



# STATE OF CONNECTICUT INSURANCE DEPARTMENT



## Property Casualty Insurance Rate Reviews For Calendar Year 2020

**Andrew N. Mais**  
*Insurance Commissioner*

January 15, 2021

To: Sen. Matthew Lesser, Co-Chair, Insurance and Real Estate Committee  
Rep. Kerry Wood, Co-Chair, Insurance and Real Estate Committee  
Sen. Tony Hwang, Ranking Member, Insurance and Real Estate Committee  
Rep. Cara Pavalock-D'Amato, Ranking Member, Insurance and Real Estate Committee

I am pleased to provide you with the Department's annual report of our review of property casualty rates in the state for calendar year 2020, 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 5<sup>th</sup> 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.

Some highlights of 2020 include:

- A decrease in workers' compensation insurance rates for the 7<sup>th</sup> straight year.
- Continued efforts to hold down homeowner's rate increases have saved policyholders \$1.6 million in 2020 and \$67.6 million since 2012.
- Private Passenger COVID Premium Credits \$115,469,625
- Commercial Auto COVID Premium Credits \$4,913,985

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

Respectfully,



Andrew Mais, Commissioner

Cc: Office of Legislative Research

**CONNECTICUT INSURANCE DEPARTMENT  
PROPERTY & CASUALTY DIVISION  
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2020**

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# Summary of 2020 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 2020, the P&C Division reviewed **5,370** rate, rule, form and guideline filings, of these 659 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/Businessowners
- Miscellaneous

### A. Personal Automobile (Exhibit A)

There was an average overall rate decrease of -0.1 percent, down from 1.0 percent in 2019.

**Two (2) companies** introduced new auto rating programs in Connecticut in 2020: New Jersey Manufacturers (NJM), and CSAA.

**Rate filings reviewed:** Fewer companies filed for formal rate changes this year 55 versus 89 in 2019.

During the initial months of the pandemic companies saw a significant reduction in claim frequency as insureds were in quarantine and vehicle usage

dropped significantly, as a result we received 58 COVID filings providing premium credits for the months of May-June ranging from 15%-25%.

Also contributing to the smaller number of formal rate filings, we had discussions with other companies about the uncertainties of projecting rates in this Covid pandemic environment, (9) companies withdrew their increase filings as a result.

**Flex rate filings:** Of the 55 filings, there were **17 flex rate filings** submitted under the flex rating statutes 38a-688a in which prior approval is not required if the overall aggregate change is -6% to +6 %. Of the flex filings 13 filings were for rate increases, 2 filings were for decreases, and 2 with a 0% overall change.

**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 2020**

- Liability = +.4 percent (2.0 percentage points lower than 2019)
- Physical Damage = -1.0 percent
- Combined Total = -0.1 percent

#### **B. Homeowners (Exhibit B)**

Based on our reviews we were able to save consumers **\$1,587,174** million in 2020. Overall we have saved consumers \$67.6 million since 2012 as a result of the Department’s increased scrutiny of rate requests.

#### **Rate Filings Reviewed in 2020**

- Homeowners rate filings recorded – 65
- Average increase requested – **5.3 percent** (4.0 percent in 2019)
- Average increase Department allowed – **5.1 percent**
- Number of flex rate filings – 11

#### **Market Growth**

There were three (3) new homeowner market entries, HIPPO, New Jersey Manufacturers (NJM), and Zurich American.

### **C. Workers' Compensation (Exhibit C)**

On Oct. 22, 2020, Commissioner Mais approved a reduction in overall workers' compensation Loss Costs and Assigned Risk rates for Connecticut. This marked the seventh 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:

- **-1.8 percent overall decrease to loss costs** (actual losses and claim adjustment expenses)
- **-1.4 percent overall decrease in assigned risk rates**

**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 2020 filing we have reviewed 322 filings and three (3) independent filings for CBIA Comp Services, CT Interlocal Risk Management Agency (CIRMA) and the Workers' Comp Trust (WCT).

### **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 2020, **51 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 2020, **45 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 2020 for rate change in Medical Malpractice for physicians and surgeons. (NORCAL) increase of 7.4%. There were **Six (6) miscellaneous rate requests** for other medical malpractice professional liability practices. None of the rate requests met the States Prior rate approval requirements as outlined under C.G.S 38a-676 (2) (A).

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

During 2020, the Department reviewed **86 company or group filings** to adopt various industry loss costs documents. The breakdown of those filings are:

- 35 – Fire and Allied Lines
- 45 – Commercial Multi-peril/Businessowners
- 5 – Inland Marine
- 1 – Burglary & Theft
- 0 – Fidelity & Surety

# **Exhibits**

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**EXHIBIT – A**

**Status of Private Passenger Auto Rate Filings  
(2020 Effective Dates)**

		Flex Filing	***** Liability	Approved Phys Dam	***** Total	Premium Written
Company Name	Effective Date New	Y/N	Liability	Phys Dam	Total	Premium Written
Central Mutual Insurance Company	1/1/2020	N	5.0%	-1.9%	2.5%	\$ 12,584,929
Utica Mutual Insurance Company	1/1/2020	Y	4.6%	0.0%	3.0%	\$ 3,036,057
Integon National Insurance Company	1/20/2020	Y	4.1%	6.7%	5.3%	\$ 13,032,868
Utica Mutual Insurance Company	1/20/2020	Y	1.9%	2.0%	2.0%	\$ 15,802,850
Privilege Underwriters Reciprocal Exchange	1/25/2020	N	2.0%	3.8%	2.9%	\$ 11,891,224
LM_Safeco Insurance Co of Illinois	1/30/2020	N	4.2%	-2.8%	1.7%	\$ 115,009,900
The Cincinnati Insurance Co	3/1/2020	N	1.1%	10.2%	5.0%	\$ 14,394,087
Amica Mutual Insurance Company	3/1/2020	N	-1.7%	-4.2%	-2.6%	\$ 112,207,949
Amica Property and Casualty Insurance Co	3/1/2020	N	-4.3%	-7.4%	-5.4%	\$ 1,583,421
Nationwide General Insurance Company	4/8/2020	N	7.7%	1.9%	5.6%	\$ 50,982,464
Plymouth Rock_Assurance Corporation	3/15/2020	N	8.3%	1.9%	6.0%	\$ 32,951,409
MET_Economy Premier Assurance Company	3/31/2020	Y	9.6%	-1.9%	3.5%	\$ 1,970,095
MET_Economy Premier Assurance (USFG)	4/5/2020	Y	6.0%	0.0%	3.1%	\$ 319,478
Farmers_Mid-Century Insurance Company	8/10/2020	N	4.2%	0.7%	3.0%	\$ 26,731,765
United Ohio Insurance Company	4/15/2020	N	6.1%	8.3%	7.0%	\$ 19,653,937
LM General Insurance Company	4/20/2020	Y	3.5%	-0.8%	2.0%	\$ 103,764,694
LM Insurance Corporation	4/20/2020	Y	3.1%	-1.5%	1.9%	\$ 2,499,044
State Farm Fire and Casualty Company	7/27/2020	N	-8.5%	-6.3%	-8.0%	\$ 45,396,991
State Farm Mutual Automobile Insurance Co	7/27/2020	N	-9.8%	-10.3%	-10.0%	\$ 165,130,801
CSAA General Insurance Company	4/1/2020	N	New Program			\$ -
Allstate Fire and Casualty Insurance Company	4/23/2020	N	2.6%	1.5%	2.1%	\$ 206,318,973
Metropolitan Property and Casualty Ins Co	3/31/2020	Y	5.6%	2.0%	4.2%	\$ 33,948,291
Metropolitan Casualty Insurance Co	3/31/2020	Y	5.6%	2.0%	4.2%	\$ 24,613,728
Metropolitan Group P&C Ins Co	3/31/2020	Y	3.5%	3.6%	3.5%	\$ 55,080,200
Nationwide_Crestbrook Insurance Company	4/1/2020	Y	7.2%	4.7%	5.9%	\$ 809,547

