



# STATE OF CONNECTICUT INSURANCE DEPARTMENT



## **Property Casualty Insurance Rate Reviews For Calendar Year 2022**

**Submitted to the Insurance and Real Estate Committee in  
Accordance with Connecticut General Statutes Section 38a-9(c)**

January 15, 2023

I am pleased to provide the Connecticut Insurance Department's (CID) annual report of property & casualty (P&C) rates in the state for calendar year 2022, pursuant to Connecticut General Statutes Section 38a-9(c).

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

Connecticut's property and 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 2022 rate review include:

- A decrease in workers' compensation insurance rates for the 9<sup>th</sup> straight year.
- Continued efforts to hold down homeowner's rate increases have saved policyholders \$13.78 million in 2022 and \$90.88 million since 2012.
- Private passenger automobile policyholder savings were \$38.4 million in 2022 and \$86.1 million since 2021.
- Significant rate pressures in 2022 for auto and homeowners which are impacted by supply chain constraints and inflationary pressures.
- All rate filings are becoming more complicated as companies increase the use of General Linear Models (GLMs) and big data which have significantly more data variables.

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

Respectfully,

A handwritten signature in blue ink, appearing to read 'Andrew Mais', with a stylized flourish at the end.

Andrew Mais, Commissioner

Cc: Office of Legislative Research

# Summary of 2022 Rate Reviews

Connecticut Insurance Department  
Property & Casualty Division

## How the rates were reviewed

The Insurance 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 2022, the P&C Division reviewed **1,075** Personal and Commercial rate & rule filings. The following information represents the major lines of business rate submissions.

## Lines of business reviewed

- Personal Automobile
- Homeowners
- Workers' Compensation
- Commercial Automobile
- Commercial General Liability
- Commercial Fire and Allied
- Commercial Multi-Peril/Businessowners
- All Other

### A. Personal Automobile

There was an average overall rate increase of 4.9 percent, up from 1.5 percent in 2021.

**Two (2) company's** introduced new auto rating programs in Connecticut in 2022, State Farm Classic Ins. Co and Utica Mutual Millennium 2.0.

## Rate filings reviewed

In 2022 there were 90 filings compared to 63 filings in 2021. This is a significant increase over the previous year as we have seen companies

adjusting rates to reflect supply chain and inflationary issues, as well as an increase in frequency (accidents) as driving returns to pre-COVID levels. This reporting year we also saw more companies file multiple rate filings (41) as they began seeing deteriorating results as previously noted.

The CID continues to review automobile rate filings closely to ensure the rates are actuarially justified based on actual experience, since industry started seeing deterioration in frequency coming out of 2020 which has continued into 2022. As a result of our regulatory oversight, we were able to save consumers \$38,424,016.

### **Flex rate filings**

Of the 90 filings, there were **21 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 %. 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 Insurance Department is not required.

### **Statewide rate level changes for 2022**

- Liability +5.4% (3.2 percentage points higher than 2021)
- Physical Damage +4.7%
- Combined Total +4.9%

## **B. Homeowners**

Based on our reviews we were able to save consumers **\$13,783,731** million in 2022. Overall, we have saved consumers \$90.883 million since 2012 as a result of CID’s thorough analysis of rate requests.

### **Rate Filings Reviewed in 2022**

- Homeowners rate filings recorded – 86
- Average increase requested – **6.1 percent** (4.2 percent in 2021)
- Average increase Department allowed – **5.1 percent**
- Number of flex rate filings – 15

## Market Growth

There were no new homeowner market entries in 2022. However, 6 companies introduced new rating companies in the state; QBE, Liberty Homeowner and Condo, Farmers new renters' program, Kingstone, Nationwide and Chubb.

## C. Workers' Compensation

On Oct. 17, 2022, the Commissioner approved a reduction in overall workers' compensation Loss Costs and Assigned Risk rates for Connecticut. This marked the 9th straight year that rates have decreased. The Commissioner's order ([https://portal.ct.gov/-/media/CID/1\\_Orders/WC\\_2023\\_NCCI\\_Memorandum\\_and\\_Order.pdf](https://portal.ct.gov/-/media/CID/1_Orders/WC_2023_NCCI_Memorandum_and_Order.pdf)) 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:

- **-3.0 percent overall decrease to loss costs** (actual losses and claim adjustment expenses), and
- **0.0 percent overall decrease in assigned risk rates.**

Companies adjust the industry loss cost for expenses, investment income and competitive deviations to the loss costs as permitted by C.G.S. 38a-676. Since approving the NCCI 2022 filing we have reviewed **319** filings which included three (3) independent filings for CBIA Comp Services (CBIA), the Workers' Comp Trust (WCT), and CT Interlocal Risk Management Agency (CIRMA). CIRMA makes their filing later in the year for a July 1 effective date, while CBIA and WCT have a January 1 effective date. Since the 2023 workers' comp order, the CID has reviewed **203** submissions with a January 1, 2023 effective date.

## D. Commercial Automobile

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 2022, **129 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 under C.G.S. 38a-676.

#### **E. Commercial General Liability**

In 2022, **91 companies or groups** filed commercial general liability rates based on various industry loss costs documents to implement revised loss costs modifiers or independent effective dates.

Additionally, there were **two (2) rate requests** in 2022 for rate change in **Medical Malpractice for physicians and surgeons** and one **(1) rate request** for **APRN's**. There were **four (4) miscellaneous rate requests** for **other medical malpractice professional liability practices**. None of the rate requests met the State's prior rate approval requirements as outlined under C.G.S 38a-676 (2) (A).

#### **F. Other Commercial Lines**

During 2022, the Department reviewed **114 company or group filings** to adopt various industry loss costs documents, including:

- 47 – Fire and Allied Lines
- 60 – Commercial Multi-peril/Businessowners
- 4 – Inland Marine
- 3 – Burglary & Theft
- 0 – Fidelity & Surety

# **EXHIBITS**

# STATUS OF PRIVATE PASSENGER AUTO RATE FILINGS (2022 Effective Dates)

EXHIBIT A

\*\*\*\*\* Approved \*\*\*\*\*

Company Name	Effective Date New	Flex Filing Y/N	Liability	Physical Damage	Total	Written Premium
Safeco Insurance Company of Illinois	2/5/2022	N	15.50%	0.40%	9.90%	\$107,162,401
The Hanover American Insurance Company	2/7/2022	N	0.00%	0.00%	0.00%	\$69,600,958
Progressive Direct Insurance Company	2/11/2022	N	0.00%	23.60%	8.70%	\$107,231,480
Progressive Casualty Insurance Company	2/11/2022	N	0.00%	34.50%	9.30%	\$88,269,591
USAA United Services Automobile Association	2/19/2022	N	-0.50%	-0.50%	-0.50%	\$40,099,634
USAA Casualty Insurance Company	2/19/2022	N	-1.00%	-1.00%	-1.00%	\$54,427,976
USAA General Indemnity Company	2/19/2022	N	-1.90%	-1.90%	-1.90%	\$36,926,183
USAA Garrison Property and Casualty Ins Co	2/19/2022	N	-2.40%	-2.40%	-2.40%	\$20,900,364
Travelers - Standard Fire Insurance Company	2/20/2022	N	0.00%	-0.10%	-0.10%	\$131,203,608
NGM Insurance Company - Legacy Book	2/21/2022	N	15.40%	3.50%	10.60%	\$1,557,495
GEICO Indemnity Company	3/3/2022	Y	10.10%	-2.60%	5.80%	\$194,414,328
GEICO General Insurance Company	3/3/2022	Y	8.60%	1.40%	6.00%	\$280,902,420
Government Employees Insurance Company	3/3/2022	Y	8.60%	1.40%	6.00%	\$56,494,531
Travelers - Standard Fire Insurance Company	3/4/2022	Y	8.80%	2.80%	5.90%	\$137,431,148
Motor Club Insurance Company	3/17/2022	N	-20.00%	-20.00%	-20.00%	\$96,270
Plymouth Rock Assurance Corporation	4/1/2022	Y	7.60%	1.40%	5.30%	\$32,883,295
Plymouth Rock Palisades Insurance Company	4/1/2022	Y	6.00%	6.00%	6.00%	\$12,135,130
Covenant Insurance Company	4/1/2022	N	0.00%	0.00%	0.00%	\$20,746,579
Amica Mutual Insurance Company	4/1/2022	Y	1.40%	6.30%	3.10%	\$99,358,715
Amica Property and Casualty Insurance Company	4/1/2022	Y	1.00%	6.00%	2.30%	\$1,548,869
Hartford - Pacific Insurance Company	4/28/2022	N	8.50%	4.10%	6.80%	\$1,011,393
Hartford - Trumbull Insurance Company	4/28/2022	N	7.70%	2.30%	5.80%	\$58,983,302
Hartford - Harford Casualty Insurance Company	4/28/2022	N	9.30%	0.10%	6.20%	\$2,750,584
Hartford - Sentinel Insurance Company, Ltd.	4/28/2022	N	9.00%	0.00%	5.90%	\$14,023,013
Central Mutual Insurance Company	5/1/2022	N	-7.10%	0.00%	-4.50%	\$10,035,248
Allstate Fire and Casualty Insurance Company	5/5/2022	N	10.00%	0.00%	6.00%	\$190,285,661
New South Insurance Company	5/12/2022	N	9.00%	2.10%	7.50%	\$7,306,029
CSAA Affinity Insurance Company	6/1/2022	N	4.90%	2.30%	4.00%	\$68,918,556
CSAA General Insurance Company	6/1/2022	N	2.30%	0.00%	1.80%	\$1,291,555
Utica Mutual Insurance Company - Millennium 1.0	6/6/2022	N	-0.80%	4.10%	1.00%	\$33,290,546
Safeco Insurance Company of Illinois	6/6/2022	N	3.90%	4.30%	4.00%	\$114,360,320
Horace Mann Property & Casualty Ins Co	6/16/2022	N	16.10%	10.90%	14.20%	\$4,381,371
Horace Mann Teachers Insurance Company	6/16/2022	N	3.30%	0.00%	2.00%	\$2,342,125
The Hanover American Insurance Company	7/1/2022	N	2.90%	1.80%	2.50%	\$69,916,392



