



STATE OF CONNECTICUT INSURANCE DEPARTMENT



Property Casualty Insurance Rate Reviews For Calendar Year 2017

Katharine L. Wade
Insurance Commissioner

January 15, 2018

To: Sen. Timothy Larson, Co-Chair, Insurance and Real Estate Committee
Sen. Kevin Kelly, Co-Chair, Insurance and Real Estate Committee
Rep. Sean Scanlon, Co-Chair, Insurance and Real Estate Committee
Rep. Robert C. Sampson, Ranking Member, Insurance and Real Estate Committee

I am pleased to provide you with Department's annual report of our review of property casualty rates in the state for calendar year 2017, pursuant to Connecticut General Statutes Section 38a-9(c).

Maintaining a competitive market is essential to the Department's mission of consumer protection and Department reviews help ensure that products are priced fairly and are adequate for the coverage provided.

Connecticut's property casualty industry continues to be among the nation's leaders. Our P&C industry ranks 5th in the nation for direct written premium. There are hundreds of carriers licensed to write P&C business in Connecticut, including some of the nation's largest carriers, which are headquartered here.

If you should have any questions or would like to discuss any items in the report, please do not hesitate to contact me.

Respectfully,



Katharine L. Wade, Commissioner

Enclosure

Cc: Office of Legislative Research

**CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2017**

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Summary of 2017 Rate Reviews

Connecticut Insurance Department
Property & Casualty Division

How the rates were reviewed

The Department's Property & Casualty (P&C) Division conducts actuarial reviews pursuant to competitive rating laws, which establish standards for regulation of personal risk insurance. The statutes rely on a competitive marketplace to establish and maintain reasonable rate levels. Rates may not be inadequate or unfairly discriminatory, e.g. charging different premiums for policyholders with similar exposures.

Overall reviews

In 2017, the P&C Division reviewed **6,297** rate, rule, form and guideline filings, **685** filings were extended warranty filings.

Lines of business reviewed

- Personal Automobile
- Homeowners
- Workers' Compensation
- Commercial Automobile
- Commercial General Liability
- Commercial Fire and Allied
- Commercial Multi-Peril/Business owners
- Miscellaneous

A. Personal Automobile (Exhibit A)

There was an average overall rate increase of 4.1 percent, down from 4.4 percent in 2017.

Five (5) companies introduced new auto rating programs in Connecticut in 2017: Nationwide, Farm Family, Metropolitan, National General and Kemper.

Rate filings reviewed: The Department received and reviewed **85 rate filings** from companies' actively writing private passenger automobile coverage in Connecticut. These companies varied in their distribution of drivers, policy limits, coverage types, prior rate filing dates, loss cost levels and cost trends.

Flex rate filings: Of the 85 filings, there were **16 flex rate filings** submitted under the flex rating statutes (Public Acts 06-104, PA 09-217, PA 11-253, PA 13-167 and PA 15-185) in which prior approval is not required if the overall aggregate change is -6% to +6 %. All the flex filings were for rate increases.

File and Use: Property damage liability and automobile physical damage coverages are “file and use,” which means prior approval from the Department is not required.

Statewide rate level change for 2017

- Liability = +5.9 percent (0.5 percentage points lower than 2016)
- Physical Damage = +1.2 percent
- Combined Total = +4.1 percent

B. Homeowners (Exhibit B)

The Department also released its [study on affordability and availability of homeowner’s insurance](#) statewide. Overall, the report showed that there was a healthy competitive homeowner market in CT. We will be conducting this study again in 2018.

Rate Filings Reviewed in 2017

- Homeowners rate filings recorded – **64**
- Average increase requested – **4.4 percent** (4.3 percent in 2016)
- Number of flex rate filings – **11**

Market Growth

In 2017 six (6) companies introduced new homeowner rating programs: Hanover, Kemper, National General, Nationwide, Metropolitan and CSAA. There were no new homeowner market entries.

C. Workers’ Compensation (Exhibit C)

On Nov. 6, 2017, [Commissioner Wade approved a reduction](#) in overall workers’ compensation rates for Connecticut. This marked the fourth straight year that rates have decreased. The Commissioner’s order followed a 30-day public comment period on the filing and recommendations proposed by the National Council on Compensation Insurance (NCCI) for workers’ compensation Insurance. The order resulted in:

- **-14.1 percent overall decrease to loss costs** (actual losses and claim adjustment expenses)
- **-12.6 percent overall decrease in assigned risk**

Exhibit C-2 identifies each company adopting the rate changes. Companies adjust the industry loss cost for expenses, investment income and competitive deviations to the loss costs as permitted by state law – C.G.S. 38a-676. Since approving the NCCI 2017 filing we have reviewed 188 filings.

D. Commercial Automobile (Exhibit D)

Commercial Automobile, filings from the Insurance Services Office (ISO), are primary industry loss costs filings for both liability and physical damage coverage. These are loss costs only, no expenses are included.

In 2017, **56 companies or groups** filed commercial automobile rates based on loss cost filings or independent rates. Companies adjust the industry loss cost for expenses, investment income and competitive deviations to the loss costs as permitted by state law – C.G.S. 38a-676.

E. Commercial General Liability (Exhibit E)

In 2017, **32 companies** filed commercial general liability rates based on various industry loss costs documents to implement revised loss costs modifiers or independent effective dates.

Additionally, there was **one (1) rate request** in 2017 for rate change in Medical Malpractice for physicians and surgeons and there were **two (2) miscellaneous rate requests** for other medical malpractice professional liability practices. Medical Malpractice insurance is a sub-line of Professional Liability.

F. Other Commercial Lines (Exhibits F, G and H)

During 2017, the Department reviewed **69 company or group filings** to adopt various industry loss costs documents. The breakdown of those filings are:

- 26 – Fire and Allied Lines
- 41 – Commercial Multi-peril/Business owner's
- 0 – Burglary & Theft
- 2 – Fidelity & Surety

Exhibits

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**Status of Private Passenger Auto Rate Filings
(2017 Effective Dates)**

		Flex Filing	*****	Approved	*****		
Company Name	Effective Date New	Y/N	Liability	Phys Dam	Total	Premium Written	
Allstate Esurance	10/4/2017	N	6.10%	-7.90%	4.90%	23,896,136	
Allstate_Encompass Indemnity Company	9/22/2017	Y	0.00%	0.00%	0.00%	3,480,020	
American Commerce Ins. Co.	1/24/2017	N	17.60%	3.60%	12.00%	72,882,145	
American Commerce Insurance Company	6/25/2017	N	3.80%	1.90%	1.80%	87,021,674	
Amica Mutual Insurance Company	8/1/2017	N	7.40%	2.10%	5.50%	106,462,449	
Bankers Standard Insurance Company	10/9/2017	N	3.80%	1.90%	3.00%	12,724,319	
California Casualty Indemnity Exchange	11/1/2017	N	6.50%	-2.30%	2.50%	2,022,272	
Chubb National Insurance Company	10/9/2017	N	7.20%	6.70%	6.90%	8,561,853	
CSAA Affinity Insurance Company	10/1/2017	N	11.10%	2.90%	9.00%	32,743,083	
CSAA General Insurance Company_Legacy book	8/1/2017	N	10.70%	-1.10%	6.40%	21,858,839	
Central Mutual Insurance Company	1/1/2017	N	0.069	0.041	0.059	10,938,466	
Electric Insurance Company	11/19/2017	N	9.60%	-4.90%	2.90%	7,060,977	
Farmers-Mid-Century Ins. Co	3/7/2017	N	12.00%	6.00%	10.00%	15,425,050	
Federal Insurance Company	10/9/2017	N	7.20%	6.70%	6.90%	2,188,468	
GEICO General Insurance Company	7/6/2017	Y	5.10%	-0.30%	3.10%	260,398,660	
General Casualty Co. of Wisconsin	4/23/2017	N	10.40%	9.20%	9.80%	5,332,600	
Government Employees Insurance Company	7/6/2017	Y	5.10%	-0.30%	3.10%	52,955,483	
Great Northern Insurance Company	10/9/2017	N	7.20%	6.70%	7.00%	22,745,778	
Hanover-Citizens Ins. Co	5/25/2017	N	5.10%	4.90%	5.00%	1,667,627	
Hanover-Mass bay Ins. Co	5/25/2017	N	5.10%	4.90%	5.00%	2,463,083	
Harleysville Preferred Ins. Co	2/5/2017	N	6.00%	6.00%	6.00%	7,566,088	
Hartford Casualty Insurance Company	4/13/2017	N	9.60%	-2.10%	6.00%	7,110,406	
Hartford Casualty Insurance Company	10/21/2017	N	14.70%	-2.10%	10.10%	6,846,161	
Hartford-Pacific Ins Co.	4/13/2017	N	5.80%	0.00%	5.60%	1,968,030	
Hartford-Pacific Ins Co.	10/21/2017	Y	0.10%	0.00%	0.10%	1,926,520	
Hartford-Sentinal ins Co	4/13/2017	N	9.60%	-2.10%	6.00%	17,933,120	
Hartford-Sentinel Insurance Company Limited	10/21/2017	N	13.80%	-1.90%	9.30%	18,065,527	