Hartford - Pacific Insurance Company	5/16/2020	N	2.9%	0.9%	2.1%	\$	1,318,656
Hartford - Trumbull Insurance Company	<u>5/16/2020</u>	N	2.4%	1.1%	2.0%	\$	56,661,395
Kemper Independence Insurance Co_Legacy Book	5/2/2020	Y	1.3%	9.2%	3.9%	\$	7,959,462
Kemper Independence Insurance Co_Prime	5/15/2020	N	2.2%	7.8%	4.1%	\$	18,154,498
Old Dominion	4/18/2020	N	6.5%	6.4%	6.5%	\$	26,987,354
Foremost Insurance Company	5/14/2020	N	12.1%	-2.5%	9.8%	\$	29,339,135
New South Insurance Co	9/11/2020	N	7.7%	8.2%	7.8%	\$	5,939,998
USAA Casualty Insurance Co	9/14/2020	Y	6.2%	-0.5%	3.1%	\$	53,295,420
New Jersey Manufacturers Insurance Company	7/1/2020	N	-18.3%	-18.2%	-18.2%	\$	64,918
MET_Economy Preferred Ins Co.	7/23/2020	N	-18.6%	-7.3%	-13.8%	\$	15,439
MET_Economy Preferred Ins Co.	10/1/2020	N	-5.2%	-6.9%	-5.9%	\$	141,702
MET_Economy Preferred Ins Co.	12/1/2020	N	-4.1%	-5.7%	-4.8%	\$	286,921
Utica Mutual Insurance Company - Millenium	9/28/2020	Y	-2.1%	-7.2%	-4.0%	\$	22,651,800
Electric Insurance Company	9/30/2020	N	-1.0%	-1.0%	-1.0%	\$	6,335,607
Standard Fire	10/2/2020	Y	-2.1%	-1.9%	-2.0%	\$	133,608,195
Progressive Casualty Insurance Company	6/26/2020	N	-5.0%	-2.5%	-4.2%	\$	79,955,297
Progressive Direct Insurance Company	6/26/2020	N	-5.0%	-2.5%	-3.7%	\$	98,331,034
Berkley Insurance Company	12/17/2020	N	5.0%	4.8%	4.9%	\$	1,085,282
<b>Totals:</b>	<b># Total Filings</b>	<b># Flex Filings</b>	<b>Liability</b>	<b>Phys Dam</b>	<b>Total</b>	<b>Premium Written</b>	
Companies with non-0% rate changes	43	15	0.4%	-1.3%	-0.1%	\$	1,611,846,815
Companies with 0% filed rate changes	12	2	0.0%	0.0%	0.0%	\$	392,032,659
State Total	55	17	0.4%	-1.0%	-0.1%	\$	2,003,879,474
<b>2019 Totals</b>			<b>2.4%</b>	<b>-1.7%</b>	<b>1.0%</b>		

**EXHIBIT – B**

**Status of CT Homeowners Rate Filings  
(2020 Effective dates)**

(1)		(2)	(3)	(4)	(5)	
COMPANY	Flex Filing Y/N	EFFECTIVE DATE	2019 WRITTEN PREMIUM	MARKET SHARE	2020 FILED OVERALL CHANGE	2020 FINAL RATE RECORDED
New Jersey Manufacturers Insurance Company	N	1/1/2020	\$ -	0.0%		
Casco Indemnity Company	N	1/15/2020	\$ 4,287,737	0.4%	9.5%	9.5%
Kingstone Insurance Company	Y	2/1/2020	\$ 1,115,720	0.1%	6.0%	6.0%
Plymouth Rock - Bunker Hill	N	5/15/2020	\$ 11,333,662	1.2%	6.8%	6.8%
Integon National Insurance Company	N	1/20/2020	\$ 23,972,300	2.5%	10.0%	10.0%
Hanover-The Hanover Insurance Company	N	1/15/2020	\$ 7,630,433	0.8%	4.5%	4.5%
Vermont Mutual Insurance Company	N	2/1/2020	\$ 14,907,562	1.6%	4.7%	4.7%
Homesite Insurance Company	N	3/26/2020	\$ 21,545,028	2.3%	18.0%	18.0%
Allstate Insurance Company	Y	2/20/2020	\$ 69,850,086	7.3%	6.0%	3.8%
State Farm Fire and Casualty Company	N	3/15/2020	\$ 81,153,330	8.5%	0.9%	0.9%
The Travelers Home and Marine Insurance Company (renewal only)	N	3/17/2020	\$ 70,047,623	7.3%	3.8%	3.8%
Travelers Personal Security Insurance Company (renewal only)	N	3/17/2020	\$ 9,375,919	1.0%	4.1%	4.1%
Providence Mutual Fire Insurance Company	N	3/1/2020	\$ 7,120,510	0.7%	8.5%	8.4%
Utica National_Republic-Franklin Insurance Co	N	3/20/2020	\$ 5,707,194	0.6%	8.7%	8.7%
Central Mutual Insurance Company	N	5/1/2020	\$ 9,311,095	1.0%	3.1%	3.1%
Farm Family Casualty Insurance Company	N	4/1/2020	\$ 1,160,958	0.1%	4.1%	4.1%
American Commerce Insurance Company	N	4/21/2020	\$ 45,620,128	4.8%	4.8%	4.8%
Farmers_Truck Insurance Exchange	N	4/27/2020	\$ 5,886,000	1.7%	4.7%	4.7%
Narragansett Bay Insurance Company	N	5/15/2020	\$ 8,298,718	0.9%	7.0%	7.0%
Covenant Insurance Company	N	6/1/2020	\$ 4,858,621	1.6%	2.6%	2.6%
American Strategic	N	7/22/2020	\$ 20,653,566	2.2%	4.0%	4.0%
Electric Insurance Company	N	8/9/2020	\$ 4,864,055	0.5%	-0.4%	-0.4%
Hippo Insurance Services_Spinnaker HO-3 & 6	N	4/15/2020	\$ -	0.0%		
Amica Mutual Ins Co.	N	5/1/2020	\$ 6,860,724	8.0%	4.0%	4.0%
Zurich American Insurance Company	N	6/1/2020	\$ -	0.0%		
Nationwide_Crestbrook	Y	04/01/20	\$ 1,357,177	0.1%	5.8%	5.8%

Hartford Casualty Insurance Co	N	05/16/20	\$ 769,893	0.1%	5.9%	5.9%
Hartford Insurance Company of the Southeast	N	05/16/20	\$ 5,480,934	0.6%	6.2%	6.2%
Hartford Trumbull Ins Co	N	05/16/20	\$ 16,044,075	1.7%	6.1%	6.1%
Hartford Accident and Indemnity Co	N	05/16/20	\$ 5,160,792	0.5%	6.6%	6.6%
Hartford Insurance Company of the Midwest	N	05/16/20	\$ 9,235,909	1.0%	5.8%	5.8%
Property and Casualty Insurance Company of Hartford	N	05/16/20	\$ 13,593,232	1.4%	4.4%	4.4%
Bankers Standard Insurance Co	Y	06/17/20	\$ 28,452,199	3.0%	5.9%	5.9%
Integon National Insurance Co	N	04/12/20	\$ 7,152,986	0.7%	10.0%	10.0%
State Automobile Mutual Insurance Co	N	06/01/20	\$ 981,804	0.1%	-4.5%	-4.5%
Hanover-Massachusetts Bay Insurance Co	N	7/15/2020	\$ 28,454,254	3.0%	5.0%	5.0%
Hanover-Citizens Insurance Co	N	7/15/2020	\$ 3,237,782	0.3%	5.4%	5.4%
The Hanover Insurance Co	N	7/15/2020	\$ 489,535	0.1%	4.8%	4.8%
Graphic Arts Mutual Insurance Co	N	7/1/2020	\$ 774,799	0.1%	3.9%	3.9%
Kemper Independence Insurance Co	Y	5/2/2020	\$ 5,111,746	0.5%	3.2%	3.2%
Travelers Personal Insurance Co Quantum 2.0	N	5/29/2020	\$ 17,571,359	1.8%	3.1%	3.1%
AIG Property Casualty Co	Y	9/15/2020	\$ 45,342,067	4.7%	5.9%	5.9%
Kingstone Insurance Co	N	7/1/2020	\$ 3,372,270	0.4%	30.1%	30.1%
Pacific Specialty Insurance Co	N	6/20/2020	\$ 7,389,040	0.8%	6.0%	6.0%
The Hanover Insurance Co	N	7/10/2020	\$ 12,740,449	1.3%	0.0%	0.0%
Cincinatti Insurance Company	N	9/1/2020	\$ 15,561,588	1.6%	3.7%	3.7%
Allstate Property and Casualty Insurance Co	N	7/6/2020	\$ 3,173,870	0.3%	2.0%	2.0%
Nationwide General Insurance Company	N	8/15/2020	\$ 20,565,787	2.1%	7.1%	7.1%
Nationwide Mutual Fire Insurance Company	N	8/15/2020	\$ 19,665,292	2.1%	7.2%	7.2%
Nationwide Property and Casualty Insurance Company.	Y	8/15/2020	\$ 13,475,014	1.4%	2.5%	2.5%
Utica Mutual Insurance Company	N	7/13/2020	\$ 8,385,040	0.9%	7.4%	7.4%
Patrons Mutual Insurance Company of Connecticut	N	10/22/20	\$ 9,838,226	1.0%	5.2%	5.2%
American Family Connect Property and Casualty Ins Co	Y	10/17/2020	\$ 3,449,887	0.4%	4.5%	4.5%
Main Street America Assurance Company - MSA New	N	8/10/2020	\$ 647,813	0.1%	0.0%	0.0%
NGM Insurance Company - MSA Legacy	N	11/14/2020	\$ 14,649,426	1.5%	7.0%	7.0%
QBE_Pratorian Ins Co.	Y	9/1/2020	\$ 481,525	0.1%	5.9%	5.9%
Merrimack Mutual Fire Insurance Company	N	10/15/2020	\$ 24,089,730	2.5%	5.7%	5.7%
Cambridge Mutual Fire Insurance Company	N	10/15/2020	\$ 7,010,530	0.7%	5.6%	5.6%