California Casualty Indemnity Exchange	7/1/2022	N	0.00%	0.00%	0.00%	\$2,223,132
Essentia Insurance Company	7/1/2022	N	25.00%	-5.10%	2.30%	\$9,956,601
Covenant Insurance Company	7/1/2022	N	0.00%	0.00%	0.00%	\$20,613,948
Electric Insurance Company	7/11/2022	N	0.50%	-0.60%	0.00%	\$5,922,823
Century-National Insurance Company	7/19/2022	N	5.60%	15.10%	10.00%	\$34,792,481
Patrons Mutual Insurance Company of Connecticut	7/21/2022	Y	2.50%	9.40%	4.80%	\$4,572,880
Covenant Insurance Company	8/1/2022	Y	9.60%	0.00%	5.30%	\$20,613,948
Chubb National Insurance Company	8/1/2022	Y	5.40%	6.50%	6.00%	\$12,483,337
Great Northern Insurance Company	8/1/2022	Y	5.20%	6.20%	5.70%	\$20,911,000
Pacific Indemnity Company	8/1/2022	Y	5.10%	5.70%	5.30%	\$286,628
Vigilant Insurance Company	8/1/2022	Y	5.00%	6.10%	5.50%	\$2,293,927
Federal Insurance Company	8/1/2022	Y	5.40%	5.90%	5.70%	\$2,024,101
Providence Mutual Fire Insurance Company	9/1/2022	Y	5.60%	0.70%	3.90%	\$6,626,658
Old Dominion Insurance Company	9/3/2022	N	6.10%	18.10%	9.90%	\$35,634,011
American Modern Property and Casualty Ins Co	9/6/2022	N	2.50%	-0.10%	0.20%	\$1,357,302
Travelers - Standard Fire Insurance Company	9/9/2022	N	12.70%	2.70%	8.00%	\$154,179,398
Esurance Insurance Company	9/14/2022	Y	4.60%	12.00%	6.00%	\$21,240,343
United Ohio Insurance Company	9/15/2022	Y	5.10%	7.70%	6.00%	\$13,461,780
Progressive Direct Insurance Company	9/16/2022	N	5.20%	9.60%	5.90%	\$106,099,626
Progressive Casualty Insurance Company	9/16/2022	N	3.40%	8.80%	5.10%	\$87,218,239
Farmers Mid-Century Insurance Company	9/29/2022	N	27.40%	13.60%	22.90%	\$23,902,392
New South Insurance Company	9/29/2022	N	11.60%	20.60%	13.50%	\$10,437,719
ROOT Insurance Company	9/30/2022	N	39.00%	26.10%	35.00%	\$4,184,799
Plymouth Rock Assurance Corporation	10/1/2022	N	7.00%	1.20%	5.30%	\$33,123,812
GEICO Indemnity Company	10/6/2022	N	6.60%	3.80%	5.70%	\$204,182,584
GEICO General Insurance Company	10/6/2022	N	6.30%	4.70%	5.70%	\$300,022,614
Government Employees Insurance Company	10/6/2022	N	6.30%	4.70%	5.70%	\$59,748,403
Kemper Independence Insurance Co Legacy	10/9/2022	N	9.70%	10.10%	9.80%	\$5,953,197
State Farm Fire and Casualty Company	10/10/2022	N	0.20%	0.20%	0.20%	\$48,784,881
State Farm Mutual Automobile Insurance Co	10/10/2022	N	0.10%	0.10%	0.10%	\$193,477,689
Sentry Select Insurance Company - Motorcycle	10/10/2022	N	23.50%	11.70%	16.90%	\$1,057,366
Stillwater Insurance Company	10/14/2022	N	2.90%	36.40%	17.10%	\$538,665
State Farm Classic Insurance Company	10/19/2022	N				New Program
State Automobile Mutual Insurance Company	10/23/2022	Y	4.60%	7.00%	5.50%	\$9,474,651
CSAA Affinity Insurance Company	10/31/2022	N	1.60%	3.00%	2.00%	\$72,918,211
CSAA General Insurance Company	10/31/2022	N	3.30%	5.50%	4.00%	\$1,771,976
Foremost Insurance Co Grand Rapids, Michigan	11/17/2022	N	19.70%	24.80%	20.30%	\$12,221,453
Farmers Group Property and Casualty Ins Co	11/20/2022	N	0.00%	0.00%	0.00%	\$43,191,095
Farmers Property and Casualty Insurance Company	11/20/2022	N	0.00%	0.00%	0.00%	\$25,090,138

Farmers Casualty Insurance Company	11/20/2022	N	0.00%	0.00%	0.00%	\$28,056,171
Utica Mutual Insurance Company - Millennium 2.0	11/21/2022	N				New Program
Economy Premier Assurance Company	11/21/2022	N	15.80%	-3.50%	5.80%	\$1,616,936
Allstate Fire and Casualty Insurance Company	11/29/2022	N	0.00%	0.00%	0.00%	\$203,278,164
Hartford - Harford Casualty Insurance Company	12/1/2022	N	0.00%	0.00%	0.00%	\$3,230,657
Hartford - Sentinel Insurance Company, Ltd.	12/1/2022	N	0.00%	0.00%	0.00%	\$15,376,601
Property and Casualty Ins Co of Hartford	12/1/2022	Y	5.60%	6.40%	5.90%	\$5,122,814
Dairyland Insurance Company	12/12/2022	N	9.90%	8.50%	9.90%	\$5,353,228
Farmers _Economy Preferred Ins Co. MET	12/15/2022	N	7.50%	26.80%	15.00%	\$20,374,143
American Family Connect Prop and Cas Insurance Co	12/16/2022	N	11.00%	1.70%	7.60%	\$4,908,648
Kemper Independence Insurance Co Prime	12/17/2022	N	12.60%	7.60%	10.80%	\$23,865,024
American Commerce Insurance Company	12/17/2022	N	10.90%	5.70%	9.00%	\$33,349,403
Berkley Insurance Company	12/17/2022	Y	2.50%	8.70%	5.90%	\$4,135,164
State Farm Fire and Casualty Company	12/19/2022	N	5.80%	15.40%	8.40%	\$51,197,341
State Farm Mutual Automobile Insurance Co	12/19/2022	N	4.20%	11.50%	6.80%	\$242,186,932
Utica Mutual Insurance Company - Millennium 2.0	12/19/2022	N	5.40%	9.80%	7.10%	\$32,523,470
Electric Insurance Company	12/31/2022	N	10.30%	0.20%	5.70%	\$5,908,677

2022 Weighted Averages	# Total Filings	# Flex Filings	Liability	Physical Damage	Total	Premium Written
Companies with non-0% rate changes	85	21	5.80%	5.00%	5.30%	\$4,057,802,403
Companies with 0% filed rate changes	5	0	0.00%	0.00%	0.00%	\$307,561,848
<b>2022 State Total</b>	<b>90</b>	<b>21</b>	<b>5.40%</b>	<b>4.70%</b>	<b>4.90%</b>	<b>\$4,365,364,251</b>
<b>2021 State Total</b>	<b>63</b>	<b>20</b>	<b>2.20%</b>	<b>0.00%</b>	<b>1.50%</b>	