Hartford-Trumbull Ins. Co.	10/21/2017	Y	0.10%	0.00%	0.10%	53,341,401
Hartford-Trumbull Ins. Co.	4/13/2017	N	5.80%	-1.90%	3.40%	49,190,419
Horace Mann Insurance Company	9/1/2017	N	5.70%	6.30%	5.90%	195,414
Horace Mann Property and Casualty Ins.	9/1/2017	N	5.70%	6.30%	5.90%	2,301,186
Horace Mann_Teachers_ Insurance Company	9/1/2017	N	5.70%	6.30%	5.90%	3,767,941
Kemper Independence Insurance Company (Legacy)	12/22/2017	Y	3.40%	2.30%	3.00%	7,660,600
Liberty_Liberty Ins. Corp	4/17/2017	N	10.60%	0.00%	5.40%	240,090
Liberty_LM General Ins Co	4/17/2017	N	10.80%	0.00%	5.90%	110,256,301
Liberty_LM Ins. Corp.	4/17/2017	N	10.80%	0.00%	6.80%	5,501,837
Liberty-First liberty Ins. Corp.	4/17/2017	N	10.60%	0.00%	5.90%	2,870,712
Liberty-Liberty Mutual Fire Ins. Co.	4/17/2017	N	10.60%	0.00%	6.00%	50,647,427
MET Group Property and Casualty Ins. Corp	3/31/2017	N	10.00%	0.20%	3.40%	48,430,191
MET Group Property and Casualty Ins. Corp	11/15/2017	N	2.70%	2.50%	2.60%	48,866,233
MET-Casualty Ins. Co.	3/31/2017	N	2.80%	1.50%	2.50%	7,129,484
Metropolitan Group Property and Casualty Insurance Company	3/31/2017	N	5.50%	3.20%	4.80%	38,255,807
National General Insurance Company	7/13/2017	N	10.30%	0.90%	5.90%	1,340,356
Nationwide General Insurance Company	8/31/2018	N	10.50%	5.40%	8.80%	58,571,441
Nationwide Mutual Insurance Company	8/31/2018	N	1.30%	6.00%	2.60%	46,511,962
Nationwide Mutual Insurance Company (Harleysville)	10/16/2017	Y	8.30%	0.00%	5.20%	379,516
Nationwide_Harleysville Worcester Insurance Company	10/16/2017	Y	9.90%	0.00%	6.00%	2,615,167
New London County Mutual Insurance Co.	7/1/2017	Y	-2.50%	-2.00%	-2.30%	6,141,698
NGM Insurance Company_Legacy Book	7/1/2017	Y	4.00%	4.00%	4.00%	3,348,147
Old Dominion Insurance Company	6/9/2017	N	5.00%	4.60%	4.90%	6,612,025
Omni Ins Co.	2/23/2017	N	16.10%	-11.80%	11.30%	5,897,536
Pacific Indemnity Company	10/9/2017	N	7.20%	6.70%	7.10%	399,040
Permanent General Assurance Corporation	8/10/2017	Y	5.20%	0.00%	4.20%	5,847,877
Plymouth Rock	3/15/2017	Y	8.30%	2.00%	6.00%	20,890,768
Plymouth Rock Ins	8/1/2017	N	0.10%	-0.10%	0.00%	30,304,000
Privilege Underwriters Reciprocal Exchange	6/3/2017	N	1.50%	2.70%	2.00%	7,997,398
Progressive Casualty Insurance Company	8/21/2017	N	2.60%	-1.60%	1.50%	62,102,924
Progressive Direct Insurance Company	8/21/2017	N	1.00%	-3.60%	0.00%	59,146,899
Providence Mutual Fire Insurance Company	12/1/2017	N	10.90%	10.90%	10.90%	1,240,244
Quincy Mutual Fire Insurance Company	10/15/2017	N	12.70%	1.10%	9.00%	10,112,607

Regent Insurance Company	7/23/2017	Y	5.80%	6.90%	5.90%	3,383,646
Safeco Ins. Co. of Illinois	6/17/2017	N	15.30%	5.30%	11.60%	129,590,909
State Farm Fire and Casualty Company	6/5/2017	N	9.40%	9.90%	9.50%	32,960,052
State Farm Mutual Automobile Ins. Company	6/5/2017	N	3.20%	3.40%	3.30%	136,975,200
The Hanover American Insurance Company	7/14/2017	N	3.50%	0.90%	2.60%	37,058,901
The Hanover Ins. Co	5/25/2017	N	5.10%	4.90%	5.00%	112,954
Travelers-Standard Fire Ins. Co.	1/27/2017	N	12.10%	2.80%	8.90%	105,759,245
United Ohio Insurance Company	12/1/2017	N	9.40%	-2.50%	4.70%	3,511,419
USAA-Garrison P&C Insurance Company	3/20/2017	N	15.10%	2.20%	10.00%	10,303,470
USAA-USAA	3/20/2017	N	10.40%	0.00%	6.00%	34,660,523
USAA-USAA Casualty Ins Co	3/20/2017	N	10.20%	0.00%	6.00%	42,387,438
USAA-USAA General Indemnity Co.	3/20/2017	N	16.30%	1.20%	10.00%	23,244,534
Utica Mutual Insurance Company	9/16/2017	N	30.90%	14.90%	25.00%	8,845,757
Utica National_ Graphic Arts Mutual Insurance Company	8/21/2017	y	8.60%	0.60%	6.00%	2,307,885
Utica National Republic-Franklin Ins. Co.	8/21/2017	Y	8.00%	-2.10%	4.20%	583,695
Utica National-Graphic Arts Mutual	2/1/2017	N	-1.80%	-1.80%	-1.80%	2,566,492
Utica National-Utica Mutual Ins. Co.	6/17/2017	Y	4.00%	4.00%	4.00%	346,622
Vigilant Insurance Company	10/9/2017	N	7.20%	6.70%	7.10%	2,600,921
Total			7.60%	1.60%	5.30%	2,149,559,145
companies with no rate changes			0.00%	0.00%	0.00%	640,402,855
State Total			5.90%	1.20%	4.10%	2,789,962,000

12/28/2017

EXHIBIT – B

**Status of CT Homeowners Rate Filings
(2017 Effective dates)**

(1)		(2)	(3)	(4)	(5)	
COMPANY	Flex Filing Y/N	EFFECTIVE DATE	2016* WRITTEN PREMIUM	MARKET SHARE	2017 FILED OVERALL CHANGE	2017 FINAL RATE RECORDED
Allstate Insurance Company Mobile Home program	N	10/5/2017	288,046	0.00%	25.00%	25.00%
Allstate Encompass Indemnity Company	Y	9/22/2017	3,363,421	0.20%	-0.10%	-0.10%
American Commerce Insurance Company	N	12/24/2017	52,588,888	3.70%	6.00%	6.00%
American Strategic Insurance Corp.	Y	11/13/2017	13,788,043	1.00%	6.00%	6.00%
Amica Mutual Insurance Company	Y	5/1/2017	65,995,109	4.60%	3.30%	3.30%
Bankers Standard Insurance Company	N	3/13/2017	35,266,945	2.40%	7.80%	7.80%
Bunker Hill	N	4/1/2017	9,117,592	0.60%	8.70%	8.70%
California Casualty Indemnity Exchange	N	11/1/2017	830,308	0.10%	-2.00%	-2.00%
Casco Indemnity (Ohio Mutual group)	Y	2/1/2017	822,785	0.10%	5.00%	5.00%
Central Mutual Insurance Company	N	1/1/2017	8,550,604	0.60%	3.00%	3.00%
Chubb National Insurance Company	N	5/13/2017	6,464,378	0.40%	1.50%	1.50%
Chubb Federal Insurance Company	N	5/13/2017	20,496,927	1.40%	1.50%	1.50%
Chubb Great Northern	N	5/13/2017	59,557,878	4.10%	1.60%	1.60%
Chubb Pacific Indemnity	N	5/13/2017	5,031,809	0.30%	1.60%	1.60%
Chubb Vigilant Insurance Company	N	5/13/2017	43,261,832	3.00%	1.60%	1.60%
Citizens Insurance Company of America	N	7/15/2017	5,049,138	0.40%	4.10%	4.10%
Covenant Insurance Company	N	1/1/2017	16,092,961	1.10%	5.50%	5.50%
CSAA Fire & Casualty Insurance Company	N	10/1/2017	15,748,165	1.10%	8.00%	8.00%
Farmers Truck Ins Exchange	N	3/27/2017	4,793,000	0.30%	14.70%	14.70%
Foremost Ins. Co. Mobil home	N	7/1/2017	2,603,428	0.20%	4.70%	4.70%
Foremost Property & Casualty-Mobil Home	N	7/1/2017	922,930	0.10%	4.50%	4.50%
Harleysville Preferred Insurance Company	Y	5/7/2017	9,201,333	0.60%	6.00%	6.00%
Harleysville Worcester Insurance Company	Y	5/7/2017	350,617	0.00%	5.90%	5.90%
IDS Property Casualty Insurance Co.	N	9/23/2017	6,357,726	0.40%	7.60%	7.60%
Integon National Insurance Company	N	4/16/2017	9,205,037	0.60%	9.30%	9.30%
Liberty Insurance Corporation	N	4/17/2017	57,874,264	4.00%	6.00%	6.00%
Liberty Mutual Fire Insurance Company	N	6/13/2017	48,972,147	3.40%	6.00%	6.00%