Allstate Insurance Company Condo	Y	12/17/2020	\$ 4,364,738	0.5%	5.0%	5.0%
Century-National Insurance Company	N	9/2/2020	\$ 32,654,281	3.4%	12.5%	12.5%
Travelers Personal Insurance Company	N	10/9/2020	\$ 261,047	0.0%	4.3%	4.3%
Berkley Insurance Company	N	12/17/2020	\$ 2,398,912	0.3%	4.5%	4.5%
Union Mutual Fire Insurance Company	N	12/15/2020	\$ 3,941,010	0.4%	-1.9%	-3.0%
Privilege Underwriters Reciprocal Exchange (PURE)	Y	12/5/2020	\$ 29,110,424	3.0%	2.9%	2.9%
Kemper Independence Insurance Company	N	12/11/2020	\$ 4,983,330	0.5%	0.0%	0.0%

**Total Filings – 65**

**Total Flex Filings – 11**

	2020*		FILED	
2020 Totals	WRITTEN PREMIUM	MARKET SHARE	OVERALL CHANGE	FINAL RATE RECORDED
All Companies with non-zero Rate Change	\$ 938,609,149	98.1%	5.4%	5.2%
Companies with no Rate Changes	\$ 18,371,592	1.9%	0.0%	0.0%
<b>Total 2020 - All Companies</b>	<b>\$ 956,980,741</b>	<b>100.0%</b>	<b>5.3%</b>	<b>5.1%</b>

	2019*		FILED	
Compare to 2019	WRITTEN PREMIUM	MARKET SHARE	OVERALL CHANGE	FINAL RATE RECORDED
All Companies with non-zero Rate Change	\$ 1,025,250,646	93.3%	4.252%	3.801%
Companies with no Rate Changes	\$ 73,320,078	6.7%	0.000%	0.000%
<b>Total 2019 - All Companies</b>	<b>\$ 1,098,570,724</b>	<b>100.0%</b>	<b>4.252%</b>	<b>3.801%</b>

**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, 2021**

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**MEMORANDUM AND ORDER**

**I. INTRODUCTION**

On September 17, 2020 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, 2021.

The filing requests revisions of the current loss costs and assigned risk rates that the Department approved effective January 1, 2020. NCCI proposes an overall -1.8% change for pure premium loss costs and an overall -1.4% 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 21, 2020 at: <https://portal.ct.gov/CID/Public-Notices/2021-NCCI-Notice-Rate-and-Loss-Cost-Filing> 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 (%)
<b>Manufacturing</b>	+0.4%
<b>Contracting</b>	-2.4%
<b>Office &amp; Clerical</b>	-1.9%
<b>Goods &amp; Services</b>	-2.4%
<b>Miscellaneous</b>	-2.0%
<b>Overall Change Requested</b>	<b>-1.8%</b>

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

Industry Group	Assigned Risk Plan Rate Average Change (%)
<b>Manufacturing</b>	+0.8%
<b>Contracting</b>	-2.0%
<b>Office &amp; Clerical</b>	-1.5%
<b>Goods &amp; Services</b>	-2.0%
<b>Miscellaneous</b>	-1.6%
<b>Overall Change Requested</b>	<b>-1.4%</b>

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 (%)
<b>Experience and Development</b>	-3.8%	-3.8%
<b>Trend</b>	+0.9%	+0.9%
<b>Benefits</b>	+0.4%	+0.4%
<b>Loss-based Expenses/Expenses</b>	+0.7%	+1.1%
<b>Overall Change Requested</b>	-1.8%	-1.4%

4. The assessments due from employers for funding the cost of the Workers' Compensation Commission are 2.85% 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 2.0% 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 decreasing to 6.2% of total losses, with a proposed assessment on assigned risk standard premium and voluntary market standard premium of 3.7%.
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 changes to the Connecticut's medical fee schedule, effective April 1, 2020, will result in an impact of +0.4% on overall workers compensation system costs.
8. The filing proposes to decrease the Permissible Loss Ratio for the Assigned Risk Rate filing from 71.3% to 70.9%.
9. The filing proposes no change to the currently approved expense constants.
10. The filing proposes to increase the Uncollectible Premium Provision from 1.035 to 1.040.
11. The filing proposes no change to the minimum premium multiplier.



12. The filing proposes no change to the currently approved Terrorism voluntary loss cost. The filing proposes no change to the currently approved assigned risk Terrorism rate.
13. The filing proposes to increase the annual payroll for Partners and Sole Proprietors from \$69,100 to \$71,400.
14. The filing proposes to increase the current voluntary loss adjustment expense (LAE) provision from 18.9% to 19.7%.
15. The filing proposes a 0.6% increase to the current assigned risk expense provision.
16. The filing proposes no change to the United States Longshore and Harbor Workers' Compensation Coverage Percentage.

### **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 2017 and 2018. 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 changes below and concluded the proposed voluntary loss cost and assigned risk rate changes in this filing are appropriate.

B. Assigned Risk Differential

The filing proposes no change to the Assigned Risk Differential.

C. COVID-19

Although considered, since the combined impact and direction of all direct and indirect COVID-19-related forces is unknown, no explicit adjustment has been made in this year's analysis at an overall or individual classification code level

**IV. ORDER**

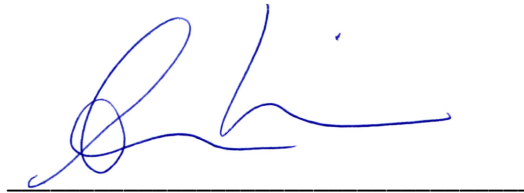
On the basis of the foregoing recommendations and analysis by Department staff and my review of the filing, I hereby order that:

- A. NCCI's Assigned Risk Plan rates and voluntary market advisory loss costs are accepted as filed.
- B. The proposed Workers' Compensation Commission industrial classification assessment fund rate will be changed to 2.0% of standard premium and "F" classification assessment fund rate will be changed to 3.7% of standard premium for voluntary market and assigned risk plan insurers for policies effective on or after January 1, 2021.
- C. The proposed decrease to the Permissible Loss Ratio for the Assigned Risk Rate filing from 71.3% to 70.9% is approved.
- D. The proposed increase to the Uncollectible Premium Provision from 1.035 to 1.040 is approved.
- E. The proposed increase to the annual payroll for Partners and Sole Proprietors from \$69,100 to \$71,400 is approved.
- F. The proposed increase to the current voluntary loss adjustment expense (LAE) provision from 18.9% to 19.7% is approved.

G. The proposed 0.6% increase to the current assigned risk expense provision is approved.

H. The thirty (30) day advance filing requirement set forth in Conn. Gen. Stat. §38a-676(b) for filings received prior to January 1, 2021 be waived in order to allow for the adoption of the change in advisory pure premium loss costs effective January 1, 2021.

Dated at Hartford, Connecticut this 22nd day of October, 2020



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Andrew N. Mais  
Insurance Commissioner

**EXHIBIT – C – 1**

<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>YEAR 2020</b>	<b>RATE CHANGE</b>
INDEPENDENT	CBIA COMP. SERVICES, INC.		-2.9
INDEPENDENT	WORKERS COMP TRUST		-3.2
INDEPENDENT	CT Interlocal Risk Management Agency		-9.1
NCCI			
	SFM MUTUAL INS CO		INITIAL
	VANLINER INS CO		-2.5
	NATIONAL INTERSTATE INSURANCE CO		-0.4
	TRIUMPH CASUALTY COMPANY		-3.1
	THE OHIO CASUALTY INS CO		-4.4
	OHIO SECURITY INSURANCE COMPANY		-4.1
	WEST AMERICAN INSURANCE COMPANY		-4.2
	AMERICAN FIRE & CASUALTY COMPANY		-5.0
	AMERICAN STATES INS CO		-0.9
	AMERICAN ECONOMY INS CO		-0.2
	FIRST NATIONAL INS CO OF AMERICA		0.0
	GENERAL INS CO OF AMERICA		0.0
	PEERLESS INSURANCE COMPANY		-6.0
	EXCELSIOR INSURANCE COMPANY		-6.1
	NETHERLANDS INSURANCE COMPANY		-1.7
	PEERLESS INDEMNITY INSURANCE COMPANY		-1.9
	LIBERTY MUTUAL INS CO		-2.9
	LIBERTY MUTUAL FIRE INS CO		
	LM INSURANCE CORP		
	FIRST LIBERTY INSURANCE CORP		
	LIBERTY INSURANCE CORP		
	EMPLOYERS INS CO OF WAUSAU		
	STATE NATIONAL INS CO		-3.5
	FEDERATED MUTUAL INSURANCE COMPANY		-2.6
	FEDERATED SERVICE INSURANCE COMPANY		-0.8
	FEDERATED RESERVE INS CO		-2.5
	ARBELLA INDEMNITY INS CO		-2.24
	ARBELLA PROTECTION INS CO		-2.87
	WEST BEND MUTUAL INS CO		INITIAL

