year, Territory, Top Vehicle	1.42	26.42	41.47
Kemper Corporation Group	Infinity County Mutual Insurance Company	2.40	08-21-2025	09-25-2025	NFNT-134644096	Chapter 17 - Base Rates, Limits & Deductibles, Web Quote Discount, Vehicle History Score, Territory	1.42	26.42	41.47
Kemper Corporation Group	Infinity County Mutual Insurance Company	2.59	02-13-2025	03-20-2025	NFNT-134414550	Chapter 15 - Base Rates, Limits & Deductible, Household Structure, Years Clean Discount, Excess Vehicle, Model Year, Territory, Top Vehicle	5.66	32.42	43.13

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Kemper Corporation Group	Infinity County Mutual Insurance Company	2.40	08-21-2025	09-25-2025	NFNT-134644044	Chapter 15 - Base Rates, Limits & Deductibles, Web Quote Discount, Vehicle History Score, Territory	5.66	32.42	43.13
Kin Insurance Incorporated Group	Kin Interinsurance Nexus Exchange	0.00	04-15-2025	04-15-2025	KINN-134302617	Initial rate filing for Texas Auto Insurance Program filed under TOI 19.0001 (Private Passenger Auto)	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00	09-01-2025	10-06-2025	LBPM-134656195	Rule Filing	6.00	22.20	25.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00	11-17-2025	11-17-2025	LBPM-134676259	Rule filing	6.00	22.20	25.00
Loya Group	Loya Insurance Company	7.10	07-28-2025	07-28-2025		Base Rate Changes, Rebase model year	7.10	7.65	8.42
Loya Group	Loya Insurance Company	0.00	11-17-2025	11-17-2025		Added lienholder notice and amended married rule to include widowed	0.00	0.00	0.00
Loya Group	Vision Insurance Company	0.00	11-17-2025	11-17-2025		Added lienholder notice and amended married rule to include widowed	0.00	0.00	0.00
Loya Group	Vision Insurance Company	4.10	07-28-2025	07-28-2025		Base Rate Changes, Rebase model year	4.10	3.95	5.69

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Loya Group	Vision Insurance Company	-1.30	12-01-2025	12-01-2025		Revised towing and rental base rates	-1.30	-1.25	-1.80
Mercury General Group	Mercury County Mutual Insurance Company	-2.00	09-26-2025	11-30-2025	MERY-134555446	Other	3.30	24.70	24.50
Munich Re Group	American Family Home Insurance Company	4.70	12-01-2025	12-15-2025	MRTN-134593586	Rate Increase	20.04	27.30	0.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	0.00	12-26-2025	01-26-2026	NWPP-G134764423	Base rates and various rating plan changes	17.20	35.80	13.50
Nationwide Corporation Group	Colonial County Mutual Insurance Company	0.00	05-03-2025	06-03-2025	NWPP-134496157	Reduce Environmental Surcharge and offset rates	17.20	35.80	13.50
Nationwide Corporation Group	Colonial County Mutual Insurance Company	-8.00	04-04-2025	05-03-2025	NWPP-134474664	Base rates and territory relativity adjustments	17.20	35.80	13.50
Nationwide Corporation Group	Colonial County Mutual Insurance Company	-5.00	01-01-2025	03-12-2025	NWPP-134349694	Base rates and various rating plan changes	17.20	35.80	13.50
Nationwide Corporation Group	Colonial County Mutual Insurance Company	0.00		06-03-2025	NWPP-134496157	Reduce Environmental Surcharge and offset rates. No policies were impacted in excess of +-5%.	16.30	34.30	26.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Nationwide Corporation Group	Colonial County Mutual Insurance Company	0.00		03-12-2025	NWPP-134349694	Base rates and various rating plan changes	16.30	34.30	26.70
Nationwide Corporation Group	Nationwide Mutual Insurance Company	-5.00		03-12-2025	NWPP-134349694	Base rates and various rating plan changes	13.10	16.70	7.10
Nationwide Corporation Group	Nationwide Mutual Insurance Company	0.00		06-03-2025	NWPP-134496157	Reduce Environmental Surcharge and offset rates. No policies were impacted in excess of +-5%.	13.10	16.70	7.10
Orpheus Group	Old American County Mutual Fire Insurance Company	-2.00	07-01-2025	08-01-2025	OAMF-134584262	CONNECT MGA LLC, CCB-CCM, Base, Model Year	5.11	21.00	22.90