Liberty General Insurance Company of America	Y	7/15/2017	38,148,867	2.60%	5.40%	5.40%
Liberty Safeco Insurance Company of America	Y	10/17/2017	16,552,678	1.10%	5.40%	5.40%
Liberty Safeco Insurance Company of America	Y	7/15/2017	1,781,088	0.10%	5.40%	5.40%
LM Insurance Corporation	N	4/17/2017	4,209,539	0.30%	6.00%	6.00%
MapFre American Commerce Ins. Co.	N	10/29/2017	5,993,266	0.40%	3.50%	3.50%
Massachusetts Bay Insurance Company	N	7/15/2017	23,237,293	1.60%	3.30%	3.30%
MET Economy Premier Assurance Company	N	8/31/2017	756,645	0.10%	5.90%	5.90%
Metropolitan Property & Casualty Ins. Co.	N	8/14/2017	25,283,359	1.80%	2.50%	2.50%
Metropolitan Economy Premier Assurance Company	N	8/14/2017	738,502	0.10%	0.00%	0.00%
NGM Insurance Company	N	8/28/2017	12,588,848	0.90%	4.00%	4.00%
Providence Mutual Insurance Company	N	4/1/2017	6,210,095	0.40%	10.70%	10.70%
PURE-Privilege Underwriters Reciprocal Exchange	N	10/22/2017	19,259,867	1.30%	3.00%	3.00%
QBE General Casualty Company of Wisconsin	Y	7/26/2017	5,077,537	0.40%	4.50%	4.50%
Quincy Mutual Fire Insurance Company	N	4/1/2017	9,935,067	0.70%	4.40%	4.40%
Quincy New England Mutual Insurance Company	N	4/1/2017	2,360,060	0.20%	9.40%	9.40%
State Farm Fire and Casualty Company	N	8/15/2017	65,531,604	4.50%	1.80%	1.80%
The Cincinnati Insurance Company	N	9/1/2017	3,299,356	0.20%	18.00%	18.00%
The First Liberty Insurance Corporation	N	6/13/2017	0	0.00%	6.00%	6.00%
The Hanover Insurance Company	N	7/15/2017	700,814	0.00%	3.50%	3.50%
Universal North America	N	3/1/2017	11,737,608	0.80%	6.50%	6.50%
Utica First Insurance Company	Y	3/1/2017	20,481,354	1.40%	2.00%	2.00%
Vermont Mutual	N	2/1/2017	14,893,214	1.00%	4.80%	4.80%
Total			791,371,972	54.90%	4.40%	4.40%
Companies with no rate change			649,271,028		0.00%	0.00%
State Total			1,440,643,000		2.40%	2.40%

In the Matter of:

The National Council on Compensation Insurance, Inc.’s Workers’ Compensation Voluntary Advisory Loss Costs, Assigned Risk Rates, and Rating Values Filing, Effective January 1, 2018

MEMORANDUM AND ORDER

I. INTRODUCTION

On September 21, 2017, the National Council on Compensation Insurance, Inc. (“NCCI”) filed a workers’ compensation insurance application with the Connecticut Insurance Department (the “Department”) for a change in Voluntary Market Advisory Pure Premium Loss Costs and a change in Assigned Risk Plan Rates for Workers’ Compensation Insurance pursuant to Conn. Gen. Stat. §38a-665(a) proposed to be effective January 1, 2018.

The filing requests revisions of the current loss costs and assigned risk rates that the Department approved effective January 1, 2017. NCCI proposes an overall -14.1% change for pure premium loss costs and an overall -12.6% change in assigned risk plan rates. Changes to individual classification costs have been limited to 20% of the industry group change.

In order to give the public an opportunity to comment on NCCI’s filing, the Department published the filing and Executive Summary on its webpage on September 26, 2017 at: <http://www.ct.gov/cid/cwp/view.asp?a=1270&Q=596532> and provided a thirty (30) day period for the public and interested parties to review and comment on the filing. The Department did not receive any public comments and did not hold a public hearing.

The following sections are a review of the NCCI filing requests; Insurance Department Staff’s recommendations; and my determination regarding approval of the filing.

II. NCCI FILING REQUESTS

1. NCCI’s proposed changes in Voluntary Market Advisory Loss Costs reflects the following pure premium level changes:

Industry Group	Voluntary Market Pure Premium Advisory Loss Cost Average Change (%)
Manufacturing	-14.70%
Contracting	-12.90%
Office & Clerical	-17.00%
Goods & Services	-12.50%
Miscellaneous	-16.40%
Overall Change Requested	-14.10%

2. The proposed change in Assigned Risk Plan Rates reflects the following rate level changes:

Industry Group	Assigned Risk Plan Rate Average Change (%)
Manufacturing	-13.20%
Contracting	-11.40%
Office & Clerical	-15.60%
Goods & Services	-10.90%
Miscellaneous	-15.00%
Overall Change Requested	-12.60%

3. The components of the Advisory Loss Costs and Assigned Risk Plan Rate changes are comprised of the following elements:

Component	Voluntary Market Pure Premium Change (%)	Assigned Risk Plan Premium Level Change (%)
Experience and Development	-11.10%	-11.10%
Trend	-3.50%	-3.50%
Benefits	0.20%	0.20%
Loss-based Expenses/Expenses	-0.10%	1.70%
Overall Change Requested	-14.10%	-12.60%

4. The assessments due from employers for funding the cost of the Workers' Compensation Commission are 2.62% of losses. Insurance carriers pass through these assessments to employers. For the Voluntary Market and the Assigned Risk Plan, the assessment rate converted to a percentage of premium is 1.8% of standard premium. The assessment rate for "F" classifications, which provides coverage under the United States Longshore and Harbor Workers' Compensation Act and its extensions, is changing to 7.1% of total losses, with a proposed assessment on assigned risk standard premium and voluntary market standard premium of 3.9%.
5. The filing proposes no change to the maximum payroll for Executive Officers or Members of Limited Liability Companies.
6. The filing proposes no change to the maximum payroll for Athletic Teams.
7. NCCI estimates that the revised Hospital and Ambulatory Surgical Center Fee Schedule effective April 1, 2017, will result in an impact of +0.2% on overall workers compensation system costs in Connecticut.
8. NCCI estimates that the revised Practitioner Fee Schedule, effective July 15, 2017, will result in a negligible increase (smaller than 0.1%) on overall workers compensation system costs in Connecticut.
9. The filing proposes to decrease the Permissible Loss Ratio for the Assigned Risk Rate filing from 69.7% to 68.6%.
10. The filing proposes no change to the currently approved \$160 expense constant.
11. The filing proposes no change to the Uncollectible Premium Provision.
12. The filing proposes to increase the Terrorism voluntary loss cost from \$0.01 to \$0.025. The filing proposes to increase the assigned risk Terrorism rate from \$0.02 to \$0.03.
13. The filing proposes to increase the Deductible Credit Safety Factor in the voluntary/assigned risk market from 0.70 to 0.95.
14. The filing proposes to increase the annual payroll for Partners and Sole Proprietors from \$67,200 to \$68,300.
15. The filing proposes a decrease to the current voluntary loss adjustment expense (LAE) provision from 17.3% to 17.2%.