STARR INDEMNITY & LIABILITY COMPANY		-2.9
STARR SPECIALTY INS CO		
NATIONAL AMERICAN INS CO		-2.9
FRANK WINSTON CRUM INS CO		-4.8
BERKSHIRE HATHAWAY HOMESTATE INS CO		-2.9
OAK RIVER INS CO		
REDWOOD FIRE AND CASUALTY INS CO		
FALLS LAKE NATIONAL INS CO		-2.9
STATE AUTO MUTUAL INS CO		-1.9
STATE AUTO PROPERTY & CASUALTY INS CO		-2.8
PATRONS MUTUAL INS CO OF CT		-4.9
PLAZA INSURANCE CO		-2.1
AMERICAN COMPENSATION INS CO		7.9
INS CO OF THE WEST		-2.9
BROTHERHOOD MUTUAL INS CO		3.9
OBI NATIONAL INSURANCE CO - Standard Tier		-1.6
OBI NATIONAL INSURANCE CO - Preferred Tier		
OBI NATIONAL INSURANCE CO - Super Preferred Tier		
ATLANTIC SPECIALTY INS CO - Standard Tier		-4.1
ATLANTIC SPECIALTY INS CO - Preferred Tier		
ATLANTIC SPECIALTY INS CO - Super Preferred Tier		
OBI AMERICA INS CO		0.93
DAKOTA TRUCK UNDERWRITERS		INITIAL
GREAT AMERICAN INS CO		3.8
GREAT AMERICAN ASSURANCE CO		4.4
GREAT AMERICAN INS CO OF NY		-2.7
GREAT AMERICAN ALLIANCE INS CO		-3.5
GREAT AMERICAN SPIRIT INS CO		0.0
INTREPID INS CO		0.0
GREAT DIVIDE INS CO		-6.3
BITCO GENERAL INS CORP		1.00
CALIFORNIA INS CO		-2.9
STARNET INS CO		-2.9
CAROLINA CASUALTY INS CO		

	MIDWEST EMPLOYERS CASUALTY CO		
	KEY RISK INS CO		
	BERKLEY CASUALTY CO		
	PREFERRED EMPLOYERS INS CO		
	PENNSYLVANIA MFG ASSOC INS CO		-2.9
	MANUFACTURERS ALLIANCE INS CO		
	PENNSYLVANIA MFG INDEMNITY CO		
	FEDERATED MUTUAL INSURANCE COMPANY		2.9
	FEDERATED SERVICE INSURANCE COMPANY		2.2
	FEDERATED RESERVE INS CO		2.9
	AMERICAN HOME ASSURANCE CO		-10.1
	AIG ASSURANCE CO		
	AIG PROPERTY CASUALTY CO		
	COMMERCE AND INDUSTRY INS CO		
	GRANITE STATE INSURANCE CO		
	ILLINOIS NATIONAL INSURANCE		
	NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA		
	NEW HAMPSHIRE INS CO		
	INSURANCE COMPANY OF THE STATE OF PA		
	AIU INS CO		
	UTICA MUTUAL INS COMPANY - STANDARD		-4.6
	UTICA MUTUAL INS COMPANY - PREFERRED		
	GRAPHIC ARTS MUTUAL INS COMPANY		-2.2
	REPUBLIC-FRANKLIN INS COMPANY - SUPERIOR		
	REPUBLIC-FRANKLIN INS COMPANY - PREMIER		
	UTICA NATIONAL ASSURANCE COMPANY - TIER A		-3.8
	UTICA NATIONAL ASSURANCE COMPANY - TIER B		
	UTICA NATIONAL INS CO OF TEXAS		0.0
	UTICA NATIONAL INS CO OF OHIO		0.0
	ZURICH AMERICAN INS CO		-3.1
	AMERICAN GUARANTEE & LIABILITY INS CO		
	AMERICAN ZURICH INS CO		
	ZURICH AMERICAN INS CO OF IL		
	FIDELITY AND DEPOSIT CO OF MD		
	COLONIAL AMERICAN CASUALTY & SURETY CO		
	EMPLOYERS COMPENSATION INS CO		-3.8
	EMPLOYERS ASSURANCE CO		
	EMPLOYERS PREFERRED INS CO		
	EMPLOYERS INS CO OF NEVADA		-2.9
	GREAT WEST CASUALTY COMPANY		-4.2
	MEMIC INDEMNITY COMPANY		-2.26

	MEMIC INDEMNITY COMPANY		
	MEMIC INDEMNITY COMPANY		
	MEMIC INDEMNITY COMPANY		
	MAINE EMPLOYERS' MUTUAL INS CO		-3.15
	MAINE EMPLOYERS' MUTUAL INS CO		
	MAINE EMPLOYERS' MUTUAL INS CO		
	MEMIC CASUALTY COMPANY		-2.25
	MEMIC CASUALTY COMPANY		
	MEMIC CASUALTY COMPANY		
	SAGAMORE INS CO		-1.3
	PROTECTIVE INSURANCE COMPANY		-0.6
	WORK FIRST CASUALTY CO		-2.4
	CLEAR SPRING PROPERTY & CASUALTY CO		-2.9
	BERKLEY NATIONAL INS CO		4.47
	BERKLEY REGIONAL INS CO		
	TRI-STATE INS CO OF MINNESOTA		
	RIVERPORT INS CO		
	PHARMACISTS MUTUAL INS CO		-0.5
	CHIRON INS CO		0.0
	ACE AMERICAN INS CO		-1.1
	INDEMNITY INS CO OF NORTH AMERICA		-0.4
	INSURANCE COMPANY OF NORTH AMERICA		0.0
	WESTCHESTER FIRE INS CO		0.0
	ACE FIRE UNDERWRITERS INS CO		0.0
	ACE PROPERTY & CASUALTY INS CO		0.0
	BANKERS STANDARD INS CO		29.5
	PACIFIC EMPLOYERS INS CO		-5.5
	ACADIA INS CO - STANDARD		-6.7
	ACADIA INS CO - PREFERRED		
	CONTINENTAL WESTERN INS CO - STANDARD		
	CONTINENTAL WESTERN INS CO - PREFERRED		
	FIREMEN'S INS CO OF WASHINGTON, D.C. - STANDARD		
	FIREMEN'S INS CO OF WASHINGTON, D.C. - PREFERRED		
	UNION INS CO - STANDARD		
	UNION INS CO - PREFERRED		
	ADMIRAL INDEMNITY CO - STANDARD		
	CLERMONT INS CO - STANDARD		
	CLERMONT INS CO - PREFERRED		
	CHURCH MUTUAL INS CO		-4.64
	AMERICAN ALTERNATIVE INS CORP		-2.9
	AMERICAN FAMILY HOME INS CO		-2.9

AMERICAN MODERN HOME INS CO	-4.1
FIREMAN'S FUND INSURANCE CO	-3.5
NATIONAL SURETY CORPORATION	-0.9
AMERICAN AUTOMOBILE INSURANCE CO	-3.1
BENCHMARK INS CO	-2.9
FARM FAMILY CASUALTY INS CO	1.5
TRAVELERS INDEMNITY COMPANY	-2.9
TRAVELERS PROPERTY CASUALTY CO OF AMERICA	
CHARTER OAK FIRE INSURANCE CO	
TRAVELERS INDEMNITY CO OF AMERICA	
TRAVELERS INDEMNITY CO OF CT	
PHOENIX INSURANCE COMPANY	
TRAVELERS CASUALTY AND SURETY CO	
FARMINGTON CASUALTY COMPANY	
STANDARD FIRE INSURANCE COMPANY	
FLORISTS MUTUAL INS CO	3.8
XL SPECIALTY INSURANCE COMPANY	-2.9
XL INS AMERICA	
GREENWICH INSURANCE COMPANY	
T.H.E. INS CO	
MAG MUTUAL INS CO	-2.9
NEW JERSEY MANUFACTURERS INS CO	-2.3
OLD REPUBLIC INS CO	-4.7
ZENITH INS CO	-2.9
HDI GLOBAL INS CO	-2.9
ATLANTIC CHARTER INS CO	-10.5
GUIDEONE MUTUAL INS CO	-0.7
NORMANDY INS CO	0.0
PRAETORIAN INSURANCE COMPANY	-2.9
STONINGTON INS CO	
GENERAL CASUALTY CO OF WISCONSIN	
REGENT INSURANCE COMPANY	