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-22-2025	10-22-2025	OAMF-134677646	NOBLE GENERAL AGENCY, SB1238	19.40	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	7.30		01-13-2025	OAMF-134376910	LONESTAR MGA, Maverick, Base	0.00	11.50	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	05-09-2025	07-08-2025	OAMF-134527268	THE GENERAL OF GEORGIA, Base, Limits/Deductibles	11.70	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	15.20	02-07-2025	03-09-2025	OAMF-134410037	THE GENERAL OF GEORGIA, Base, Discount	11.70	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	02-03-2025	02-03-2025	OAMF-134371964	STANDARD INSURANCE AGENCY (SCC), Initial	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	17.50	12-30-2025	01-30-2026	OAMF-134785401	SIGO MGA, Base	48.10	35.20	1.10
Orpheus Group	Old American County Mutual Fire Insurance Company	20.50	09-01-2025	10-01-2025	OAMF-134650975	SIGO MGA, Base, Factors, SB1238	48.10	35.20	1.10
Orpheus Group	Old American County Mutual Fire Insurance Company	7.90	05-05-2025	06-05-2025	OAMF-134520202	SIGO MGA, Base, Territory, Driver Class, Discount	48.10	35.20	1.10
Orpheus Group	Old American County Mutual Fire Insurance Company	-1.90	04-01-2025	05-01-2025	OAMF-134480196	RELIANT GENERAL MGA LLC, Territory, Fee	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	07-15-2025	08-15-2025	OAMF-134604982	RELIANT GENERAL MGA LLC, Term	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	07-23-2025	09-01-2025	OAMF-134612611	THE GENERAL OF GEORGIA, SB1238	11.70	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	3.00	08-24-2025	09-24-2025	OAMF-134648152	NOBLE GENERAL AGENCY, Base Territory, Model Year	19.40	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Orpheus Group	Old American County Mutual Fire Insurance Company	2.50	07-23-2025	09-24-2025	OAMF-134612689	THE GENERAL OF TEXAS	-3.30	17.80	22.30
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	04-28-2025	05-28-2025	OAMF-134509893	NOBLE GENERAL AGENCY, Base	19.40	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	5.10	02-24-2025	03-24-2025	OAMF-134431251	NOBLE GENERAL AGENCY, Base	19.40	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-01-2025	09-01-2025	OAMF-134656044	LOUIS A WILLIAMS & ASSOCIATES, SB1238	8.00	10.60	3.50
Orpheus Group	Old American County Mutual Fire Insurance Company	5.00	05-01-2025	05-15-2025	OAMF-134516930	LOUIS A WILLIAMS & ASSOCIATES, Base	8.00	10.60	3.50
Orpheus Group	Old American County Mutual Fire Insurance Company	37.00	03-12-2025	04-10-2025	OAMF-134455742	LOOP MOBILITY, INC., Base, ROC, Discount, Territory Tier, UBI UW Tier	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	02-10-2025	02-10-2025	OAMF-134412612	LOOP MOBILITY, INC., Initial	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	3.70		11-15-2025	OAMF-134737649	LONESTAR MGA, Standard, Base	0.00	11.10	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Orpheus Group	Old American County Mutual Fire Insurance Company	8.40		01-13-2025	OAMF-134376963	LONESTAR MGA, Standard, Base	0.00	11.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	3.70		11-15-2025	OAMF-134737588	LONESTAR MGA, Maverick, Base	0.00	11.50	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	-2.00	07-01-2025	08-01-2025	OAMF-134579518	RELIANT GENERAL MGA LLC, Base, Territory, Driver Class, Discount	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	-11.00	02-28-2025	03-28-2025	OAMF-134440643	UNITED GROUP UNDERWRITERS, Shield, ROC, Base, Discounts/Surcharges	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-25-2025	09-25-2025	OAMF-134682780	VENTURE GENERAL AGENCY, SB1238	25.80	10.20	20.10
Orpheus Group	Old American County Mutual Fire Insurance Company	-3.20	08-01-2025	09-01-2025	OAMF-134621584	VENTURE GENERAL AGENCY, Base, Discounts, Deductibles	25.80	10.20	20.10
Orpheus Group	Old American County Mutual Fire Insurance Company	3.10	05-15-2025	06-15-2025	OAMF-134535119	VENTURE GENERAL AGENCY, Base, Discount/Surcharge	25.80	10.20	20.10