16. The filing is proposing a 1.6% increase to the current assigned risk expense provision, primarily due to an increase in the Servicing Carrier Allowance.

III. DISCUSSION AND RECOMMENDATIONS

A. Overall Advisory Loss Costs and Assigned Risk Plan Rates

Conn. Gen. Stat. §38a-665 establishes the standards, methods and criteria for the making and use of workers' compensation insurance rates in Connecticut. Conn. Gen. Stat. §38a-665 provides that no rates shall be excessive or inadequate, nor shall they be unfairly discriminatory. Conn. Gen. Stat. §38a-665(b) provides that consideration shall be given, to the extent possible, to: past and prospective loss experience; reasonable margin for profit and contingencies; past and prospective expenses both countrywide and those specially applicable to this state; investment income earned or realized both from unearned premium and loss reserve funds; and other relevant factors, including judgment factors.

The Department's staff determined that overall cost levels are decreasing for the assigned risk rates and for the voluntary market advisory loss costs. The cost levels for this filing are based on Connecticut loss experience for policy years 2014 and 2015. NCCI adjusts past losses to current conditions using adjustment methods, which make the magnitude of the change very sensitive to their assumptions. Critical assumptions include those for trend, loss development and experience period. Department staff reviewed the assumptions included in these filings for reasonableness, including the econometric forecast values and recommend the following:

B. Assigned Risk Differential

The filing proposes no change to the Assigned Risk Differential.

IV. ORDER

On the basis of the foregoing recommendations and analysis by Department staff and my review of the filing, I hereby order that:

- A. NCCI's Assigned Risk Plan rates and voluntary market advisory loss costs are accepted as filed.

- B. The proposed increase to the Terrorism voluntary loss cost from \$0.01 to \$0.025 is approved. The proposed increase to the assigned risk Terrorism rate from \$0.02 to \$0.03 is approved.
- C. The proposed increase to the Deductible Credit Safety Factor in the voluntary/assigned risk market from 0.70 to 0.95 is approved.
- D. The proposed decrease in the Permissible Loss Ratio for the Assigned Risk Rate filing from 69.7% to 68.6% is approved.
- E. The proposed increase to the annual payroll for Partners and Sole Proprietors from \$67,200 to \$68,300 is approved.
- F. The proposed decrease to the current voluntary loss adjustment expense (LAE) provision from 17.3% to 17.2% is approved.
- G. The proposed 1.6% increase to the current assigned risk expense provision is approved.
- H. The proposed Workers' Compensation Commission industrial classification assessment fund rate will remain unchanged at 1.8% of standard premium and "F" industrial classification assessment fund rate be changed to 3.9% of standard premium for voluntary market and assigned risk plan insurers for policies effective on or after January 1, 2018.
- I. The thirty (30) day advance filing requirement set forth in Conn. Gen. Stat. §38a-676(b) for filings received prior to January 1, 2018 be waived in order to allow for the adoption of the change in advisory pure premium loss costs effective January 1, 2018.

Dated at Hartford, Connecticut this 6th day of November, 2017

See Signature on file

Katharine L. Wade
Insurance Commissioner

EXHIBIT – C – 1

ORGANIZATION			
	BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY		-12
	FEDERATED MUTUAL INSURANCE COMPANY		-9.9
	CONTINENTAL CASUALTY COMPANY		
	CONTINENTAL INSURANCE COMPANY		
	VALLEY FORGE INSURANCE COMPANY		
	WESCO INSURANCE COMPANY		-10.9
	SECURITY NATIONAL INSURANCE COMPANY		
	OLD REPUBLIC INSURANCE COMPANY		-10.9
	CALIFORNIA INSURANCE COMPANY		-10.9
	AMERICAN COMPENSATION INSURANCE COMPANY		-3
	STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY		-5.7
	NATIONAL INTERSTATE INSURANCE COMPANY		-3.6

	BITCO GENERAL INSURANCE CORPORATION		-10.9
	CAROLINA CASUALTY INSURANCE COMPANY		-10.9
	FEDERAL INSURANCE COMPANY		-3.2
	CHUBB INDEMNITY INSURANCE COMPANY		-4.1
	GREAT NORTHERN INSURANCE COMPANY		-8.1
	PACIFIC INDEMNITY COMPANY		-6
	VIGILANT INSURANCE COMPANY		-3.8
	CHUBB NATIONAL INSURANCE COMPANY		-4.1
	STARR INDEMNITY & LIABILITY COMPANY		-8
	WORK FIRST CASUALTY COMPANY		-4.9
	INSURANCE COMPANY OF THE WEST		-10.9
	MIDWEST EMPLOYERS CASUALTY COMPANY		-10.9
	TRANSGUARD INSURANCE COMPANY OF AMERICA INC		-10.9
	LIBERTY MUTUAL INSURANCE COMPANY		-10.9
	LIBERTY MUTUAL FIRE INSURANCE COMPANY		
	LM INSURANCE CORPORATION		
	FIRST LIBERTY INSURANCE CORPORATION		
	LIBERTY INSURANCE CORPORATION		
	EMPLOYERS INSURANCE COMPANY OF WAUSAU		
	WAUSAU UNDERWRITERS INSURANCE COMPANY		
	BROTHERHOOD MUTUAL INSURANCE COMPANY		-10.3
	AMERICAN MINING INSURANCE COMPANY		-10.9
	KEY RISK INSURANCE COMPANY		-10.9
	GREAT DIVIDE INSURANCE COMPANY		-14.2
	AMERICAN HOME ASSURANCE COMPANY		-2
	AIG ASSURANCE COMPANY		
	AIG PROPERTY CASUALTY COMPANY		
	COMMERCE AND INDUSTRY INSURANCE COMPANY		
	GRANITE STATE INSURANCE COMPANY		
	ILLINOIS NATIONAL INSURANCE		
	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA		

NEW HAMPSHIRE INSURANCE COMPANY		
INSURANCE COMPANY OF THE STATE OF PA		
AIU INSURANCE COMPANY		
FIREMAN'S FUND INSURANCE COMPANY		-10.4
THE AMERICAN INSURANCE COMPANY		
NATIONAL SURETY CORPORATION		
ASSOCIATED INDEMNITY CORPORATION		
AMERICAN AUTOMOBILE INSURANCE COMPANY		
PHARMACISTS MUTUAL INSURANCE COMPANY		-0.7
UTICA MUTUAL INSURANCE COMPANY - STANDARD		-5.1
UTICA MUTUAL INSURANCE COMPANY - PREFERRED		-5.1
GRAPHIC ARTS MUTUAL INSURANCE COMPANY		-7.7
REPUBLIC-FRANKLIN INSURANCE COMPANY - SUPERIOR		-6.2
REPUBLIC-FRANKLIN INSURANCE COMPANY - PREMIER		-6.2
UTICA NATIONAL ASSURANCE COMPANY - TIER A		-5.1
UTICA NATIONAL ASSURANCE COMPANY - TIER B		-5.1
ACCIDENT FUND GENERAL INSURANCE COMPANY		-3.3
ACCIDENT FUND NATIONAL INSURANCE COMPANY		-4.5
ACCIDENT FUND INSURANCE COMPANY OF AMERICA		-6.7
UNITED WISCONSIN INSURANCE COMPANY		-9.5
PEERLESS INSURANCE COMPANY		-10.1
EXCELSIOR INSURANCE COMPANY		-11.1
NETHERLANDS INSURANCE COMPANY		-12.2
PEERLESS INDEMNITY INSURANCE COMPANY		-11.7
THE OHIO CASUALTY INSURANCE COMPANY		-13.8
OHIO SECURITY INSURANCE COMPANY		-11.7
WEST AMERICAN INSURANCE COMPANY		-11.6
AMERICAN FIRE & CASUALTY COMPANY		-11.2
ACE AMERICAN INSURANCE COMPANY		-12.1
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA		
INSURANCE COMPANY OF NORTH AMERICA		
WESTCHESTER FIRE INSURANCE COMPANY		
ACE FIRE UNDERWRITERS INSURANCE COMPANY		
ACE PROPERTY & CASUALTY INSURANCE COMPANY		
BANKERS STANDARD INSURANCE COMPANY		
PACIFIC EMPLOYERS INSURANCE COMPANY		