	<b>RLI INS CO Tier I</b>		<b>-3.9</b>
	<b>Tier II</b>		
	<b>Tier III</b>		
	<b>SELECTIVE INSURANCE CO OF THE SOUTHEAST</b>		<b>-3.2</b>
	<b>SELECTIVE INSURANCE CO OF SOUTH CAROLINA</b>		<b>-5.0</b>
	<b>SELECTIVE INSURANCE CO OF AMERICA</b>		<b>-3.8</b>
	<b>SENTRY CASUALTY CO</b>		<b>0.0</b>
	<b>SENTRY INS A MUTUAL CO</b>		<b>-4.4</b>
	<b>MIDDLESEX INS CO</b>		
	<b>PATRIOT GENERAL INS CO</b>		
	<b>SENTRY SELECT INS CO</b>		
	<b>SERVICE AMERICAN IDEMNITY CO</b>		<b>-2.9</b>
	<b>STARSTONE NATIONAL INS CO</b>		<b>-19.5</b>
	<b>ACCIDENT FUND GENERAL INS CO</b>		<b>-1.9</b>
	<b>ACCIDENT FUND NATIONAL INS CO</b>		<b>-0.7</b>
	<b>ACCIDENT FUND INS CO OF AMERICA</b>		<b>0.1</b>
	<b>UNITED WISCONSIN INS CO</b>		<b>3.6</b>
	<b>WESCO INS CO</b>		<b>-2.9</b>
	<b>TECHNOLOGY INS CO</b>		
	<b>SECURITY NATIONAL INS CO</b>		
	<b>mitsui sumitomo ins co of america</b>		<b>-2.9</b>
	<b>mitsui sumitomo ins usa inc</b>		<b>-2.9</b>
	<b>ASSOCIATED INDUSTRIES OF MA MUTUAL INS CO</b>		<b>-2.9</b>
	<b>ASSOCIATED EMPLOYERS INS CO</b>		<b>-2.9</b>
	<b>SAFETY NATIONAL CASUALTY CORP</b>		<b>-11.1</b>
	<b>SAFETY FIRST INS CO</b>		
	<b>NATIONAL LIABILITY &amp; FIRE INS CO</b>		<b>-3.4</b>
	<b>BERKSHIRE HATHAWAY DIRECT INS CO</b>		
	<b>WELLFLEET NEW YORK INS CO</b>		
	<b>WELLFLEET INS CO</b>		
	<b>NATIONWIDE AGRIBUSINESS INS CO - Preferred</b>		<b>0.9</b>
	<b>NATIONWIDE AGRIBUSINESS INS CO - Standard</b>		
	<b>NATIONWIDE AGRIBUSINESS INS CO - NonStandard</b>		
	<b>NATIONAL CASUALTY CO - Preferred</b>		<b>-2.2</b>

	<b>NATIONAL CASUALTY CO - Standard</b>		
	<b>NATIONAL CASUALTY CO - Non-Standard</b>		
	<b>SAMSUNG FIRE &amp; MARINE INS CO, LTD, USB</b>		<b>3.4</b>
	<b>AMGUARD INS CO</b>		<b>-4.2</b>
	<b>NORGUARD INS CO</b>		<b>-5.2</b>
	<b>NORGUARD INS CO</b>		<b>-5.2</b>
	<b>EASTGUARD INS CO</b>		<b>-5.2</b>
	<b>FEDERAL INS CO</b>		<b>-0.3</b>
	<b>CHUBB INDEMNITY INS CO</b>		<b>-6.4</b>
	<b>GREAT NORTHERN INS CO</b>		<b>11.2</b>
	<b>PACIFIC INDEMNITY CO</b>		<b>-0.1</b>
	<b>VIGILANT INS CO</b>		<b>-6.4</b>
	<b>CHUBB NATIONAL INS CO</b>		<b>-10.3</b>
	<b>NATIONAL SPECIALTY INS CO</b>		<b>-2.9</b>
	<b>WESTPORT INS CORPORATION</b>		<b>-2.9</b>
	<b>NORTH AMERICAN SPECIALTY INS CO</b>		
	<b>NORTH AMERICAN ELITE INS CO</b>		
	<b>NEW YORK MARINE AND GENERAL INS CO</b>		<b>-1.8</b>
	<b>MARKEL INS CO</b>		<b>0.7</b>
	<b>FIRSTCOMP INS CO</b>		<b>-1.1</b>
	<b>ACIG INS CO</b>		<b>-2.9</b>
	<b>AMERISURE MUTUAL INS CO</b>		<b>-14.1</b>
	<b>AMERISURE INS CO</b>		
	<b>AMERICAN LIBERTY INS CO</b>		<b>INITIAL</b>
	<b>FRANKENMUTH MUTUAL INS CO</b>		<b>0.0</b>
	<b>ANSUR AMERICA INS CO</b>		
	<b>UNITED STATES FIRE INS CO</b>		<b>-1.6</b>
	<b>NORTH RIVER INS CO</b>		<b>2.3</b>
	<b>CRUM AND FORSTER INDEMNITY COMPANY</b>		<b>0.3</b>
	<b>FOREMOST INS CO GRAND RAPIDS MICHIGAN</b>		<b>-5.2</b>
	<b>FOREMOST PROPERTY &amp; CASUALTY INS CO</b>		
	<b>FOREMOST SIGNATURE INS CO</b>		

	<b>PREFERRED PROFESSIONAL INSURANCE COMPANY</b>		<b>RE- START</b>
	<b>TRUCK INSURANCE EXCHANGE</b>		<b>-4.91</b>
	<b>WCF NATIONAL INS CO (PREVIOUS NAME WAS ADVANTAGE WORKERS COMPENSATION INS CO)</b>		<b>-5.50</b>
	<b>HARLEYSVILLE WORCESTER INS CO</b>		<b>-5.20</b>
	<b>HARLEYSVILLE PREFERRED INS CO</b>		<b>-2.90</b>
	<b>HARLEYSVILLE INS CO</b>		<b>-1.20</b>
	<b>OLD DOMINION INS CO</b>		<b>-7.5</b>
	<b>NGM INS CO</b>		<b>-7.8</b>
	<b>MAIN STREET AMERICA ASSURANCE CO</b>		<b>-7.1</b>
	<b>OLD REPUBLIC GENERAL INS CORP</b>		<b>0.2</b>
	<b>IMPERIUM INS CO</b>		<b>-3.2</b>
	<b>GREAT MIDWEST INS CO</b>		<b>-3.2</b>
	<b>AMERICAN CASUALTY COMPANY OF READING PA</b>		<b>-10.9</b>
	<b>CONTINENTAL CASUALTY COMPANY</b>		<b>2.2</b>
	<b>NATIONAL FIRE INS CO</b>		<b>-4.7</b>
	<b>CONTINENTAL INS CO</b>		<b>-4.6</b>
	<b>TRANSPORTATION INS CO</b>		<b>-0.3</b>
	<b>VALLEY FORGE INSURANCE CO</b>		<b>-3.1</b>
	<b>ALLIED PROPERTY &amp; CASUALTY INS CO</b>		<b>-2.9</b>
	<b>DEPOSITORS INS CO</b>		<b>-4.8</b>
	<b>AMCO INS CO</b>		<b>-3.0</b>
	<b>NATIONWIDE MUTUAL INS CO</b>		<b>-0.8</b>
	<b>NATIONWIDE PROPERTY &amp; CASUALTY INS CO</b>		<b>-1.0</b>
	<b>NATIONWIDE MUTUAL FIRE INS CO</b>		<b>-2.4</b>
	<b>NATIONWIDE GENERAL INS CO</b>		<b>0.0</b>
	<b>NATIONWIDE ASSURANCE INS CO</b>		<b>0.0</b>
	<b>NATIONWIDE INS CO OF AMERICA</b>		<b>-3.0</b>
	<b>HANOVER INSURANCE COMPANY</b>		<b>-2.0</b>
	<b>MASSACHUSETTS BAY INSURANCE CO</b>		
	<b>CITIZENS INSURANCE CO OF AMERICA</b>		
	<b>ALLMERICA FINANCIAL BENEFIT INS CO</b>		
	<b>HANOVER AMERICAN INS CO</b>		
	<b>ALLMERICA FINANCIAL ALLIANCE INS CO</b>		