Orpheus Group	Old American County Mutual Fire Insurance Company	-2.10	07-01-2025	08-01-2025	OAMF-134584210	CONNECT MGA LLC, CCA, Base, Model Year	5.14	18.60	23.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-01-2025	09-01-2025	OAMF-134655417	UNITED GROUP UNDERWRITERS, UATX, SB1238	9.40	51.60	40.30
Orpheus Group	Old American County Mutual Fire Insurance Company	1.20	07-15-2025	08-15-2025	OAMF-134603724	21ST CENTURY, Business Auto, Base, Fee	4.71	9.01	1.30
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-01-2025	09-01-2025	OAMF-134655393	UNITED GROUP UNDERWRITERS, UAIS, SB1238	0.00	22.70	1.80
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	10-27-2025	11-27-2025	OAMF-134712512	UNITED GROUP UNDERWRITERS, Shield, Discount	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-01-2025	09-01-2025	OAMF-134655422	UNITED GROUP UNDERWRITERS, Shield, SB1238	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	12-16-2025	02-17-2026	OAMF-134769768	THE GENERAL OF GEORGIA, Base, Driver Class, Model Year, Factors	11.70	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	04-30-2025	05-30-2025	OAMF-134513383	UNITED GROUP UNDERWRITERS, Shield, Rating Rules	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Orpheus Group	Old American County Mutual Fire Insurance Company	5.60	06-01-2025	07-01-2025	OAMF-134552132	UNITED GROUP UNDERWRITERS, UATX, Base, Driver Class, Vehicle Age, Household Composition	9.40	51.60	40.30
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	10-27-2025	10-27-2025	OAMF-134712518	UNITED GROUP UNDERWRITERS, Eagle, Accident Free	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	10-15-2025	11-15-2025	OAMF-134705120	UNITED GROUP UNDERWRITERS, Eagle, Business/Artisan Use	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-01-2025	09-01-2025	OAMF-134655435	UNITED GROUP UNDERWRITERS, Eagle, SB1238	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	-1.10	08-15-2025	09-15-2025	OAMF-134638194	UNITED GROUP UNDERWRITERS, Eagle, Base, Market Tier	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	10-08-2025	10-08-2025	OAMF-134697687	UNITED GROUP UNDERWRITERS, ADV, Insurance Score Tier	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-01-2025	09-01-2025	OAMF-134655407	UNITED GROUP UNDERWRITERS, ADV, SB1238	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	06-11-2025	07-11-2025	OAMF-134566387	UNITED GROUP UNDERWRITERS, ADV, Term	0.00	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Orpheus Group	Old American County Mutual Fire Insurance Company	11.90	02-11-2025	03-11-2025	OAMF-134414582	UNITED GROUP UNDERWRITERS, ADV, Base	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	12-16-2025	02-17-2026	OAMF-134769943	THE GENERAL OF TEXAS	-3.30	17.80	22.30
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	07-01-2025	07-01-2025	OAMF-134593335	UNITED GROUP UNDERWRITERS, Shield, Discount	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	-3.00	08-07-2025	09-09-2025	OAMF-134624308	AGGRESSIVE INSURANCE, Ignite, Base, Factors	8.90	18.50	15.40
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-01-2025	09-01-2025	OAMF-134649971	AMWINS SPECIALTY AUTO, ALG, SB1238	7.90	9.00	4.80
Orpheus Group	Old American County Mutual Fire Insurance Company	-4.50	01-01-2025	02-01-2025	OAMF-134364930	AMWINS SPECIALTY AUTO, ADR, Base, Factors, Discounts	19.51	49.30	11.60
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	10-01-2025	11-01-2025	OAMF-134689773	AMWINS SPECIALTY AUTO, ADR, Base, County	19.51	49.30	11.60
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-01-2025	09-01-2025	OAMF-134649718	AMWINS SPECIALTY AUTO, ADR, SB1238	19.51	49.30	11.60