**STATUS OF CT HOMEOWNERS RATE FILINGS  
(2022 Effective Dates)**

**EXHIBIT B**

Company Name	Flex Filing Y/N	Effective Date New	Written Premium	Market Share	2022 Filed Overall Change	2022 Final Rate Change Recorded
QBE Pratorian Ins Co.	Y	1/1/2022	\$481,525	0.00%	5.00%	5.00%
Kingstone Insurance Company - Legacy	Y	1/1/2022	\$5,315,676	0.40%	6.00%	6.00%
Casco Indemnity Company	Y	1/15/2022	\$5,500,492	0.40%	4.80%	4.80%
Privilege Underwriters Reciprocal Exchange (PURE)	Y	1/29/2022	\$32,235,740	2.40%	2.90%	2.90%
Utica First Insurance Company	N	2/1/2022	\$26,605,436	2.00%	6.80%	6.80%
Liberty Mutual _General Insurance Co. of America	Y	2/7/2022	\$37,111,903	2.80%	5.00%	5.00%
Utica Mutual Insurance Company	N	2/21/2022	\$12,733,659	0.90%	0.10%	0.10%
Covenant Insurance Company	Y	3/1/2022	\$14,254,255	1.10%	-0.30%	-0.30%
Farmers - Toggle Insurance Company	N	3/2/2022	\$-	0.00%	0.00%	0.00%
AIG Property Casualty Company	N	3/12/2022	\$36,379,125	2.70%	0.00%	0.00%
Providence Mutual Fire Insurance Company	N	4/1/2022	\$6,604,223	0.50%	5.50%	5.30%
Kingstone Insurance Company	N	4/1/2022	\$-	0.00%	0.00%	0.00%
American Strategic Insurance Corporation	N	4/6/2022	\$25,843,733	1.90%	2.80%	2.80%
Utica National Republic-Franklin Insurance Co	N	4/23/2022	\$4,192,072	0.30%	5.10%	5.10%
Liberty Mutual Safeco Insurance Co of America	Y	4/25/2022	\$8,952,117	0.70%	5.80%	5.80%
Utica Mutual Insurance Company	N	5/1/2022	\$15,162,663	1.10%	6.00%	6.00%
Nationwide Crestbrook	Y	5/1/2022	\$1,932,995	0.10%	3.30%	3.30%
New Jersey Manufacturers Insurance Company	N	5/1/2022	\$384,942	0.00%	2.40%	2.40%
Kingstone Insurance Company	N	5/4/2022	\$-	0.00%	0.00%	0.00%
Allstate Indemnity Company	Y	5/14/2022	\$1,931,323	0.10%	5.90%	5.90%
Allstate Insurance Company	Y	5/14/2022	\$65,702,574	4.90%	5.90%	5.90%
Plymouth Rock Home Assurance Corp. - Legacy	Y	5/15/2022	\$8,393,961	0.60%	6.00%	6.00%
Zurich American Insurance Company	Y	5/16/2022	\$1,416,409	0.10%	5.90%	5.90%
Hartford Casualty Insurance Co	N	5/26/2022	\$758,697	0.10%	6.30%	6.30%
Hartford Insurance Company of the Southeast	N	5/26/2022	\$6,389,769	0.50%	5.80%	5.80%
Hartford Trumbull Ins Co	N	5/26/2022	\$20,659,527	1.50%	6.00%	6.00%
Hartford Accident and Indemnity Co	N	5/26/2022	\$6,331,085	0.50%	5.90%	5.90%
Stillwater Property and Casualty Ins Co.	N	5/27/2022	\$7,124,468	0.50%	4.20%	4.20%
Amica Mutual Ins Co.	N	6/1/2022	\$79,435,384	5.90%	-2.80%	-2.80%
Narragansett Bay Insurance Company	N	6/1/2022	\$29,269,480	2.20%	9.90%	9.90%
AmGUARD Insurance Company	N	6/1/2022	\$20,284,200	1.50%	7.50%	7.50%
Central Mutual Insurance Company	N	6/1/2022	\$8,382,781	0.60%	5.40%	5.40%
Harco National Insurance Company	N	6/1/2022	\$6,879,304	0.50%	15.00%	15.00%
Farmers Truck Insurance Exchange	N	6/10/2022	\$18,014,000	1.30%	9.60%	9.60%

Bankers Standard Insurance Company	N	6/17/2022	\$28,245,033	2.10%	15.00%	15.00%
Property and Casualty Insurance Co of Hartford	N	6/23/2022	\$11,339,443	0.80%	5.40%	5.40%
Hartford - Sentinel Insurance Company, Ltd	N	6/23/2022	\$2,915,759	0.20%	5.60%	5.60%
Hartford Insurance Company of the Midwest	N	6/23/2022	\$7,058,240	0.50%	5.60%	5.60%
United Services Automobile Association	N	6/27/2022	\$31,307,496	2.30%	4.80%	4.80%
USAA Casualty Insurance Company	N	6/27/2022	\$30,055,150	2.20%	4.80%	4.80%
USAA General Indemnity Company	N	6/27/2022	\$12,297,333	0.90%	4.80%	4.80%
Garrison Property and Casualty Insurance Comp	N	6/27/2022	\$3,477,194	0.30%	4.80%	4.80%
American Commerce Insurance Company	N	6/27/2022	\$31,399,289	2.30%	5.00%	5.00%
Casco Indemnity Company	N	7/1/2022	\$6,081,527	0.50%	6.00%	6.00%
Travelers Personal Insurance Co Quantum 2.0	N	7/1/2022	\$64,262,406	4.80%	4.60%	4.60%
Kemper Independence Insurance Co Legacy	N	7/3/2022	\$3,637,623	0.30%	15.60%	15.60%
The Hanover Insurance Company	N	7/11/2022	\$28,832,920	2.10%	9.80%	9.80%
Liberty Insurance Corporation	N	7/22/2022	\$4,677,715	0.30%	4.00%	4.00%
Liberty Mutual Fire Insurance Company	N	7/22/2022	\$1,818,383	0.10%	4.00%	4.00%
LM Insurance Corporation	N	7/22/2022	\$629,769	0.00%	4.00%	4.00%
Farm Family Casualty Insurance Company	N	7/25/2022	\$2,430,452	0.20%	9.90%	9.90%
Nationwide General Insurance Company	N	8/15/2022	\$28,353,327	2.10%	11.00%	0.00%
Nationwide Property and Casualty Insurance Co	N	8/15/2022	\$17,585,750	1.30%	9.50%	0.00%
Nationwide Mutual Fire Insurance Company	N	8/15/2022	\$12,988,868	1.00%	2.20%	0.00%
Nationwide Insurance Company of America	N	8/15/2022	\$-	0.00%	0.00%	0.00%
Liberty Mutual Fire Insurance Company	N	8/26/2022	\$47,248,375	3.50%	7.90%	0.00%
Providence Mutual Fire Insurance Company	Y	9/1/2022	\$6,602,448	0.50%	5.90%	5.90%
Cincinnati Insurance Company - Legacy	N	9/1/2022	\$22,524,133	1.70%	8.00%	8.00%
Vermont Mutual Insurance Company	N	9/1/2022	\$16,489,206	1.20%	5.00%	5.00%
Liberty Insurance Corporation	N	9/8/2022	\$-	0.00%	0.00%	0.00%
LM Insurance Corporation	N	9/8/2022	\$1,991,372	0.10%	8.10%	8.10%
Liberty Mutual Personal Insurance Company	N	9/8/2022	\$65,132,363	4.80%	8.00%	8.00%
Plymouth Rock Home Assurance Corp. - @Home	N	9/15/2022	\$21,131,725	1.60%	19.10%	19.10%
Integon National Insurance Co/National General	N	10/3/2022	\$6,258,273	0.50%	12.80%	12.80%
Integon National Insurance Co/One Choice	N	10/3/2022	\$20,126,957	1.50%	14.30%	14.30%
American Economy Insurance Company	N	10/15/2022	\$-	0.00%	0.00%	0.00%
American Economy Insurance Company	N	10/15/2022	\$-	0.00%	0.00%	0.00%
California Casualty Indemnity Exchange	N	10/15/2022	\$816,503	0.10%	5.90%	5.90%
Spinnaker Insurance Company	N	10/22/2022	\$1,091,823	0.10%	9.60%	9.60%
Economy Premier Assurance Company	N	10/31/2022	\$582,659	0.00%	5.80%	0.00%
Universal North America Insurance Company	N	11/1/2022	\$6,112,924	0.50%	7.00%	7.00%
American Modern Property and Casualty Ins Co	N	11/8/2022	\$967,160	0.10%	13.90%	13.90%
Main Street America Assurance Co - MSA New	N	11/26/2022	\$3,787,957	0.30%	9.40%	9.40%