	BERKLEY NATIONAL INSURANCE COMPANY		-11.698
	BERKLEY REGIONAL INSURANCE COMPANY		
	TRI-STATE INSURANCE COMPANY OF MINNESOTA		
	RIVERPORT INSURANCE COMPANY		
	ZURICH AMERICAN INSURANCE COMPANY		-12.5
	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY		
	AMERICAN ZURICH INSURANCE COMPANY		
	ZURICH AMERICAN INSURANCE COMPANY OF IL		
	FIDELITY AND DEPOSIT COMPANY OF MD		
	COLONIAL AMERICAN CASUALTY & SURETY CO		
	BENCHMARK INSURANCE COMPANY		-10.9
	GREAT WEST CASUALTY COMPANY		-4.7
	MARKEL INSURANCE COMPANY		-8.7
	FIRSTCOMP INSURANCE COMPANY		-9.1
	FRANKENMUTH MUTUAL INSURANCE COMPANY		-10.9
	ANSUR AMERICA INSURANCE COMPANY		
	ASSOCIATED INDUSTRIES OF MA MUTUAL INSURANCE COMPANY		-10.9
	ASSOCIATED EMPLOYERS INSURANCE COMPANY		-10.9
	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY		-10.9
	OAK RIVER INSURANCE COMPANY		
	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY		
	AMERICAN ALTERNATIVE INSURANCE CORP		-10.9
	AMERICAN FAMILY HOME INSURANCE COMPANY		-10.9
	AMERICAN MODERN HOME INSURANCE COMPANY		-10.9
	IMPERIUM INSURANCE COMPANY		-10.9
	GREAT MIDWEST INSURANCE COMPANY		-10.9
	XL SPECIALTY INSURANCE COMPANY		-10.9
	XL INSURANCE AMERICA		
	GREENWICH INSURANCE COMPANY		
	MAINE EMPLOYERS' MUTUAL INSURANCE COMPANY - standard tier		-13.11
	MAINE EMPLOYERS' MUTUAL INSURANCE COMPANY - preferred tier		

MAINE EMPLOYERS' MUTUAL INSURANCE COMPANY - safety tier		
ACIG INSURANCE COMPANY		-11.58
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA		-10.9
AIOI NISSAY DOWA INSURANCE COMPANY OF AMERICA		-10.9
MITSUI SUMITOMO NSURANCE USA INC		-10.9
EVEREST NATIONAL INSURANCE COMPANY		-8.5
EVEREST REINSURANCE COMPANY		
CHURCH MUTUAL INSURANCE COMPANY		-9.9
SENTRY CASUALTY COMPANY		0
PROTECTIVE INSURANCE COMPANY		-22.33
SAGAMORE INSURANCE COMPANY		0
AMGUARD INSURANCE COMPANY		-6.6
NORGUARD INSURANCE COMPANY		-3.9
NORGUARD INSURANCE COMPANY		-2.9
EASTGUARD INSURANCE COMPANY		-5.7
GUIDEONE MUTUAL INSURANCE COMPANY		-6.7
RLI INSURANCE COMPANY Tier I		-6.9
Tier II		
Tier III		
AMERICAN STATES INSURANCE COMPANY		-9.9
AMERICAN ECONOMY INSURANCE COMPANY		
FIRST NATIONAL INSURANCE COMPANY OF AMERICA		
GENERAL INSURANCE COMPANY OF AMERICA		
TRUCK INSURANCE EXCHANGE		-10.9
ARCH INSURANCE COMPANY		-10.9
MEMIC INDEMNITY COMPANY - standard tier		-14.55
MEMIC INDEMNITY COMPANY - preferred tier		
MEMIC INDEMNITY COMPANY - safety tier		
TOKIO MARINE AMERICA INSURANCE COMPANY		-2.1

TRANS PACIFIC INSURANCE COMPANY	-2.6
PENNSYLVANIA MFG ASSOC INSURANCE COMPANY	-10.9
MANUFACTURERS ALLIANCE INSURANCE COMPANY	
PENNSYLVANIA MFG INDEMNITY COMPANY	
FOREMOST INSURANCE COMPANY	-5.2
FOREMOST PROPERTY & CASUALTY INSURANCE COMPANY	-7.7
FOREMOST SIGNATURE INSURANCE COMPANY	-5.4
OLD DOMINION INSURANCE COMPANY	-4
NGM INSURANCE COMPANY	-3.8
MAIN STREET AMERICA ASSURANCE COMPANY	-3.8
CINCINNATI INSURANCE COMPANY	-8.3
CINCINNATI CASUALTY COMPANY	-9.9
CINCINNATI INDEMNITY COMPANY	-4.8
WESTPORT INS CORPORATION	-10.9
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	
NORTH AMERICAN ELITE INSURANCE COMPANY	
UNITED STATES FIRE INSURANCE COMPANY	-10.9
NORTH RIVER INSURANCE COMPANY	-6.5
CRUM AND FORSTER INDEMNITY COMPANY	-11.9
STARSTONE NATIONAL INSURANCE COMPANY	INITIAL
HARTFORD FIRE INSURANCE COMPANY	-0.87
HARTFORD CASUALTY INSURANCE COMPANY	4.25
HARTFORD ACCIDENT & INDEMNITY COMPANY	-0.78
HARTFORD UNDERWRITERS INSURANCE COMPANY	-0.81
TWIN CITY FIRE INSURANCE COMPANY	-0.8
SENTINEL INSURANCE COMPANY, LTD	-0.79
HARTFORD INSURANCE COMPANY OF THE MIDWEST	-0.81
PACIFIC INSURANCE COMPANY	-0.79
TRUMBULL INSURANCE COMPANY	-0.87
HARLEYSVILLE WORCESTER INSURANCE COMPANY	-9.2
HARLEYSVILLE PREFERRED INSURANCE COMPANY	
HARLEYSVILLE INSURANCE COMPANY	

	NEW YORK MARINE AND GENERAL INSURANCE COMPANY		-8
	EMPLOYERS COMPENSATION INSURANCE COMPANY		-10.9
	EMPLOYERS ASSURANCE COMPANY		
	EMPLOYERS PREFERRED INSURANCE COMPANY		
	GREAT AMERICAN INSURANCE COMPANY		-14.4
	GREAT AMERICAN ASSURANCE COMPANY		
	GREAT AMERICAN INSURANCE COMPANY OF NY		
	GREAT AMERICAN ALLIANCE INSURANCE COMPANY		
	GREAT AMERICAN SPIRIT INSURANCE COMPANY		
	ACADIA INSURANCE COMPANY - STANDARD		-0.9
	ACADIA INSURANCE COMPANY - PREFERRED		
	CONTINENTAL WESTERN INSURANCE COMPANY - STANDARD		
	CONTINENTAL WESTERN INSURANCE COMPANY - PREFERRED		
	FIREMEN'S INS CO OF WASHINGTON, D.C. - STANDARD		
	FIREMEN'S INS CO OF WASHINGTON, D.C. - PREFERRED		
	UNION INSURANCE COMPANY - STANDARD		
	UNION INSURANCE COMPANY - PREFERRED		
	ADMIRAL INDEMNITY COMPANY - STANDARD		
	CLERMONT INSURANCE COMPANY - STANDARD		
	BERKLEY NATIONAL INSURANCE COMPANY		-21.4
	BERKLEY REGIONAL INSURANCE COMPANY		-15.6
	TRI-STATE INSURANCE COMPANY OF MINNESOTA		-27.5
	RIVERPORT INSURANCE COMPANY		0
	MIDVALE INDEMNITY COMPANY		INITIAL
	NOVA CASUALTY COMPANY SUPERIOR TIER		-10.2
	PREFERRED TIER		
	STANDARD TIER		
	SUBSTANDARD TIER		
	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST		-4.5
	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA		-4.3
	SELECTIVE INSURANCE COMPANY OF AMERICA		-3.1
	HDI GLOBAL INSURANCE COMPANY		-10.9
	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY		-3.7
	DEPOSITORS INSURANCE COMPANY		-10.3
	AMCO INSURANCE COMPANY		-4