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Orpheus Group	Old American County Mutual Fire Insurance Company	-3.50	12-29-2025	01-29-2026	OAMF-134779814	AGUILA DORADA GENERAL AGENCY, Base	5.50	8.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	-0.20	11-15-2025	12-15-2025	OAMF-134738556	AGUILA DORADA GENERAL AGENCY, Territory	5.50	8.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	1.60	10-01-2025	11-01-2025	OAMF-134690784	AGUILA DORADA GENERAL AGENCY, Base	5.50	8.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	-1.90	07-15-2025	08-15-2025	OAMF-134603870	AGUILA DORADA GENERAL AGENCY, Discount	5.50	8.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	-0.30	04-15-2025	05-15-2025	OAMF-134483731	AGUILA DORADA GENERAL AGENCY, Territory, Vehicle Severe Problem	5.50	8.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	-7.80	06-01-2025	09-01-2025	OAMF-134553330	AMWINS SPECIALTY AUTO, HTG, Base, Driver-Vehicle, Model Year	20.10	26.50	23.90
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-01-2025	09-01-2025	OAMF-134650291	AGGRESSIVE INSURANCE, Ignite, Rating Rule	8.90	18.50	15.40
Orpheus Group	Old American County Mutual Fire Insurance Company	2.40	05-01-2025	06-01-2025	OAMF-134516684	21ST CENTURY, Select 2.0, Base, Vehicle Age	11.79	12.22	5.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Orpheus Group	Old American County Mutual Fire Insurance Company	-2.50	05-22-2025	06-24-2025	OAMF-134543444	AGGRESSIVE INSURANCE, Ignite, Base, Zip, Territory	8.90	18.50	15.40
Orpheus Group	Old American County Mutual Fire Insurance Company	0.90	11-01-2025	12-01-2025	OAMF-134717916	21ST CENTURY, Select 2.0, Base	11.79	12.22	5.10
Orpheus Group	Old American County Mutual Fire Insurance Company	1.10	07-15-2025	08-15-2025	OAMF-134603959	21ST CENTURY, Select 2.0, Base, Fee	11.79	12.22	5.10
Orpheus Group	Old American County Mutual Fire Insurance Company	2.30	05-01-2025	06-01-2025	OAMF-134516605	21ST CENTURY, Direct 2.0, Base, Vehicle Age	4.95	17.08	1.30
Orpheus Group	Old American County Mutual Fire Insurance Company	1.00	07-15-2025	08-15-2025	OAMF-134603750	21ST CENTURY, Direct 2.0, Base, Fee	4.95	17.08	1.30
Orpheus Group	Old American County Mutual Fire Insurance Company	1.10	11-01-2025	12-01-2025	OAMF-134717663	21ST CENTURY, Business Auto, Base	4.71	9.01	1.30
Orpheus Group	Old American County Mutual Fire Insurance Company	2.40	05-01-2025	06-01-2025	OAMF-134516326	21ST CENTURY, Business Auto, Base, Vehicle Age	4.71	9.01	1.30
Orpheus Group	Old American County Mutual Fire Insurance Company	6.40	02-01-2025	03-01-2025	OAMF-134397225	HILLCO GENERAL AGENCY	13.50	24.40	13.90

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Orpheus Group	Old American County Mutual Fire Insurance Company	-9.50	11-07-2025	12-07-2025	OAMF-134729031	UNITED GROUP UNDERWRITERS, UATX, Base, Rental/Towing	9.40	51.60	40.30
Orpheus Group	Old American County Mutual Fire Insurance Company	2.30	02-01-2025	03-01-2025	OAMF-134397018	AGUILA DORADA GENERAL AGENCY, Base, Core Matrix	5.50	8.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	01-07-2025	01-07-2025	OAMF-134370524	CLEARCOVER GENERAL AGENCY, Initial	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.90	11-01-2025	12-01-2025	OAMF-134717824	21ST CENTURY, Direct 2.0, Base	4.95	17.08	1.30
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	01-21-2025	01-21-2025	OAMF-134385458	FIRST ACCEPTANCE INS SERVICES, INC, Credit, Channel	0.00	15.90	-0.70
Orpheus Group	Old American County Mutual Fire Insurance Company	-0.30	12-01-2025	12-15-2025	OAMF-134752599	FENIX GENERAL AGENCY	44.40	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2025	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2024	Overall Rate Change 2023	Overall Rate Change 2022
Orpheus Group	Old American County Mutual Fire Insurance Company	8.50	11-01-2025	11-15-2025	OAMF-134721041	FENIX GENERAL AGENCY	44.40	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	-8.60	02-14-2025	03-01-2025	OAMF-134418896	FENIX GENERAL AGENCY	44.40	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	2.00	07-01-2025	08-01-2025	OAMF-134584399	COX INSURANCE GROUP, L.L.C., Base	6.00	22.00	4.00



Texas Department of Insurance
2025 Market Conditions Annual Report

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