	<b>WESCO INS CO</b>		<b>0.0</b>
	<b>ARCH INS CO</b>		<b>-4.3</b>
	<b>ARCH INDEMNITY INS CO</b>		<b>0.0</b>
	<b>ACCREDITED CASUALTY &amp; SURETY CO INC</b>		<b>INITIAL</b>
	<b>TOKIO MARINE AMERICA INS CO</b>		<b>-2.9</b>
	<b>TRANS PACIFIC INS CO</b>		
	<b>CRESTBROOK INS CO</b>		<b>INITIAL</b>
	<b>EASTERN ADVANTAGE ASSURANCE CO</b>		<b>0.0</b>
	<b>EASTERN ALLIANCE INS CO</b>		
	<b>ALLIED EASTERN INDEMNITY CO</b>		
	<b>EVEREST NATIONAL INS CO</b>		<b>-2.1</b>
	<b>EVEREST REINSURANCE CO</b>		
	<b>EVEREST PREMIER INS CO</b>		
	<b>EVEREST DENALI INS CO</b>		
	<b>STATE FARM FIRE AND CASUALTY CO</b>		<b>-2.0</b>
	<b>STATE AUTO MUTUAL INS CO</b>		<b>-6.5</b>
	<b>STATE AUTO PROPERTY &amp; CASUALTY INS CO</b>		<b>-6.4</b>
	<b>PATRONS MUTUAL INS CO OF CT</b>		<b>-6.6</b>
	<b>ALL AMERICA INS CO - All Other</b>		<b>-14.1</b>
	<b>CENTRAL MUTUAL INS CO - All Other</b>		<b>-11.3</b>
	<b>HARTFORD FIRE INS CO</b>		<b>1.1</b>
	<b>HARTFORD CASUALTY INS CO</b>		
	<b>HARTFORD ACCIDENT &amp; INDEMNITY CO</b>		
	<b>HARTFORD UNDERWRITERS INS CO</b>		
	<b>TWIN CITY FIRE INS CO</b>		
	<b>SENTINEL INS CO, LTD</b>		
	<b>HARTFORD INS CO OF THE MIDWEST</b>		
	<b>PACIFIC INSURANCE COMPANY</b>		
	<b>TRUMBULL INS CO</b>		
	<b>PROPERTY &amp; CASUALTY INS CO OF HARTFORD</b>		
	<b>HARTFORD INS CO OF THE SOUTHEAST</b>		
	<b>NUTMEG INS CO</b>		
	<b>MIDVALE INDEMNITY COMPANY</b>		<b>0.00</b>
	<b>PENN MILLERS INSURANCE COMPANY</b>		<b>2.9</b>

	<b>GREATER NEW YORK MUTUAL INS CO</b>		<b>-20.1</b>
	<b>INS CO OF GREATER NEW YORK</b>		<b>-20.0</b>
	<b>STRATHMORE INS CO</b>		<b>-23.1</b>
	<b>CINCINNATI INSURANCE COMPANY</b>		<b>-2.1</b>
	<b>CINCINNATI CASUALTY COMPANY</b>		<b>-6.2</b>
	<b>CINCINNATI INDEMNITY COMPANY</b>		<b>-3.8</b>
	<b>ARCH PROPERTY CASUALTY INS CO</b>		<b>INITIAL</b>
	<b>PENNSYLVANIA INS CO</b>		<b>INITIAL</b>
	<b>SOUTHERN INS CO</b>		<b>INITIAL</b>
	<b>MILFORD CASUALTY INS CO</b>		
	<b>COREPOINTE INS CO</b>		

**EXHIBIT – C – 2**

<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>YEAR 2021</b>	<b>RATE CHANGE</b>
INDEPENDENT	CBIA COMP. SERVICES, INC.		-5.00
INDEPENDENT	WORKERS COMP TRUST		0.00
INDEPENDENT	CT Interlocal Risk Management Agency		
NCCI			
	BROTHERHOOD MUTUAL INS CO		-3.7
	NEW JERSEY MANUFACTURERS INS CO		-0.2
	PENNSYLVANIA MFG ASSOC INS CO		-1.7
	MANUFACTURERS ALLIANCE INS CO		-1.7
	PENNSYLVANIA MFG INDEMNITY CO		-2.0
	AMERICAN STATES INS CO		-2.6
	AMERICAN ECONOMY INS CO		
	FIRST NATIONAL INS CO OF AMERICA		
	GENERAL INS CO OF AMERICA		
	FEDERATED MUTUAL INSURANCE COMPANY		0.1
	FEDERATED SERVICE INSURANCE COMPANY		-0.9
	FEDERATED RESERVE INS CO		-0.17
	GREAT AMERICAN INS CO		0.1
	GREAT AMERICAN ASSURANCE CO		0.6
	GREAT AMERICAN INS CO OF NY		-0.4
	GREAT AMERICAN ALLIANCE INS CO		-3.5
	GREAT AMERICAN SPIRIT INS CO		-1.6
	GUIDEONE MUTUAL INS CO		-3.7
	PRAETORIAN INSURANCE COMPANY		-1.8
	STONINGTON INS CO		-1.8
	GENERAL CASUALTY CO OF WISCONSIN		-1.8
	REGENT INSURANCE COMPANY		-1.8
	QBE INS CORP		-1.8
	NORTH POINTE INS CO		1.2
	LIBERTY MUTUAL INS CO		3.0
	LIBERTY MUTUAL FIRE INS CO		0.1
	LM INSURANCE CORP		-3.0
	FIRST LIBERTY INSURANCE CORP		1.2
	LIBERTY INSURANCE CORP		-1.5
	EMPLOYERS INS CO OF WAUSAU		3.0
	Greenwich Insurance Company		-1.8

XL Insurance America, Inc.	-1.8
XL Specialty Insurance Co.	-1.8
T.H.E. Insurance Company	-1.8
Pharmacists Mutual Insurance Co.	-2.2
Chiron Insurance Company	0
National Interstate Insurance Co.	-2.7
Triumphe Casualty Company	3.4
Vanliner Insurance Company	-2.7
Transguard Ins. Co. of America	-4.8
Farm Family Casualty Insurance Company	-1.9
Work First Casualty Company	4.8
Assoc. Industries of MA Mutual Insurance Company	-1.8
Assoc. Employers Insurance Company	-1.8
ACE AMERICAN INS CO	-0.1
INDEMNITY INS CO OF NORTH AMERICA	
INSURANCE COMPANY OF NORTH AMERICA	
WESTCHESTER FIRE INS CO	
ACE FIRE UNDERWRITERS INS CO	
ACE PROPERTY & CASUALTY INS CO	
BANKERS STANDARD INS CO	
PACIFIC EMPLOYERS INS CO	
FEDERAL INS CO	
CHUBB INDEMNITY INS CO	
GREAT NORTHERN INS CO	
PACIFIC INDEMNITY CO	
VIGILANT INS CO	
CHUBB NATIONAL INS CO	
AMGUARD INS CO	-2.6
NORGUARD INS CO	-2.1
NORGUARD INS CO	-5.5
EASTGUARD INS CO	-2.7
MITSUI SUMITOMO INS CO OF AMERICA	-1.8
MITSUI SUMITOMO INS USA INC	-1.8
TOKIO MARINE AMERICA INS CO	-1.8
TRANS PACIFIC INS CO	-1.8

	<b>ATLANTIC CHARTER INS CO</b>		<b>-6.2</b>
	<b>NOVA CASUALTY CO</b>	<b>SUPERIOR TIER</b>	<b>-2.1</b>
		<b>PREFERRED TIER</b>	
		<b>STANDARD TIER</b>	
		<b>SUBSTANDARD TIER</b>	
	<b>FEDERATED MUTUAL INSURANCE COMPANY</b>		<b>2.5</b>
	<b>FEDERATED SERVICE INSURANCE COMPANY</b>		<b>3.2</b>
	<b>FEDERATED RESERVE INS CO</b>		<b>2.3</b>
	<b>INS CO OF THE WEST</b>		<b>-1.8</b>
	<b>SELECTIVE INSURANCE CO OF THE SOUTHEAST</b>		<b>-1.4</b>
	<b>SELECTIVE INSURANCE CO OF SOUTH CAROLINA</b>		<b>-1.2</b>
	<b>SELECTIVE INSURANCE CO OF AMERICA</b>		<b>-1.2</b>
	<b>CALIFORNIA INS CO</b>		<b>-1.8</b>
	<b>FRANK WINSTON CRUM INS CO</b>		<b>-1.0</b>
	<b>HDI GLOBAL INS CO</b>		<b>10.0</b>
	<b>EMPLOYERS COMPENSATION INS CO</b>		<b>-9.5</b>
	<b>EMPLOYERS ASSURANCE CO</b>		<b>-5.1</b>
	<b>EMPLOYERS PREFERRED INS CO</b>		<b>-2.3</b>
	<b>HANOVER INSURANCE COMPANY</b>		<b>-1.7</b>
	<b>MASSACHUSETTS BAY INSURANCE CO</b>		<b>-2.1</b>
	<b>CITIZENS INSURANCE CO OF AMERICA</b>		<b>-0.8</b>
	<b>ALLMERICA FINANCIAL BENEFIT INS CO</b>		<b>-0.9</b>
	<b>HANOVER AMERICAN INS CO</b>		<b>-0.5</b>
	<b>ALLMERICA FINANCIAL ALLIANCE INS CO</b>		<b>-3.8</b>
	<b>FIREMAN'S FUND INSURANCE CO</b>		<b>-7.2</b>
	<b>NATIONAL SURETY CORPORATION</b>		<b>-8.8</b>
	<b>AMERICAN AUTOMOBILE INSURANCE CO</b>		<b>-7.2</b>
	<b>FRANKENMUTH MUTUAL INS CO</b>		<b>0.0</b>
	<b>ANSUR AMERICA INS CO</b>		
	<b>HARTFORD FIRE INS CO</b>		<b>1.2</b>
	<b>HARTFORD CASUALTY INS CO</b>		<b>1.3</b>
	<b>HARTFORD ACCIDENT &amp; INDEMNITY CO</b>		<b>1.2</b>
	<b>HARTFORD UNDERWRITERS INS CO</b>		<b>1.3</b>
	<b>TWIN CITY FIRE INS CO</b>		<b>1.2</b>
	<b>SENTINEL INS CO, LTD</b>		<b>1.3</b>
	<b>HARTFORD INS CO OF THE MIDWEST</b>		<b>1.2</b>
	<b>PACIFIC INSURANCE COMPANY</b>		<b>1.2</b>