Amica Mutual Ins Co.	Y	12/1/2022	\$82,128,319	6.10%	9.60%	6.00%
Vault Reciprocal Exchange	N	12/1/2022	\$4,707,978	0.40%	4.50%	4.50%
Chubb Indemnity Insurance Company	N	12/5/2022	\$-	0.00%	0.00%	0.00%
Executive Risk Indemnity Inc.	N	12/5/2022	\$-	0.00%	0.00%	0.00%
Kingstone Insurance Company - Legacy	N	12/15/2022	\$5,952,602	0.40%	20.00%	20.00%
State Farm Fire and Casualty Company	N	12/15/2022	\$102,221,625	7.60%	0.80%	0.80%
Farmers Property and Casualty Ins Comp	N	12/15/2022	\$30,217,652	2.20%	9.20%	9.20%
Berkley Insurance Company	Y	12/17/2022	\$10,236,574	0.80%	4.90%	0.00%
Berkley Insurance Company	N	12/17/2022	\$10,236,574	0.80%	4.90%	4.90%
Farmers Group Property and Casualty Ins Co	N	12/19/2022	\$19,719,178	1.50%	13.20%	9.10%
American Commerce Ins Comp - Premier Living	N	12/21/2022	\$2,341,292	0.20%	9.00%	9.00%
Farmers Direct Property and Casualty Ins Co	N	12/30/2022	\$10,510,181	0.80%	15.40%	9.10%
QBE-Regent Insurance Company	N	withdrawn	\$-	0.00%	0.00%	0.00%
<b>Total Filings</b>	<b>86</b>					
<b>Total Flex Filings</b>	<b>15</b>					

2022 Totals		2021 Written Premium	Market Share	2022 Filed Overall Change	2022 Final Rate Change Recorded
Total 2022 - All Companies with non-zero rate Change		\$1,189,818,370	88.60%	6.90%	5.80%
Companies with no Rate Changes		<u>\$153,374,678</u>	<u>11.40%</u>	<u>0.00%</u>	<u>0.00%</u>
Total 2022 - All Companies		\$1,343,193,048	100.00%	6.10%	5.10%
				<b>6.10%</b>	<b>5.10%</b>
<b>Compare to 2021</b>					
Total 2021 - All Companies with non-zero rate Change		\$835,882,956	71.60%	5.90%	4.70%
Companies with no Rate Changes		<u>\$331,916,323</u>	<u>28.40%</u>	<u>0.00%</u>	<u>0.00%</u>
Total 2021 - All Companies		\$1,167,799,279	100.00%	4.20%	3.40%
				<b>4.20%</b>	<b>3.40%</b>
Number of 2021 filings	79				
Number of 2020 filings	65				

**LINE OF BUSINESS: WORKERS COMPENSATION 2022**

**EXHIBIT C-1**

ORGANIZATION	COMPANY NAME	RATE CHANGE
INDEPENDENT	CBIA COMP. SERVICES, INC.	-5.60%
INDEPENDENT	WORKERS COMP TRUST	-3.00%
INDEPENDENT	CT INTERLOCAL RISK MANAGEMENT AGENCY	-2.70%
NCCI	<b>Note: For reference NCCI filing 202105045 for loss costs overall change was -14.1% for voluntary loss costs; -8.2% for assigned risk rates.</b>	
	WEST BEND MUTUAL INS CO	-13.90%
	VANLINER INS CO	-17.60%
	NATIONAL INTERSTATE INSURANCE CO	-14.30%
	TRIUMPHE CASUALTY COMPANY	-17.10%
	INS CO OF THE WEST	-14.10%
	TRAVELERS INDEMNITY COMPANY	-13.80%
	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	
	TRAVELERS CASUALTY INS CO OF AMERICA	
	WCF NATIONAL INS CO	-18.70%
	PREFERRED PROFESSIONAL INSURANCE COMPANY	-14.10%
	PROTECTIVE INSURANCE COMPANY	-13.90%
	SAGAMORE INSURANCE COMPANY	-13.40%
	PENNSYLVANIA MFG ASSOC INS CO	-14.50%
	MANUFACTURERS ALLIANCE INS CO	-15.40%
	PENNSYLVANIA MFG INDEMNITY CO	-15.70%
	EVEREST NATIONAL INSURANCE CO	-14.20%
	EVEREST REINSURANCE COMPANY	0.00%
	EVEREST PREMIER INSURANCE COMPANY	-13.50%
	EVEREST DENALI INSURANCE COMPANY	-14.80%
	AMERICAN ALTERNATIVE INS CORP	-11.80%
	AMERICAN FAMILY HOME INS CO	-14.10%
	AMERICAN MODERN HOME INS CO	-14.10%
	PHARMACISTS MUTUAL INS CO	-14.30%
	CHIRON INS CO	-10.10%
	OLD REPUBLIC INS CO	-14.10%
	OLD REPUBLIC GENERAL INS CORP	-25.70%
	ARBELLA INDEMNITY INS CO	-16.10%

	ARBELLA PROTECTION INS CO	-15.60%
	ACCIDENT FUND GENERAL INS CO	-15.60%
	ACCIDENT FUND NATIONAL INS CO	-17.20%
	ACCIDENT FUND INS CO OF AMERICA	-16.30%
	UNITED WISCONSIN INS CO	-17.90%
	ATLANTIC SPECIALTY INSURANCE COMPANY	-17.30%
	OBI AMERICA INSURANCE COMPANY	0.00%
	OBI NATIONAL INSURANCE COMPANY	-17.00%
	GREENWICH INSURANCE COMPANY	-14.10%
	XL INSURANCE AMERICA, INC.	-14.10%
	XL SPECIALTY INSURANCE CO.	-14.10%
	T.H.E. INSURANCE COMPANY	-14.10%
	EMPLOYERS COMPENSATION INS CO	-17.00%
	EMPLOYERS ASSURANCE CO	-13.00%
	EMPLOYERS PREFERRED INS CO	-11.60%
	NATIONAL LIABILITY & FIRE INS CO	-12.00%
	BERKSHIRE HATHAWAY DIRECT INS CO	-13.40%
	WELLFLEET NEW YORK INS CO	-14.00%
	WELLFLEET INS CO	-11.40%
	EMPLOYERS INS CO OF NEVADA	-14.10%
	STARNET INS CO	-13.20%
	CAROLINA CASUALTY INS CO	
	MIDWEST EMPLOYERS CASUALTY CO	
	KEY RISK INS CO	
	BERKLEY CASUALTY CO	
	PREFERRED EMPLOYERS INS CO	
	ASSOC. INDUSTRIES OF MA MUTUAL INSURANCE COMPANY	-14.10%
	ASSOC. EMPLOYERS INSURANCE COMPANY	-14.10%
	MIDVALE INDEMNITY COMPANY	-14.30%
	FLORISTS MUTUAL INS CO	0.30%
	UTICA MUTUAL INS COMPANY - STANDARD	-12.60%
	UTICA MUTUAL INS COMPANY - PREFERRED	
	GRAPHIC ARTS MUTUAL INS COMPANY	-12.80%
	REPUBLIC-FRANKLIN INS COMPANY - SUPERIOR	-13.40%
	REPUBLIC-FRANKLIN INS COMPANY - PREMIER	
	UTICA NATIONAL ASSURANCE COMPANY - TIER A	-14.10%
	UTICA NATIONAL ASSURANCE COMPANY - TIER B	
	UTICA NATIONAL INS CO OF TEXAS	-13.80%
	UTICA NATIONAL INS CO OF OHIO	-12.00%
	SENTRY INS A MUTUAL CO	-7.30%
	MIDDLESEX INS CO	-7.10%
	PATRIOT GENERAL INS CO	-6.40%