	NATIONWIDE MUTUAL INSURANCE COMPANY		-3.5
	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY		-15.7
	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY		0
	ZENITH INSURANCE COMPANY		-10.9
	AMERISURE MUTUAL INSURANCE COMPANY		-10.9
	AMERISURE INSURANCE COMPANY		
	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY - Preferred		1.3
	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY - Standard		
	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY - Non Standard		
	NATIONAL CASUALTY COMPANY - Preferred		-2.9
	NATIONAL CASUALTY COMPANY - Standard		
	NATIONAL CASUALTY COMPANY - Non-Standard		
	T.H.E. INSURANCE COMPANY		-10.9
	HANOVER INSURANCE COMPANY		-10.5
	MASSACHUSETTS BAY INSURANCE COMPANY		
	CITIZENS INSURANCE COMPANY OF AMERICA		
	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY		
	HANOVER AMERICAN INSURANCE COMPANY		
	ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY		
	SENTRY INS A MUTUAL COMPANY		-12.3
	MIDDLESEX INSURANCE COMPANY		
	PATRIOT GENERAL INSURANCE COMPANY		
	SENTRY SELECT INSURANCE COMPANY		
	ARBELLA INDEMNITY INSURANCE COMPANY		-0.9
	GENERAL CASUALTY COMPANY OF WISCONSIN		-11.1
	REGENT INSURANCE COMPANY		
	STATE FARM FIRE AND CASUALTY COMPANY		-10.1
	ARBELLA PROTECTION INSURANCE COMPANY		0.28
	TRAVELERS INDEMNITY COMPANY		-10.9
	TRAVELERS PROPERTY CASUALTY CO OF AMERICA		
	CHARTER OAK FIRE INSURANCE COMPANY		
	TRAVELERS INDEMNITY COMPANY OF AMERICA		
	TRAVELERS INDEMNITY COMPANY OF CT		

	PHOENIX INSURANCE COMPANY		
	TRAVELERS CASUALTY AND SURETY COMPANY		
	FARMINGTON CASUALTY COMPANY		
	STANDARD FIRE INSURANCE COMPANY		
	PENN MILLERS INSURANCE COMPANY		-9
	PRAETORIAN INSURANCE COMPANY		-10.9
	STONINGTON INSURANCE COMPANY		
	CHUBB NATIONAL INSURANCE COMPANY		-42.2
	SAFETY NATIONAL CASUALTY CORPORATION		-10.9
	SAFETY FIRST INSURANCE COMPANY		
	FEDERATED MUTUAL INSURANCE COMPANY		7.1
	FEDERATED SERVICE INSURANCE COMPANY		4.2
	BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY		1
	FARM FAMILY CASUALTY INSURANCE COMPANY		-5
	EMPLOYERS MUTUAL CASUALTY COMPANY		-8.9
	EMCASCO INSURANCE COMPANY		
	SOMPO AMERICA INSURANCE COMPANY		-22.8
	SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY		INITIAL
	OBI NATIONAL INSURANCE COMPANY - Standard Tier		2.6
	OBI NATIONAL INSURANCE COMPANY - Preferred Tier		-1
	OBI NATIONAL INSURANCE COMPANY - Super Preferred Tier		14.5
	ATLANTIC SPECIALTY INSURANCE COMPANY - Standard Tier		0
	ATLANTIC SPECIALTY INSURANCE COMPANY - Preferred Tier		2.3
	ATLANTIC SPECIALTY INSURANCE COMPANY - Super Preferred Tier		-1.8
	OBI AMERICA INSURANCE COMPANY		14.2
	SEABRIGHT INSURANCE COMPANY (Re-introduce writing work comp)		Re-introduce
	THE GRAY INSURANCE COMPANY		INITIAL
	STAR INSURANCE COMPANY		-2.9
	STATE NATIONAL INSURANCE COMPANY		-13.6

	FEDERATED RESERVE INSURANCE COMPANY		INITIAL
	EVEREST PREMIER INSURANCE COMPANY		INITIAL
	EVEREST DENALI INSURANCE COMPANY		

EXHIBIT – C – 2

ORGANIZATION	COMPANY NAME	YEAR 2018	RATE CHANGE
NCCI			
INDEPENDENT	CBIA COMP. SERVICES, INC.		-10.0
INDEPENDENT	WORKERS COMP TRUST		-4.6
NCCI			
	STATE AUTO MUTUAL INSURANCE COMPANY		-8.6
	STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY		-10.7
	PATRONS MUTUAL INSURANCE COMPANY OF CT		-9.6
	AMERICAN COMPENSATION INSURANCE COMPANY		-5.8
	PLAZA INSURANCE COMPANY		INITIAL
	THE OHIO CASUALTY INSURANCE COMPANY		-18.7
	OHIO SECURITY INSURANCE COMPANY		-32.3
	WEST AMERICAN INSURANCE COMPANY		2.2
	AMERICAN FIRE & CASUALTY COMPANY		0.2
	FLORISTS MUTUAL INSURANCE COMPANY		-14.5
	VANLINER INSURANCE COMPANY		-15.1
	NATIONAL INTERSTATE INSURANCE COMPANY		-15
	TRIUMPHE CASUALTY COMPANY		-13.9
	GREAT DIVIDE INSURANCE COMPANY		-2.3
	PEERLESS INSURANCE COMPANY		-3.1
	EXCELSIOR INSURANCE COMPANY		-4.9
	NETHERLANDS INSURANCE COMPANY		-4.5
	PEERLESS INDEMNITY INSURANCE COMPANY		-1
	FEDERATED MUTUAL INSURANCE COMPANY		-11.2
	FEDERATED SERVICE INSURANCE COMPANY		-11.9
	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY		-14.1
	OAK RIVER INSURANCE COMPANY		
	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY		
	STARNET INSURANCE COMPANY		-14.1
	MIDWEST EMPLOYERS CASUALTY COMPANY		-14.1

	CAROLINA CASUALTY INSURANCE COMPANY		-14.1
	PREFERRED PROFESSIONAL INSURANCE COMPANY		-14.1
	BERKLEY NATIONAL INSURANCE COMPANY		-13.86
	BERKLEY REGIONAL INSURANCE COMPANY		
	TRI-STATE INSURANCE COMPANY OF MINNESOTA		
	RIVERPORT INSURANCE COMPANY		
	NATIONAL AMERICAN INSURANCE COMPANY		-23.4
	BROTHERHOOD MUTUAL INSURANCE COMPANY		-12.6
	MARKEL INSURANCE COMPANY		-15.1
	FIRSTCOMP INSURANCE COMPANY		-14
	ACE AMERICAN INSURANCE COMPANY		-13.3
	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA		
	INSURANCE COMPANY OF NORTH AMERICA		
	WESTCHESTER FIRE INSURANCE COMPANY		
	ACE FIRE UNDERWRITERS INSURANCE COMPANY		
	ACE PROPERTY & CASUALTY INSURANCE COMPANY		
	BANKERS STANDARD INSURANCE COMPANY		
	PACIFIC EMPLOYERS INSURANCE COMPANY		
	AMERICAN STATES INSURANCE COMPANY		-7.3
	AMERICAN ECONOMY INSURANCE COMPANY		
	FIRST NATIONAL INSURANCE COMPANY OF AMERICA		
	GENERAL INSURANCE COMPANY OF AMERICA		
	AMERICAN ALTERNATIVE INSURANCE CORPORATION		-14.1
	AMERICAN FAMILY HOME INSURANCE COMPANY		
	AMERICAN MODERN HOME INSURANCE COMPANY		
	SAFETY NATIONAL CASUALTY CORPORATION		-6.5
	SAFETY FIRST INSURANCE COMPANY		
	INSURANCE COMPANY OF THE WEST		-14.1
	CHURCH MUTUAL INSURANCE COMPANY		-0.25
	EMPLOYERS COMPENSATION INSURANCE COMPANY		-14.4
	EMPLOYERS ASSURANCE COMPANY		

EMPLOYERS PREFERRED INSURANCE COMPANY		
NOVA CASUALTY COMPANY	SUPERIOR TIER	-5.8
	PREFERRED TIER	
	STANDARD TIER	
	SUBSTANDARD TIER	
FRANK WINSTON CRUM INSURANCE COMPANY		-17.4
IMPERIUM INSURANCE COMPANY		-14.1
GREAT MIDWEST INSURANCE COMPANY		-14.1
CALIFORNIA INSURANCE COMPANY		-14.1
BENCHMARK INSURANCE COMPANY		-14.1
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA		-10.7
AIOI NISSAY DOWA INSURANCE COMPANY OF AMERICA		-14.1
MITSUI SUMITOMO INSURANCE USA INC		-10.7
ACADIA INSURANCE COMPANY - STANDARD		-2.3
ACADIA INSURANCE COMPANY - PREFERRED		
CONTINENTAL WESTERN INSURANCE COMPANY - STANDARD		
CONTINENTAL WESTERN INSURANCE COMPANY - PREFERRED		
FIREMEN'S INSURANCE COMPANY OF WASHINGTON, D.C. - STANDARD		
FIREMEN'S INSURANCE COMPANY OF WASHINGTON, D.C. - PREFERRED		
UNION INSURANCE COMPANY - STANDARD		
UNION INSURANCE COMPANY - PREFERRED		
ADMIRAL INDEMNITY COMPANY - STANDARD		
CLERMONT INSURANCE COMPANY - STANDARD		
BITCO GENERAL INSURANCE CORPORATION		-14.1
PROTECTIVE INSURANCE COMPANY		-10.66
SAGAMORE INSURANCE COMPANY		0
FEDERAL INSURANCE COMPANY		-7.7
CHUBB INDEMNITY INSURANCE COMPANY		-8.3
GREAT NORTHERN INSURANCE COMPANY		-7.3
PACIFIC INDEMNITY COMPANY		-6.5
VIGILANT INSURANCE COMPANY		-7.7