TRUMBULL INS CO	1.2
PROPERTY & CASUALTY INS CO OF HARTFORD	1.1
HARTFORD INS CO OF THE SOUTHEAST	1.2
NUTMEG INS CO	1.2
AMERICAN ALTERNATIVE INS CORP	-1.8
AMERICAN FAMILY HOME INS CO	
AMERICAN MODERN HOME INS CO	
SENTRY CASUALTY CO	0.0
ACIG INS CO	-1.8
SERVICE AMERICAN IDEMNITY CO	-1.8
SENTRY INS A MUTUAL CO	-1.4
MIDDLESEX INS CO	-2.7
PATRIOT GENERAL INS CO	-1.1
SENTRY SELECT INS CO	-0.1
AMERICAN HOME ASSURANCE CO	-1.8
AIG ASSURANCE CO	
AIG PROPERTY CASUALTY CO	
COMMERCE AND INDUSTRY INS CO	
GRANITE STATE INSURANCE CO	
ILLINOIS NATIONAL INSURANCE	
NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	
NEW HAMPSHIRE INS CO	
INSURANCE COMPANY OF THE STATE OF PA	
AIU INS CO	
GREAT WEST CASUALTY COMPANY	1.4
NEW YORK MARINE AND GENERAL INS CO	0.0
PENNSYLVANIA INS CO	0.0
NATIONAL SPECIALTY INS CO	-1.8
CHURCH MUTUAL INS CO	5.05
AMERICAN CASUALTY COMPANY OF READING PA	-3.79
CONTINENTAL CASUALTY COMPANY	1.22
NATIONAL FIRE INS CO	-3.94
CONTINENTAL INS CO	-2.72
TRANSPORTATION INS CO	-1.69
VALLEY FORGE INSURANCE CO	-3.18

	<b>STATE NATIONAL INS CO</b>		<b>-3.4</b>
	<b>STARR INDEMNITY &amp; LIABILITY COMPANY</b>		<b>-1.8</b>
	<b>STARR SPECIALTY INS CO</b>		

**EXHIBIT – D**

<b>LINE OF BUSINESS: COMMERCIAL AUTOMOBILE</b>			
<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>YEAR 2020</b>	<b>RATE CHANGE</b>
<b>ISO Loss Costs</b>	<b>Insurance Services Office, Inc</b>	<b>CA-2019-BRLA1</b>	<b>.9 %(LC)</b>
<b>Co's may Adopt or Non Adopt</b>			<b>Loss Cost</b>
<b>ISO</b>	<b>Federated Mutual Insurance Company</b>		<b>7.4</b>
	<b>Federated Service Insurance Company</b>		<b>8.2</b>
	<b>Federated Reserve Insurance Company</b>		<b>7.3</b>
<b>ISO</b>	<b>The Charter Oak Fire</b>		<b>9.6</b>
	<b>The Phoenix Insurance</b>		<b>8.9</b>
	<b>The Travelers Indemnity</b>		<b>9</b>
	<b>The Travelers Indemnity of America</b>		<b>9.4</b>
	<b>The Travelers Indemnity Company Of Connecticut</b>		<b>9.7</b>
	<b>Travelers Casualty Insurance Company of America</b>		<b>6.5</b>
	<b>Travelers Property Casualty Company of America</b>		<b>9.8</b>
	<b>Plymouth Rock Assurance Corporation</b>		<b>2.92%</b>
<b>ISO</b>	<b>Farm Family Casualty Insurance Company</b>		<b>4.30%</b>
<b>ISO</b>	<b>All America Insurance Company</b>		<b>6.2</b>
	<b>Central Mutual Insurance Company</b>		<b>0.7</b>
<b>ISO</b>	<b>GuideOne Mutual Insurance Company</b>		<b>11.30%</b>
<b>ISO</b>	<b>National Union Fire Insurance Company of Pittsburgh, PA</b>		<b>11.70%</b>
	<b>Sentry Select Insurance Company</b>		<b>6.4</b>
	<b>State Automobile Mutual Insurance Company</b>		<b>15</b>
	<b>Massachusetts Bay Insurance Company</b>		<b>7.4</b>
	<b>The Hanover Insurance Company</b>		<b>7.4</b>
	<b>Citizens Insurance Company of America</b>		<b>7</b>
	<b>Allmerica Financial Benefit Insurance Company</b>		<b>8.4</b>
	<b>All America Insurance Company</b>		<b>6.2</b>
	<b>Central Mutual Insurance Company</b>		<b>6.7</b>

	<b>Sentinel Insurance Company, Ltd.</b>		<b>6.2</b>
	<b>National Casualty Company</b>		<b>-0.9</b>
	<b>Quincy Mutual Fire</b>		<b>0.9</b>
	<b>Nationwide Mutual Insurance Co.</b>		<b>3.4</b>
	<b>Nationwide Property &amp; Casualty Ins. Co.</b>		<b>2.8</b>
	<b>Nationwide Mutual Fire Ins. Co.</b>		<b>3.6</b>
	<b>Allied Ins. Co. of America</b>		<b>11.5</b>
	<b>Arbella Protection Ins. Co., Inc.</b>		<b>3.1</b>
	<b>Church Mutual Ins. Co.</b>		<b>7.9</b>
	<b>The Cincinnati Ins. Co.</b>		<b>9.8</b>
	<b>Granite State Ins. Co.</b>		<b>12.9</b>
	<b>NGM Ins. Co.</b>		<b>4.6</b>
	<b>Nationwide Agribusiness Ins. Co.</b>		<b>9.8</b>
	<b>Selective Ins. Co. of America</b>		<b>5.3</b>
	<b>Selective Ins. Co. of SC</b>		<b>3.5</b>
	<b>Selective Ins. Co. of Southeast</b>		<b>2.5</b>
	<b>Travelers Casualty Ins. Co. of America</b>		<b>4.5</b>
	<b>American Fire &amp; Casualty Co.</b>		<b>8</b>
	<b>The Ohio Casualty Ins. Co.</b>		<b>8.2</b>
	<b>Ohio Security Ins. Co.</b>		<b>8.3</b>
	<b>West American Ins. Co.</b>		<b>7.6</b>
	<b>Liberty Mutual Fire Ins. Co.</b>		<b>7.2</b>
	<b>Florists Mutual Ins. Co.</b>		<b>2.9</b>
	<b>Harleysville Ins. Co.</b>		<b>12.9</b>
	<b>Harleysville Preferred Ins. Co.</b>		<b>13.0</b>
	<b>Harleysville Worcester Ins. Co.</b>		<b>12.2</b>

**EXHIBIT – E-1**

<b>LINE OF BUSINESS: GENERAL LIABILITY</b>			
<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>YEAR 2020</b>	<b>RATE CHANGE</b>
ISO/Independent	The Hanover Insurance Group		-0.50%
Independent	The Hanover Insurance Company		0.90%
ISO	Nationwide General Insurance Company		-1.24%
ISO	Nationwide Assurance Company		-0.60%
Independent	Continental Casualty Company		-5.16%
Independent	United States Liability Insurance Company		16.86%
Independent	Berkley Insurance Company		4.50%
Independent	Berkley Insurance Company		8.00%
Independent	CAMICO Mutual Insurance Company		5.50%
ISO/Independent	Nationwide Agribusiness Insurance Company		3.30%
Independent	GuideOne Mutual Insurance Company		6.9%
ISO/Independent	Tri-State Insurance Company of Minnesota		3.80%
Independent	GuideOne Mutual Insurance Company		6.9%
ISO	Zurich North America Group		6.00%
Independent	Berkley Insurance Company		8.00%
ISO/Independent	Sentry Select Insurance Company		6.20%
	Midvale Indemnity Company		17
ISO/Independent	Selective Insurance Company of America Selective Insurance Company of South Carolina Selective Insurance Company of Southeast		0.70%
ISO/Independent	Westchester Fire Ins Co Chubb Indemnity Ins Co Chubb National Ins Co		0.00%