	SENTRY SELECT INS CO		-9.40%
	SENTRY CASUALTY CO		0.00%
	ACE AMERICAN INS CO		-15.50%
	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		
	EXECUTIVE RISK INDEMNITY INC		
	ATLANTIC CHARTER INSURANCE COMPANY		-8.10%
	AMERISURE MUTUAL INSURANCE COMPANY		-14.10%
	AMEISURE INSURANCE COMPANY		-14.10%
	AMERICAN HOME ASSURANCE CO		-12.60%
	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		
	NOVA CASUALTY CO	SUPERIOR TIER	-14.20%
		PREFERRED TIER	-14.20%
		STANDARD TIER	-14.20%
		SUBSTANDARD TIER	-14.20%
	THE OHIO CASUALTY INS CO		-5.50%
	OHIO SECURITY INSURANCE COMPANY		
	WEST AMERICAN INSURANCE COMPANY		
	AMERICAN FIRE & CASUALTY COMPANY		
	LIBERTY MUTUAL INS CO		-12.50%
	LIBERTY MUTUAL FIRE INS CO		
	LM INSURANCE CORP		
	FIRST LIBERTY INSURANCE CORP		



	LIBERTY INSURANCE CORP	
	EMPLOYERS INS CO OF WAUSAU	
	ACADIA INS CO - STANDARD	-11.60%
	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	
	STATE NATIONAL INS CO	-15.70%
	SERVICE LLOYDS INS CO	0.00%
	SERVICE AMERICAN IDEMNITY CO	-17.10%
	STARR INDEMNITY & LIABILITY COMPANY	-14.10%
	STARR SPECIALTY INS CO	
	SFM MUTUAL INS CO	0.00%
	FIREMAN'S FUND INSURANCE CO	-10.00%
	NATIONAL SURETY CORPORATION	-14.40%
	AMERICAN AUTOMOBILE INSURANCE CO	-10.30%
	AMERICAN COMPENSATION INS CO	-11.90%
	STATE AUTOMOBILE MUTUAL INS CO	-16.50%
	STATE AUTO P&C INSURANCE CO	-15.30%
	PLAZA INSURANCE COMPANY	-10.80%
	PATRONS MUTUAL INS CO OF CT	-12.10%
	FRANKENMUTH MUTUAL INS CO	0.00%
	ANSUR AMERICA INS CO	
	SAFETY NATIONAL CASUALTY CORP	-6.80%
	SAFETY FIRST INS CO	-1.80%
	TRANSGUARD INS CO OF AMERICA	-17.30%
	NORMANDY INS CO	-19.00%
	NATIONAL AMERICAN INS CO	-14.10%
	NEW JERSEY MANUFACTURERS INS CO	-12.80%
	BITCO GENERAL INS CORP	-15.60%
	BROTHERHOOD MUTUAL INS CO	-8.20%
	CALIFORNIA INS CO	-14.10%
	PENNSYLVANIA INS CO	-14.10%
	UNITED STATES FIRE INS CO	-12.60%
	NORTH RIVER INS CO	-18.80%

	CRUM AND FORSTER INDEMNITY COMPANY	-12.90%
	FRANK WINSTON CRUM INS CO	-12.50%
	GREAT AMERICAN INS CO	-11.70%
	GREAT AMERICAN ASSURANCE CO	-2.40%
	GREAT AMERICAN INS CO OF NY	0.00%
	GREAT AMERICAN ALLIANCE INS CO	-10.60%
	GREAT AMERICAN SPIRIT INS CO	-12.60%
	MAG MUTUAL INS CO	-30.00%
	HANOVER INSURANCE COMPANY	-14.30%
	MASSACHUSETTS BAY INSURANCE CO	-14.30%
	CITIZENS INSURANCE CO OF AMERICA	-14.10%
	ALLMERICA FINANCIAL BENEFIT INS CO	-11.80%
	HANOVER AMERICAN INS CO	-9.40%
	ALLMERICA FINANCIAL ALLIANCE INS CO	-13.50%
	ZENITH INS CO	-14.10%
	ALLIED PROPERTY & CASUALTY INS CO	-12.60%
	DEPOSITORS INS CO	-10.90%
	AMCO INS CO	-7.80%
	NATIONWIDE MUTUAL INS CO	-9.30%
	NATIONWIDE PROPERTY & CASUALTY INS CO	-10.10%
	NATIONWIDE MUTUAL FIRE INS CO	-9.60%
	NATIONWIDE GENERAL INS CO	-10.80%
	NATIONWIDE ASSURANCE INS CO	-11.60%
	NATIONWIDE INS CO OF AMERICA	-10.20%
	HARLEYSVILLE WORCESTER INS CO	-13.70%
	HARLEYSVILLE PREFERRED INS CO	-12.40%
	HARLEYSVILLE INS CO	-16.40%
	CHURCH MUTUAL INS CO	-7.60%
	GUIDEONE MUTUAL INS CO	-10.00%
	FEDERATED MUTUAL INSURANCE COMPANY	-10.10%
	FEDERATED SERVICE INSURANCE COMPANY	-3.90%
	FEDERATED RESERVE INS CO	-10.10%
	BERKSHIRE HATHAWAY HOMESTATE INS CO	-14.10%
	OAK RIVER INS CO	-14.10%
	REDWOOD FIRE AND CASUALTY INS CO	-14.10%
	EASTERN ADVANTAGE ASSURANCE CO	-14.10%
	EASTERN ALLIANCE INS CO	
	ALLIED EASTERN INDEMNITY CO	
	MEMIC INDEMNITY COMPANY	-7.70%
	MEMIC INDEMNITY COMPANY	
	MEMIC INDEMNITY COMPANY	
	MEMIC INDEMNITY COMPANY	

	MAINE EMPLOYERS' MUTUAL INS CO	-7.50%
	MAINE EMPLOYERS' MUTUAL INS CO	
	MAINE EMPLOYERS' MUTUAL INS CO	
	MEMIC CASUALTY COMPANY	-15.30%
	MEMIC CASUALTY COMPANY	
	MEMIC CASUALTY COMPANY	
	ARCH INS CO	15.10%
	ARCH INDEMNITY INS CO	13.90%
	ARCH PROPERTY CASUALTY INS CO	0.00%
	PRAETORIAN INSURANCE COMPANY	-14.10%
	STONINGTON INS CO	-6.00%
	GENERAL CASUALTY CO OF WISCONSIN	-12.60%
	REGENT INSURANCE COMPANY	-12.60%
	QBE INS CORP	-10.90%
	NORTH POINTE INS CO	-11.00%
	ARGONAUT INS CO	-22.00%
	ROCKWOOD CASUALTY INS CO	-19.50%
	ALL AMERICA INS CO - All Other	-12.80%
	CENTRAL MUTUAL INS CO - All Other	-5.00%
	HARTFORD FIRE INS CO	-5.80%
	HARTFORD CASUALTY INS CO	-0.50%
	HARTFORD ACCIDENT & INDEMNITY CO	-0.40%
	HARTFORD UNDERWRITERS INS CO	-0.50%
	TWIN CITY FIRE INS CO	-0.50%
	SENTINEL INS CO, LTD	0.60%
	HARTFORD INS CO OF THE MIDWEST	-0.50%
	PACIFIC INSURANCE COMPANY	-0.50%
	TRUMBULL INS CO	-0.50%
	PROPERTY & CASUALTY INS CO OF HARTFORD	-0.40%
	HARTFORD INS CO OF THE SOUTHEAST	-0.50%
	NUTMEG INS CO	-0.50%
	MARKEL INS CO	-17.40%
	FIRSTCOMP INS CO	-0.80%
	AMERICAN CASUALTY COMPANY OF READING PA	-9.59%
	CONTINENTAL CASUALTY COMPANY	
	NATIONAL FIRE INS CO	
	CONTINENTAL INS CO	
	TRANSPORTATION INS CO	
	VALLEY FORGE INSURANCE CO	
	MITSUI SUMITOMO INS CO OF AMERICA	-18.80%
	MITSUI SUMITOMO INS USA INC	-20.20%
	SUNZ INS CO	0.00%