CHUBB NATIONAL INSURANCE COMPANY	-7.4
ACCIDENT FUND GENERAL INSURANCE COMPANY	-21.1
ACCIDENT FUND NATIONAL INSURANCE COMPANY	-17.9
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	-24.7
UNITED WISCONSIN INSURANCE COMPANY	-22.3
AMERICAN HOME ASSURANCE COMPANY	-14.1
AIG ASSURANCE COMPANY	
AIG PROPERTY CASUALTY COMPANY	
COMMERCE AND INDUSTRY INSURANCE COMPANY	
GRANITE STATE INSURANCE COMPANY	
ILLINOIS NATIONAL INSURANCE	
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	
NEW HAMPSHIRE INSURANCE COMPANY	
INSURANCE COMPANY OF THE STATE OF PA	
AIU INSURANCE COMPANY	
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY - Preferred	-2.4
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY - Standard	
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY - Non Standard	
NATIONAL CASUALTY COMPANY - Preferred	-7.6
NATIONAL CASUALTY COMPANY - Standard	
NATIONAL CASUALTY COMPANY - Non-Standard	
EVEREST NATIONAL INSURANCE COMPANY	-13.4
EVEREST REINSURANCE COMPANY	
GREAT AMERICAN INSURANCE COMPANY	-11.4
GREAT AMERICAN ASSURANCE COMPANY	
GREAT AMERICAN INSURANCE COMPANY OF NY	
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	
GREAT AMERICAN SPIRIT INSURANCE COMPANY	
XL SPECIALTY INSURANCE COMPANY	-14.1
XL INSURANCE AMERICA	
GREENWICH INSURANCE COMPANY	
T.H.E. INSURANCE COMPANY	
FIREMAN'S FUND INSURANCE COMPANY	-19.4
THE AMERICAN INSURANCE COMPANY	-17.4
NATIONAL SURETY CORPORATION	-20.1
ASSOCIATED INDEMNITY CORPORATION	-12.5
AMERICAN AUTOMOBILE INSURANCE COMPANY	-19.6

	AMGUARD INSURANCE COMPANY		-8.6
	NORGUARD INSURANCE COMPANY		-9.6
	NORGUARD INSURANCE COMPANY		-19.7
	EASTGUARD INSURANCE COMPANY		-5.9
	ASSOCIATED INDUSTRIES OF MA MUTUAL INSURANCE COMPANY		-14.1
	ASSOCIATED EMPLOYERS INSURANCE COMPANY		-14.1
	TRANSGUARD INSURANCE COMPANY OF AMERICA INC		-15.14
	BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY		-15.8
	OLD REPUBLIC INSURANCE COMPANY		-14.1
	WORK FIRST CASUALTY COMPANY		-7.1
	GREAT WEST CASUALTY COMPANY		-9.6
	NATIONAL LIABILITY & FIRE INSURANCE COMPANY		-11.1
	HARTFORD FIRE INSURANCE COMPANY		1.4
	HARTFORD CASUALTY INSURANCE COMPANY		-3.1
	HARTFORD ACCIDENT & INDEMNITY COMPANY		-2.4
	HARTFORD UNDERWRITERS INSURANCE COMPANY		-2.7
	TWIN CITY FIRE INSURANCE COMPANY		0.2
	SENTINEL INSURANCE COMPANY, LTD		0.2
	HARTFORD INSURANCE COMPANY OF THE MIDWEST		3.7
	PACIFIC INSURANCE COMPANY		-1.1
	TRUMBULL INSURANCE COMPANY		-4
	OLD REPUBLIC GENERAL INSURANCE CORPORATION		-14.1
	LIBERTY MUTUAL INSURANCE COMPANY		-14.1
	LIBERTY MUTUAL FIRE INSURANCE COMPANY		-14.1
	LM INSURANCE CORPORATION		-33.9
	FIRST LIBERTY INSURANCE CORPORATION		-14.1
	LIBERTY INSURANCE CORPORATION		-14.1
	EMPLOYERS INSURANCE COMPANY OF WAUSAU		-14.1
	GUIDEONE MUTUAL INSURANCE COMPANY		-13.8

	TOKIO MARINE AMERICA INSURANCE COMPANY		-14.3
	TRANS PACIFIC INSURANCE COMPANY		-14
	WESCO INSURANCE COMPANY		-14.1
	TECHNOLOGY INSURANCE COMPANY		
	SECURITY NATIONAL INSURANCE COMPANY		
	KEY RISK INSURANCE COMPANY		-14.1
	ZURICH AMERICAN INSURANCE COMPANY		-14.1
	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY		
	AMERICAN ZURICH INSURANCE COMPANY		
	ZURICH AMERICAN INSURANCE COMPANY OF IL		
	FIDELITY AND DEPOSIT COMPANY OF MD		
	COMPANY LONIAL AMERICAN CASUALTY & SURETY COMPANY		
	AMERICAN MINING INSURANCE COMPANY		-14.1
	PHARMACISTS MUTUAL INSURANCE COMPANY		-1.7
	FEDERATED MUTUAL INSURANCE COMPANY		7.6
	FEDERATED SERVICE INSURANCE COMPANY		5.5
	UNITED STATES FIRE INSURANCE COMPANY		-9.2
	NORTH RIVER INSURANCE COMPANY		-8
	CRUM AND FORSTER INDEMNITY COMPANY		-12.3
	PENNSYLVANIA MFG ASSOC INSURANCE COMPANY		-14.1
	MANUFACTURERS ALLIANCE INSURANCE COMPANY		
	PENNSYLVANIA MFG INDEMNITY COMPANY		
	ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY		-16.1
	AMERICAN CASUALTY COMPANY OF READING PA		-13.8
	CONTINENTAL CASUALTY COMPANY		
	NATIONAL FIRE INSURANCE COMPANY		
	CONTINENTAL INSURANCE COMPANY		
	TRANSPORTATION INSURANCE COMPANY		
	VALLEY FORGE INSURANCE COMPANY		
	HDI GLOBAL INSURANCE COMPANY		-10.9
	STARSTONE NATIONAL INSURANCE COMPANY		-16.8

	MEMIC INDEMNITY COMPANY - standard tier		-18.75
	MEMIC INDEMNITY COMPANY - preferred tier		
	MEMIC INDEMNITY COMPANY - safety tier		
	MAINE EMPLOYERS' MUTUAL INSURANCE COMPANY - standard tier		-16.83
	MAINE EMPLOYERS' MUTUAL INSURANCE COMPANY - preferred tier		
	MAINE EMPLOYERS' MUTUAL INSURANCE COMPANY - safety tier		

EXHIBIT – D

LINE OF BUSINESS: COMMERCIAL AUTOMOBILE			
ORGANIZATION	COMPANY NAME	YEAR 2017	RATE CHANGE
ISO	Philadelphia Indemnity Insurance		4
	Arbella Protection Insurance Company		1.41
	Selective Insurance Company of Americ		2.9
	Selective Insurance Company of South Carolina		3.7
	Selective Insurance Company of the Southeast		4.4
	Global Liberty Insurance Company of New York		-1.26
	Arbella Protection Insurance Company, Inc.		1.4
	Harleysville Insurance Company		11.8
	Harleysville Preferred Insurance Company		2.3
	Harleysville Worcester Insurance Company		8.8
ISO	Church Mutual Insurance Company		-0.12
ISO	Great Northern Insurance Company		1
	Federal Insurance Company		1
ISO	American Fire & Casualty Company		3
	The Ohio Casualty Insurance Company		3
	Ohio Security Insurance Company		3
	West American Insurance Company		3
ISO	Pennsylvania Lumbermens Mutual Ins. Co.		5
ISO	Sentinel Insurance Company		13
	Trumbull Insurance Company		4.9
	Hartford Casualty Insurance Company		6.5
	Hartford Underwriters Insurance Company		6.5
	Twin City Insurance Company		6.5
	Hartford Fire Insurance Company		6.5
ISO	Plymouth Rock Insurance Company		7.5
ISO	Peerless Indemnity Insurance Company		3
	Peerless Insurance Company		2.9
	Excelsior Insurance Company		3