ISO	Liberty Mutual Fire Ins. Co.		10
ISO	Harleysville Ins. Co.		5.9
	Harleysville Worcester Ins. Co.		8.1
ISO	Nationwide Mutual Ins. Co.		-1
	Nationwide Property and Casualty Ins. Co.		0.7
ISO	American Fire and Casualty Co.		7.7
	Ohio Security Ins. Co.		7.6
	The Ohio Casualty Ins. Co.		8.1
	West American Ins. Co.		8.1
ISO	Seneca Ins. Co.		5
ISO	Federated Mutual Ins. Co.		12.2
	Federated Reserve Ins. Co.		12.5
ISO	Hospitality Ins. Co.		5.4
ISO	All America Ins. Co.		1.6
	Central Mutual Ins. Co.		-0.3
ISO	Massachusetts Bay Ins. Co.		-0.6
	The Hanover Ins. Co.		-1.2
	Citizens Ins. Co.		-0.3
ISO	The Charter Oak Fire Ins. Co.		0.84
	The Phoenix Ins. Co.		0.9
	The Travelers Indemnity Ins. Co.		0.6
	The Travelers Indemnity Co. of America		1.6
	The Travelers Indemnity Co. of Connecticut		2
	Travelers Property Casualty Co. of America		2.5

**EXHIBIT – E-2**

<b>LINE OF BUSINESS: GENERAL LIABILITY MEDICAL MALPRACTICE</b>			
<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>YEAR 2020</b>	<b>RATE CHANGE</b>
<b>Independent</b>	<b>American Casualty Co. of Reading, Pa</b>		<b>3.7%</b>
<b>Independent</b>	<b>NCMIC Insurance Company</b>		<b>15.0%</b>
<i>Independent</i>	<b>Liberty Insurance Underwriters Inc</b>		
<b>Independent</b>	<b>NORCAL Mutual Insurance Co</b>		<b>7.48%</b>
<b>Independent</b>	<b>The Cincinnati Casualty Company</b>		<b>0.0%</b>
	<b>The Cincinnati Indemnity Company</b>		<b>17.8%</b>
	<b>The Cincinnati Insurance Company</b>		<b>12.8%</b>
<b>Independent</b>	<b>The Medical Protective Company</b>		<b>5.0%</b>
<b>Independent</b>	<b>THE HARTFORD HEALTHCARE PRO</b>		<b>N/A</b>

LINE OF BUSINESS: FIRE AND ALLIED			
ORGANIZATION	COMPANY NAME	YEAR 2020	RATE CHANGE
ISO	Cumis Insurance Society, Inc.		0
INDEPENDENT	GuideOne Mutual Ins. Co.		10.5
	Patriot General Insurance Company		0.1
	Middlesex Insurance Company		-0.3
INDEPENDENT	Selective Insurance Company of America		3.8
	Selective Insurance Company of S. Carolina		
	Selective Insurance Company of Southeast		
	Employers Mutual Casualty Co.		6.5
	Union Ins. Co.		6.7
	Acadia Ins. Co.		
	American Fire and Casualty Co.		8.6
	The Ohio Casualty Ins. Co.		8.8
	Ohio Security Ins. Co.		8.6
	West American Ins. Co.		8.8
	Nationwide Mutual Ins. Co.		8
	Nationwide Property and Casualty Ins. Co.		8.4
	Nationwide Mutual Fire Ins. Co.		7.5
	Great American Ins. Co.		-18.4
	Great American Assurance Co.		8.5
	Harleysville Ins. Co.		2.1
	Harleysville Worcester Ins. Co.		1.7
	Seneca Ins. Co.		15
	Continental Western Ins. Co.		4.6
	Union Ins. Co.		5.7
	Acadia Ins. Co.		5.1
	American Fire and Casualty Co.		7.9
	The Ohio Casualty Ins. Co.		8
	Ohio Security Ins. Co.		9.9
	West American Ins. Co.		8



	<b>Nationwide Mutual Ins. Co,</b>		<b>9.6</b>
	<b>Nationwide Property and Casualty Ins. Co.</b>		<b>9.6</b>
	<b>Nationwide Mutual Fire Ins. Co.</b>		<b>8.8</b>
	<b>Brotherhood Mutual Ins. Co.</b>		<b>7.9</b>
	<b>All America Ins. Co.</b>		<b>0.1</b>

**EXHIBIT – G**

<b>LINE OF BUSINESS: COMMERCIAL MULTI-PERIL &amp; BUSINESS OWNERS</b>			
<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>YEAR 2020</b>	<b>RATE CHANGE</b>
<b>ISO</b>	<b>Selective Insurance Company of America</b>		<b>8.70%</b>
	<b>Selective Insurance Company of South Carolina</b>		
	<b>Selective Insurance Company of the Southeast</b>		
	<b>Nationwide General Insurance Company</b>		<b>1.70%</b>
	<b>Quincy Mutual Fire Insurance Company</b>		<b>4.00%</b>
	<b>Country Mutual Insurance Company</b>		<b>-7.50%</b>
	<b>Patrons Mutual Insurance Company of Conn.</b>		<b>6.00%</b>
	<b>Harleysville Insurance Company</b>		<b>4.40%</b>
	<b>Harleysville Preferred Insurance Company</b>		<b>3.90%</b>
	<b>Harleysville Worcester</b>		<b>4.30%</b>
	<b>Church Mutual Insurance Company</b>		<b>4.99%</b>
	<b>Nationwide Mutual Ins. Co.</b>		<b>7.7</b>
	<b>Nationwide Property and Casualty Ins. Co.</b>		<b>7.6</b>
	<b>Nationwide Mutual Fire Ins. Co.</b>		<b>7.1</b>
	<b>Allied Ins. Co. of America</b>		<b>8.3</b>
	<b>Transportation Ins. Co.</b>		<b>1</b>
	<b>Valley Forge Ins. Co.</b>		<b>1.1</b>
	<b>Continental Casualty Ins. Co.</b>		<b>1.6</b>
	<b>American Fire and Casualty Ins. Co.</b>		<b>12.9</b>
	<b>The Ohio Casualty Ins. Co.</b>		<b>12.2</b>
	<b>Ohio Security Ins. Co.</b>		<b>11.5</b>
	<b>West American Ins. Co.</b>		<b>12.2</b>
	<b>Selective Ins. Co. of America</b>		<b>-6.5</b>
	<b>Selective Ins. Co. of South Carolina</b>		<b>-7.2</b>
	<b>Selective Ins. Co of the Southeast</b>		<b>-6.2</b>
	<b>United States Liability Ins. Co.</b>		<b>1.5</b>
	<b>United Ohio Ins. Co.</b>		<b>3.5</b>
	<b>amGUARD Ins. Co.</b>		<b>4</b>
<b>Church Mutual Ins. Co.</b>		<b>5</b>	

	<b>Farm Family Ins. Co.</b>		<b>-5</b>
	<b>Federated Mutual Ins Co.</b>		<b>3.4</b>
	<b>Hartford Underwriters Ins. Co.</b>		<b>5.8</b>
	<b>Hiscox Ins. Co.</b>		<b>24</b>
	<b>Jewelers Mutual Ins. Co.</b>		<b>2.7</b>
	<b>Main Street America Assurance Co.</b>		<b>5.3</b>
	<b>Massachusetts Bay Ins. Co.</b>		<b>6.3</b>
	<b>The Hanover Ins. Co.</b>		<b>5.4</b>
	<b>Citizens Ins. Co. of America</b>		<b>5.8</b>
	<b>Midvale Indemnity Co.</b>		<b>13.8</b>
	<b>Nationwide General Ins. Co.</b>		<b>1.7</b>
	<b>Quincy Mutual Fire Ins. Co.</b>		<b>4</b>
	<b>Patrons Mutual Ins. Co.</b>		<b>8.1</b>
	<b>Travelers Casualty Ins. Co. of America</b>		<b>8.3</b>
	<b>Twin City fire Ins. Co.</b>		<b>7.4</b>
	<b>United Ohio Ins. Co.</b>		<b>3.5</b>

**EXHIBIT – H**

<b>LINE OF BUSINESS: INLAND MARINE</b>			
<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>YEAR 2020</b>	<b>RATE CHANGE</b>
Independent	Great American Assurance Company		1.41%
Independent	Federated Mutual Insurance Company Federated Reserve Insurance Company Federated Service Insurance Company		4.30%
Independent	Jewelers Mutual Insurance Company		3.30%

<b>LINE OF BUSINESS: BURGLARY AND THEFT</b>			
<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>YEAR 2020</b>	<b>RATE CHANGE</b>
INDEPENDENT	The Hanover Insurance Company		0.90%

<b>LINE OF BUSINESS: BOILER AND MACHINERY</b>			
<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>YEAR 2020</b>	<b>RATE CHANGE</b>
	NONE		

<b>LINE OF BUSINESS: FIDELITY &amp; SURETY</b>			
<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>YEAR 2020</b>	<b>RATE CHANGE</b>
	NONE		