	INTREPID INSURANCE COMPANY	-13.30%
	BERKLEY NATIONAL INSURANCE CO	-16.80%
	BERKLEY REGIONAL INSURANCE CO	-13.50%
	RIVERPORT INSURANCE CO.	-17.00%
	TRI-STATE INS CO. OF MINNESOTA	-12.10%
	ZURICH AMERICAN INS CO	-10.30%
	ZURICH AMERICAN INS CO	
	AMERICAN GUARANTEE & LIABILITY INS CO	-13.30%
	AMERICAN ZURICH INS CO	-14.60%
	ZURICH AMERICAN INS CO OF IL	-9.60%
	FIDELITY AND DEPOSIT CO OF MD	-11.20%
	COLONIAL AMERICAN CASUALTY & SURETY CO	-11.20%
	FALLS LAKE NATIONAL INS CO	-14.10%
	FARM FAMILY CASUALTY INSURANCE COMPANY	-13.80%
	NATIONAL SPECIALTY INS CO	0.40%
	MAIN STREET AMERICA ASSURANCE CO	-8.90%
	NGM INS CO	-10.60%
	OLD DOMINION INS CO	-11.70%
	BENCHMARK INS CO	-11.60%
	ACCIDENT FUND GENERAL INS CO	10.30%
	ACCIDENT FUND NATIONAL INS CO	0.00%
	ACCIDENT FUND INS CO OF AMERICA	0.00%
	UNITED WISCONSIN INS CO	4.90%
	WASHINGTON INTERNATIONAL INS CO	-14.10%
	NORTH AMERICAN SPECIALTY INS CO	
	NORTH AMERICAN ELITE INS CO	
	CRESTBROOK INS CO	0.00%
	NATIONWIDE AGRIBUSINESS INS CO - Preferred	-2.10%
	NATIONWIDE AGRIBUSINESS INS CO - Standard	
	NATIONWIDE AGRIBUSINESS INS CO - NonStandard	
	NATIONAL CASUALTY CO - Preferred	-16.00%
	NATIONAL CASUALTY CO - Standard	
	NATIONAL CASUALTY CO - Non-Standard	
	HDI GLOBAL INS CO	-14.10%
	NEW YORK MARINE AND GENERAL INS CO	-3.20%
	RLI INS CO Tier I	-2.90%
	Tier II	-2.90%
	Tier III	-2.90%
	Work First Casualty Company	-7.10%
	STARSTONE NATIONAL INS CO	-12.40%
	TOKIO MARINE AMERICA INS CO	-14.10%
	TRANSPACIFIC INS CO	-14.10%

	NORTH AMERICAN SPECIALTY INS CO	0.00%
	NORTH AMERICAN ELITE INS CO	
	WASHINGTON INTERNATIONAL INS CO	0.00%
	TECHNOLOGY INSURANCE CO., INC	-14.10%
	WESCO INSURANCE COMPANY	-16.30%
	SECURITY NATIONAL INSURANCE CO	-12.90%
	SOUTHERN INS CO	0.00%
	MILFORD CASUALTY INS CO	0.00%
	COREPOINTE INS CO	0.00%
	STATE FARM FIRE AND CASUALTY CO	-13.30%
	SELECTIVE INSURANCE CO OF THE SOUTHEAST	-12.90%
	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	-12.20%
	SELECTIVE INSURANCE CO OF AMERICA	-12.30%
	CLEAR SPRING PROPERTY & CASUALTY CO	-13.20%
	AMERICAN LIBERTY INS CO	-14.10%
	GREAT WEST CASUALTY COMPANY	-13.40%
	IMPERIUM INS CO	-0.30%
	CINCINNATI INSURANCE COMPANY	-11.20%
	CINCINNATI CASUALTY COMPANY	-12.80%
	CINCINNATI INDEMNITY COMPANY	-12.40%
	AMGUARD INS CO	-8.50%
	NORGUARD INS CO	-8.40%
	NORGUARD INS CO	-8.40%
	EASTGUARD INS CO	-8.80%
	PENN MILLERS INSURANCE COMPANY	0.00%
	ACIG INS CO	-14.78%
	SERVICE AMERICAN IDEMNITY CO	-1.60%
	INCLINE CASUALTY CO	INITIAL
	SEQUOIA INS CO	INITIAL
	AMTRUST INS CO	

**LINE OF BUSINESS: WORKERS COMPENSATION 2023**

**EXHIBIT C-2**

ORGANIZATION	COMPANY NAME	RATE CHANGE
INDEPENDENT	WORKERS COMP TRUST	0.00%
NCCI	Note: For reference NCCI filing 202204985 for loss costs overall change was -3.0% for voluntary loss costs; 0.0% for assigned risk rates.	
NCCI	STATE NATIONAL INS CO	-5.00%
	NATIONAL AMERICAN INS CO	-5.30%
	ACIG INS CO	-2.23%
	SUNZ INS CO	-3.00%
	PREFERRED PROFESSIONAL INSURANCE COMPANY	-3.00%
	PRAETORIAN INSURANCE COMPANY	-3.00%
	STONINGTON INS CO	-3.00%
	GENERAL CASUALTY CO OF WISCONSIN	-3.00%
	REGENT INSURANCE COMPANY	-3.00%
	QBE INS CORP	-4.10%
	NORTH POINTE INS CO	-3.00%
	ARBELLA PROTECTION INS CO	-4.60%
	STARR INDEMNITY & LIABILITY COMPANY	-3.00%
	STARR SPECIALTY INS CO	-3.00%
	FRANK WINSTON CRUM INS CO	-0.80%
	INS CO OF THE WEST	-3.00%
	BITCO GENERAL INS CORP	-5.00%
	NORMANDY INS CO	-1.00%
	CHURCH MUTUAL INS CO	-10.00%
	GUIDEONE INS CO	-6.00%
	HARLEYSVILLE INS CO	-2.80%
	HARLEYSVILLE PREFERRED INS CO	-3.10%
	HARLEYSVILLE WORCESTER INS CO	-1.30%
	SERVICE AMERICAN IDEMNITY CO	-2.60%
	SERVICE LLOYDS INS CO	-2.60%
	AMERICAN CASUALTY COMPANY OF READING PA	-5.96%
	CONTINENTAL CASUALTY COMPANY	-5.96%
	NATIONAL FIRE INS CO	-5.96%
	CONTINENTAL INS CO	-5.96%
	TRANSPORTATION INS CO	-5.96%
	VALLEY FORGE INSURANCE CO	-5.96%
	WCF NATIONAL INS CO	10.40%
	EMPLOYERS INS CO OF NEVADA	-3.00%
	AMGUARD INS CO	-4.70%
	NORGUARD INS CO	-3.60%
	NORGUARD INS CO	-1.50%

	EASTGUARD INS CO	-4.00%	
	WORK FIRST CASUALTY COMPANY	0.00%	
	STARSTONE NATIONAL INS CO	-2.50%	
	GREAT WEST CASUALTY COMPANY	2.90%	
	AMERICAN ALTERNATIVE INS CORP	-13.30%	
	AMERICAN FAMILY HOME INS CO	-3.00%	
	AMERICAN MODERN HOME INS CO	-3.00%	
	FIREMAN'S FUND INSURANCE CO	-4.90%	
	NATIONAL SURETY CORPORATION	-0.10%	
	AMERICAN AUTOMOBILE INSURANCE CO	-0.70%	
	INCLINE CASUALTY CO	-3.00%	
	EVEREST NATIONAL INSURANCE CO	-3.90%	
	EVEREST REINSURANCE COMPANY	0.00%	
	EVEREST PREMIER INSURANCE COMPANY	-1.20%	
	EVEREST DENALI INSURANCE COMPANY	-5.50%	
	THE OHIO CASUALTY INS CO	-3.90%	
	OHIO SECURITY INSURANCE COMPANY	-3.90%	
	WEST AMERICAN INSURANCE COMPANY	-3.90%	
	AMERICAN FIRE & CASUALTY COMPANY	-3.90%	
	NOVA CASUALTY CO	SUPERIOR TIER	-3.10%
		PREFERRED TIER	-3.10%
		STANDARD TIER	-3.10%
		SUBSTANDARD TIER	-3.10%
	SELECTIVE INSURANCE CO OF THE SOUTHEAST	-3.80%	
	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	-3.40%	
	SELECTIVE INSURANCE CO OF AMERICA	-4.30%	
	PROTECTIVE INSURANCE COMPANY	0.10%	
	SAGAMORE INSURANCE COMPANY	-1.40%	
	NEW YORK MARINE AND GENERAL INS CO	-6.20%	
	CLEAR SPRING PROPERTY & CASUALTY CO	-0.80%	
	NATIONAL LIABILITY & FIRE INS CO	-3.00%	
	BERKSHIRE HATHAWAY DIRECT INS CO	-3.00%	
	WELLFLEET NEW YORK INS CO	-3.00%	
	WELLFLEET INS CO	-3.00%	
	SENTRY CASUALTY CO	0.00%	
	FRANKENMUTH MUTUAL INS CO	0.00%	
	ANSUR AMERICA INS CO	0.00%	
	INTREPID INSURANCE COMPANY	-4.68%	
	HDI GLOBAL INS CO	10.00%	
	GREAT DIVIDE INSURANCE COMPANY	-3.00%	
	UTICA MUTUAL INS COMPANY - STANDARD	-3.80%	
	UTICA MUTUAL INS COMPANY - PREFERRED	-3.80%	