	The Netherlands Insurance Company		3
ISO	NGM Insurance Company		7
ISO	Milwaukee Casualty Insurance Company		18.9
	Wesco Insurance Company		18.7
ISO	All America Insurance Company		5.1
	Central Mutual Insurance Company		5
ISO	Florists Mutual Insurance Company		2.6
ISO	Selective Insurance Company of America		8.2
	Selective Insurance Company of South Carolina		8.4
	Selective Insurance Company of the Southeast		10.9
ISO	American Fire and Casualty Insurance Company		3.2
	The Ohio Casualty Insurance Company		3.5
	Ohio Security Insurance Company		3.2
	West American Insurance Company		2.8
ISO	Acadia Insurance Company		1.1
	Continental Western Insurance Company		3.2
	Firemen's Ins. Co. of Washington, D.C.		3.7
	Union Insurance Company		1.1
ISO	Liberty Mutual Fire Insurance Company		-1.1
	The First Liberty Insurance Corporation		-1.4
	Liberty Insurance Corporation		-1.7
Independent	Florists' Mutual Insurance Company		1.8
ISO	Selective Insurance Company of America		-3.5
	Selective Insurance Company of South Carolina		-3.6
	Selective Insurance Company of the Southeast		-4.7
ISO	All America Insurance Company		1.1
	Central Mutual Insurance Company		2.3
ISO	Church Mutual Insurance Co.		2.5

LINE OF BUSINESS: GENERAL LIABILITY			
ORGANIZATION	COMPANY NAME	YEAR 2017	RATE CHANGE
Independent	All America Insurance Company		0.05%
	Central Mutual Insurance Company		
Independent	Philadelphia Indemnity Insurance Company		4.80%
ISO/Independent	Harleysville Insurance Company		-0.60%
	Harleysville Preferred Insurance Company		
	Harleysville Worcester Insurance Company		
Independent	Federated Mutual Insurance Company		-0.60%
	Federated Service Insurance Company		
ISO/Independent	EMCASCO Insurance Company		-4.80%
	Employers Mutual Casualty Company		
ISO	Sentry Select Insurance Company		1.20%
ISO	Central Mutual Insurance Company		0.50%
ISO/Independent	The Hanover Insurance Company		3.60%
	Hanover American Insurance Company		
	Massachusetts Bay Insurance Company		
	Citizens Insurance Company of America		
Independent	Acadia Insurance Company		3.90%
	Continental Western Insurance Company		
	Firemen's Insurance Company of Washington D.C.		
	Union Insurance Company		
ISO/Independent	Nationwide Group of Companies		6.00%
Independent	Federated Mutual Insurance Company		0.00%

	Federated Reserve Insurance Company		
	Federated Service Insurance Company		
Independent	Continental Casualty Company		9.00%
ISO/Independent	Farm Family Casualty Insurance Company		10.00%
Independent	Philadelphia Indemnity Insurance Company		4.50%
ISO	The Hanover Insurance Co.		1.90%
	Massachusetts Bay Insurance Co.		2.40%
	Citizens Insurance Company of America		5.20%
ISO	GuideOne Mutual Insurance Co.		13.60%
ISO	Tri-State Insurance Co. of Minnesota		3.10%

LINE OF BUSINESS: FIRE AND ALLIED			
ORGANIZATION	COMPANY NAME	YEAR 2017	RATE CHANGE
ISO/INDEPENDENT	Manufacturers Alliance Insurance Company		17.3
	Pennsylvania Manufacturers' Assoc Ins. Co.		10.4
	Pennsylvania Manufacturers Indemnity Co		7.2
ISO/INDEPENDENT	All America Insurance Company		4.3
	Central Mutual		4.3
INDEPENDENT	GuideOne Mutual Insurance Company		6.9
ISO	Employers Mutual Casualty Company		2.7
ISO	American Hallmark Ins Co of Texas		INITIAL
ISO	Acadia Insurance Company		3.1
	Continental Western Insurance Company		
	Firemen's Ins. Co. of Washington D.C.		
	Union Insurance Company		
ISO/INDEPEND.	Allied Property and Casualty Insurance Co.		6.8
	AMCO Insurance Company		
	Depositors Insurance Company		
	Nationwide Mutual Insurance Company		
	Nationwide Mutual Fire Insurance Company		
	Nationwide Property & Casualty Ins. Company		
ISO/INDEPENDENT	Federated Reserve Insurance Co.		INITIAL
ISO	Philadelphia Indemnity Insurance Co.		5
ISO	StarNet		-0.3
ISO	Tri-State Insurance Co. of Minnesota		5.3
ISO	The Hanover Insurance Co.		-0.6
	Massachusetts Bay Insurance Co.		-0.4
	Citizens Insurance Company of America		2.9

EXHIBIT – G

LINE OF BUSINESS: COMMERCIAL MULTI PERIL & BUSINESS OWNERS			
ORGANIZATION	COMPANY NAME	YEAR 2017	RATE CHANGE
INDEPENDENT	GuideOne Mutual Insurance Company		6.00%
ISO/INDEPENDENT	Midvale Indemnity Company		5.10%
ISO/Independent	Quincy Mutual Fire Insurance Company		3.09%
INDEPENDENT	United States Liability Insurance Company		-1.30%
ISO	Starr Indemnity & Liability Company		4.20%
ISO/Independent	Harleysville Insurance Co.		3.90%
	Harleysville Preferred Ins. Co.		
	Harleysville Worcester Ins. Co.		
ISO	Hudson Insurance Co.		Initial
INDEPENDENT	State Farm Fire and Casualty Company		1.10%
ISO/Independent	Acadia Insurance Company		5.90%
	Continental Western Insurance Company		
	Firemen's Insurance Company of Washington D.C.		
	Union Insurance Company		
INDEPENDENT	All America Insurance Company		-0.10%
	Central Mutual Insurance Company		
INDEPENDENT	American Casualty Co. of Reading PA		10.00%
	National Fire Ins. Co. of Hartford		
	Transportation Insurance Company		
	Valley Forge Insurance Company		
	Continental Casualty Company		
ISO	Manufacturers Alliance Ins Co		Initial
	Pennsylvania Manufacturers Association Ins Co		
	Pennsylvania Manufacturers Indemnity Co		
AAIS/Independent	Pharmacists Mutual Insurance Company		-0.50%

INDEPENDENT	Foremost Ins. Company of Grand Rapids Michigan		-3.50%
	Foremost Property & Casualty Insurance Company		
	Foremost Signature Insurance Company		
INDEPENDENT	Country Mutual Insurance Company		3.30%
ISO	Utica First Insurance Co.		4.00%
ISO	Nationwide Mutual Fire Insurance Co.		6.10%
	Nationwide Mutual Insurance Co.		4.80%
	Nationwide Property & Casualty Insurance Co.		3.90%
	Allied Insurance Company of America		14.00%
	Nationwide General Insurance Co.		11.60%
ISO	Federated Mutual Insurance Co.		2.80%
ISO	Main Street America Assurance Co.		4.10%
ISO	Sentinel Insurance Company Ltd		7.50%
ISO	The Hanover Insurance Co.		2.00%
	Massachusetts Bay Insurance Co.		2.00%
	Citizens Insurance Co. of America		9.00%

EXHIBIT – H

LINE OF BUSINESS: INLAND MARINE			
ORGANIZATION	COMPANY NAME	YEAR 2017	RATE CHANGE
ISO	Hartford Fire Insurance Company		-16.7
ISO	Hanover Insurance Company		-13.30%
	Hanover American Insurance Company		
	Massachusetts Bay Insurance Company		
	Citizens Insurance Company of America		

LINE OF BUSINESS: BURGLARY AND THEFT			
ORGANIZATION	COMPANY NAME	YEAR 2017	RATE CHANGE
	NONE		

LINE OF BUSINESS: BOILER AND MACHINERY			
ORGANIZATION	COMPANY NAME	YEAR 2017	RATE CHANGE
	NONE		

LINE OF BUSINESS: FILDELITY & SURETY			
ORGANIZATION	COMPANY NAME	YEAR 2017	RATE CHANGE
Independent	Selective Ins Co's		0.6
Independent	QBE Insurance Company		New