	GRAPHIC ARTS MUTUAL INS COMPANY	-4.00%
	REPUBLIC-FRANKLIN INS COMPANY - SUPERIOR	-5.20%
	REPUBLIC-FRANKLIN INS COMPANY - PREMIER	-5.20%
	UTICA NATIONAL ASSURANCE COMPANY - TIER A	-3.70%
	UTICA NATIONAL ASSURANCE COMPANY - TIER B	-3.70%
	UTICA NATIONAL INS CO OF TEXAS	-6.00%
	UTICA NATIONAL INS CO OF OHIO	-4.30%
	GREAT AMERICAN INS CO	-9.90%
	GREAT AMERICAN ASSURANCE CO	6.80%
	GREAT AMERICAN ALLIANCE INS CO	-1.00%
	GREAT AMERICAN SPIRIT INS CO	-5.50%
	STARNET INS CO	-3.00%
	CAROLINA CASUALTY INS CO	-3.00%
	MIDWEST EMPLOYERS CASUALTY CO	-3.00%
	KEY RISK INS CO	-3.00%
	BERKLEY CASUALTY CO	-3.00%
	PREFERRED EMPLOYERS INS CO	-3.00%
	ARCH INS CO	-5.46%
	ARCH INDEMNITY INS CO	-4.10%
	ARCH PROPERTY CASUALTY INS CO	0.00%
	ATLANTIC CHARTER INSURANCE COMPANY	-8.30%
	FARM FAMILY CASUALTY INSURANCE COMPANY	-3.20%
	FARMERS INSURANCE EXCHANGE	-2.40%
	TRUCK INSURANCE EXCHANGE	-2.40%
	MID-CENTURY INSURANCE COMPANY	-2.40%
	FIRE INSURANCE EXCHANGE	-8.10%
	ASSOC. INDUSTRIES OF MA MUTUAL INSURANCE COMPANY	-3.00%
	ASSOC. EMPLOYERS INSURANCE COMPANY	-3.00%
	BERKLEY NATIONAL INSURANCE CO	-4.70%
	BERKLEY REGIONAL INSURANCE CO	-1.60%
	RIVERPORT INSURANCE CO.	0.30%
	TRI-STATE INS CO. OF MINNESOTA	0.20%
	FEDERATED MUTUAL INSURANCE COMPANY	-10.00%
	FEDERATED SERVICE INSURANCE COMPANY	-9.80%
	FEDERATED RESERVE INS CO	-10.00%
	LIBERTY MUTUAL INS CO	-10.00%
	LIBERTY MUTUAL FIRE INS CO	-10.00%
	LM INSURANCE CORP	-10.00%
	FIRST LIBERTY INSURANCE CORP	-10.00%
	LIBERTY INSURANCE CORP	-10.00%
	EMPLOYERS INS CO OF WAUSAU	-10.00%
	TRAVELERS INDEMNITY COMPANY	-4.30%



	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	-4.30%
	CHARTER OAK FIRE INSURANCE CO	-4.30%
	TRAVELERS INDEMNITY CO OF AMERICA	-4.30%
	TRAVELERS INDEMNITY CO OF CT	-4.30%
	PHOENIX INSURANCE COMPANY	-4.30%
	TRAVELERS CASUALTY AND SURETY CO	-4.30%
	FARMINGTON CASUALTY COMPANY	-4.30%
	STANDARD FIRE INSURANCE COMPANY	-4.30%
	TRAVELERS CASUALTY INS CO OF AMERICA	-4.30%
	AMERICAN COMPENSATION INS CO	8.80%
	STATE AUTOMOBILE MUTUAL INS CO	0.60%
	STATE AUTO P&C INSURANCE CO	1.60%
	PLAZA INSURANCE COMPANY	-0.80%
	PATRONS MUTUAL INS CO OF CT	-3.10%
	ALLIED PROPERTY & CASUALTY INS CO	-5.60%
	AMCO INS CO	-0.10%
	DEPOSITORS INS CO	-3.00%
	NATIONWIDE INS CO OF AMERICA	8.00%
	NATIONWIDE GENERAL INS CO	-3.40%
	NATIONWIDE MUTUAL INS CO	4.80%
	NATIONWIDE PROPERTY & CASUALTY INS CO	0.40%
	NATIONWIDE ASSURANCE INS CO	-4.20%
	ACE AMERICAN INS CO	-2.90%
	ACE FIRE UNDERWRITERS INS CO	-2.90%
	ACE PROPERTY & CASUALTY INS CO	-2.90%
	BANKERS STANDARD INS CO	-2.90%
	INDEMNITY INS CO OF NORTH AMERICA	-2.90%
	INSURANCE COMPANY OF NORTH AMERICA	-2.90%
	PACIFIC EMPLOYERS INS CO	-2.90%
	WESTCHESTER FIRE INS CO	-2.90%
	CHUBB INDEMNITY INS CO	-2.90%
	CHUBB NATIONAL INS CO	-2.90%
	GREAT NORTHERN INS CO	-2.90%
	PACIFIC INDEMNITY CO	-2.90%
	VIGILANT INS CO	-2.90%
	EXECUTIVE RISK INDEMNITY INC	-2.90%
	FEDERAL INS CO	-2.90%
	AMERICAN HOME ASSURANCE CO	-3.00%
	AIG PROPERTY CASUALTY CO	-3.00%
	NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	-3.00%
	NEW HAMPSHIRE INS CO	-3.00%
	COMMERCE AND INDUSTRY INS CO	-3.00%

	GRANITE STATE INSURANCE CO	-3.00%
	ILLINOIS NATIONAL INSURANCE	-3.00%
	INSURANCE COMPANY OF THE STATE OF PA	-3.00%
	AIG ASSURANCE CO	-3.00%
	AIU INS CO	-3.00%
	AMERICAN ZURICH INS CO	-3.90%
	AMERICAN GUARANTEE & LIABILITY INS CO	-5.20%
	COLONIAL AMERICAN CASUALTY & SURETY CO	-4.00%
	FIDELITY AND DEPOSIT CO OF MD	-4.00%
	ZURICH AMERICAN INS CO OF IL	-4.20%
	ZURICH AMERICAN INS CO	-3.70%
	NATIONWIDE AGRIBUSINESS INS CO	0.00%
	CRESTBROOK INS CO	0.00%
	NATIONAL CASUALTY CO	0.00%
	SENTRY SELECT INS CO	-5.50%
	FLORISTS' MUTUAL INS CO	-6.40%
	MIDDLESEX INS CO	-3.80%
	PATRIOT GENERAL INS CO	6.20%
	SENTRY INS CO	0.60%
	SENTRY CASUALTY CO	0.00%
	HANOVER AMERICAN INS CO	-10.20%
	MASSACHUSETTS BAY INSURANCE CO	-3.40%
	HANOVER INSURANCE COMPANY	0.90%
	CITIZENS INSURANCE CO OF AMERICA	-7.00%
	ALLMERICA FINANCIAL BENEFIT INS CO	-11.60%
	ALLMERICA FINANCIAL ALLIANCE INS CO	-0.40%
	RLI INSURANCE CO	
	HARTFORD CASUALTY INS CO	0.00%
	HARTFORD INS CO OF THE MIDWEST	2.00%
	HARTFORD INS CO OF THE SOUTHEAST	2.80%
	HARTFORD UNDERWRITERS INS CO	-0.80%
	PACIFIC INSURANCE CO LIMITED	1.10%
	PROPERTY & CASUALTY INS CO OF HARTFORD	-1.90%
	SENTINEL INS CO, LTD	1.00%
	TRUMBULL INS CO	1.10%
	TWIN CITY FIRE INS CO	1.00%
	HARTFORD ACCIDENT & INDEMNITY CO	1.00%
	HARTFORD FIRE INS CO	-4.10%
	NUTMEG INS CO	-4.10%
	MARKEL INS CO	

## LINE OF BUSINESS: COMMERCIAL AUTOMOBILE

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO; Company Tier, etc.	The Hanover American Insurance Company	0.00%
	Allmerica Financial Benefit Insurance Company	6.70%
	Federated Mutual Insurance Company	8.10%
	Federated Service Insurance Company	8.70%
	Federated Reserve Insurance Company	9.00%
	Federated Mutual Insurance Company	11.50%
	Federated Service Insurance Company	11.10%
	Federated Reserve Insurance Company	12.70%
	Nationwide General Insurance Company	7.80%
	Nationwide Assurance Company	12.90%
	Nationwide Affinity Insurance Company of America	12.90%
	Nationwide Insurance Company of Florida	12.90%
	Northland Insurance Company	10.90%
	Allied Property and Casualty Insurance Company	10.60%
	AMCO Insurance Company	10.60%
	Depositors Insurance Company	10.60%
	Nationwide Mutual Insurance Company	10.60%
	Nationwide Property and Casualty Insurance Company	10.60%
	Nationwide Mutual Fire Insurance Company	10.60%
	Allied Insurance Company of America	9.50%
	Lancer Insurance Company	73.70%
	New Jersey Manufacturers Insurance (NJM)	INITIAL
ISO	The Continental Insurance Company	19.30%
ISO	American Casualty Company of Reading, Pennsylvania	11.20%
ISO	National Fire Insurance Company of Hartford	23.80%
ISO	Transportation Insurance Company	13.40%
ISO	Valley Forge Insurance Company	15.90%
ISO	Continental Casualty Company	13.20%
ISO	Middlesex Insurance	4.00%
ISO	Patriot General Insurance Company	0.00%
ISO	Sentry Insurance Company	8.40%
ISO	Old Republic Insurance Company	-16.40%

ISO	Sentry Select	9.90%
ISO	Sentry Select Truckers	3.10%
ISO	Crum & Forster Indemnity Company	0.00%
ISO	The North River Insurance Company	-19.70%
ISO	United States Fire Insurance Company	3.90%
ISO	NGM	11.90%
ISO	American Zurich	11.40%
ISO	American Guarantee	10.40%
ISO	Fidelity and Deposit of Maryland	0.00%
ISO	Zurich American Insurance of Illinois	7.50%
ISO	Zurich American Insurance	4.80%
	Pharmacists Mutual Insurance	5.40%
ISO	EMC Property & Casualty Company	6.90%
ISO	EMCASCO Insurance Company	6.50%
ISO	Employers Mutual Casualty Company	8.00%
ISO	Union Insurance Company of Providence	21.00%
ISO	Selective Insurance Company of America	6.80%
ISO	Selective Insurance Company of South Carolina	7.30%
ISO	Selective Insurance Company of the Southeast	7.40%
ISO	Arch Indemnity Insurance Company	0.00%
ISO/Independent	Allstate Insurance Company	16.00%
ISO	Tri-State Insurance Company of Minnesota	5.20%
ISO	Acadia Insurance Company	4.30%
ISO	Firemen's Insurance Company of Washington, D.C.	4.80%
ISO	Union Insurance Company	5.30%
ISO	Continental Western Insurance Company	1.90%
ISO/Independent	The Cincinnati Casualty Company	INITIAL
ISO/Independent	The Cincinnati Indemnity Company	INITIAL
ISO/Independent	The Cincinnati Insurance Company	INITIAL
Independent	Obsidian Insurance Company	INITIAL
Independent	National Indemnity Company	16.40%
Independent	National Liability & Fire Insurance Company	0.00%
ISO	The Charter Oak Fire	0.00%
ISO	The Phoenix Insurance	0.00%

ISO	The Travelers Indemnity	0.00%
ISO	The Travelers Indemnity of America	0.00%
ISO	The Travelers Indemnity Company of Connecticut	0.00%
ISO	Travelers Casualty Insurance Company of America	6.50%
ISO	Travelers Property Casualty Company of America	0.00%
Independent	Philadelphia Indemnity Insurance Company	28.90%
ISO	Midvale Indemnity Company	INITIAL
Independent	Nutmeg Insurance Company	8.00%
ISO	American Fire and Casualty Company.	13%
ISO	The Ohio Casualty Insurance Company	13%
ISO	Ohio Security Insurance Company	13%
ISO	West American Insurance Company	13%
	Infinity Standard	1.70%
Independent	All America Insurance Company	(-2.8%)
	Central Mutual Insurance Company	5.20%
ISO	Sentry Select Insurance Company	-0.10%
	Great American Assurance Company	7.00%
Independent	All America Insurance Company	0.00%
Independent	American Alternative Insurance Corporation	0.00%
Independent	American Family Home Insurance Company	0.00%
Independent	American Southern Home Insurance Company	0.00%
Independent	Arbella Protection Insurance Company, Inc.	0.40%
Independent	Arbella Indemnity Insurance Company, Inc.	0.00%
ISO	Arch Indemnity Insurance Company	0.00%
ISO	Berkley National Insurance Company	0.00%
ISO	Riverport Insurance Company	0.00%
ISO	Berkley Regional Insurance Company	0.00%
ISO	StarNet Insurance Company	0.00%
	Intrepid Insurance Company	0.00%
ISO	Berkshire Hathaway Specialty Insurance Company	0.02%
ISO	Carolina Casualty Insurance Company	23.70%
ISO	Chiron Insurance Company	0.00%
Independent	Church Mutual Insurance Company, S.I.	0.00%
ISO	Empire Fire and Marine Insurance Company	5.50%

ISO	Falls Lake National Insurance Company	1.00%
Independent	Florists' Mutual Insurance Company	2.50%
Independent	GEICO General Insurance Company	19.60%
ISO	Infinity Standard Insurance Company	1.70%
ISO	Manufacturers Alliance Insurance Company	0.00%
ISO	Pennsylvania Manufacturers' Association Insurance	0.00%
ISO	Pennsylvania Manufacturers Indemnity Company	0.00%
ISO	Middlesex Insurance Company	0.10%
ISO	Patriot General Insurance Company	0.00%
ISO	Sentry Insurance Company	0.10%
ISO	Nationwide Agribusiness Insurance Company	0.40%
	Crestbrook Insurance Company	0.00%
ISO	Pharmacists Mutual Insurance Company	-0.01%
Independent	Plymouth Rock Assurance Corporation	4.90%
Independent	Protective Insurance Company	9.40%
Independent	Regent Insurance Company	1.00%
Independent	General Casualty Company of Wisconsin	-0.70%
ISO	Sentry Select Insurance Company	-0.10%
Independent	The Charter Oak Fire	6.90%
Independent	The Phoenix Insurance	6.90%
Independent	The Travelers Indemnity	7.10%
Independent	The Travelers Indemnity of America	7.00%
Independent	The Travelers Indemnity Company of Connecticut	7.00%
Independent	Travelers Casualty Insurance Company of America	1.90%
Independent	Travelers Property Casualty Company of America	6.90%
Independent	The Cincinnati Casualty Company	7.40%
Independent	The Cincinnati Indemnity Company	4.60%
Independent	The Cincinnati Insurance Company	4.90%
Independent	Progressive Casualty Insurance Company	8.60%

## LINE OF BUSINESS: GENERAL LIABILITY

ORGANIZATION	COMPANY NAME	RATE CHANGE
Part ISO/	Allied Property and Casualty Insurance Company	4.40%
Part Independent	AMCO Insurance Company	3.30%
Part Independent	Depositors Insurance Company	1.40%
Part Independent	Nationwide Mutual Insurance Company	-0.90%
Part Independent	Nationwide Property and Casualty Insurance Company	-0.50%
Part Independent	Nationwide Mutual Fire Insurance Company	-1.40%
Independent	Continental Western Insurance Company	1.00%
ISO	Nationwide Agribusiness Insurance Company	0.40%
ISO/Ind	Nationwide Agribusiness Insurance Company	12.50%
Part ISO/	Federated Mutual Insurance Company	13.70%
Part Independent	Federated Reserve Insurance Company	13.40%
	Federated Service Insurance Company	14.20%
Independent	Berkley National Insurance Company	25.00%
	Berkley Regional Insurance Company	25.00%
	StarNet Insurance Company	25.00%
Independent	Berkley National Insurance Company	25.00%
	Berkley Regional Insurance Company	25.00%
	StarNet Insurance Company	25.00%
Independent	Travelers Property Casualty Company of America	0.00%
	Travelers Casualty and Surety Company of America	-2.00%
ISO/Independent	Selective Insurance Company of America	-0.60%
ISO/Independent	Selective Insurance Company of South Carolina	-0.80%
ISO/Independent	Selective Insurance Company of Southeast	-1.60%
ISO	Great American Insurance Company	
ISO	ISO	25.00%
Independent	Hiscox Insurance Company Inc.	6.07%
ISO/Independent	Federated Mutual Insurance Company	13.90%
ISO/Independent	Federated Reserve Insurance Company	13.50%
ISO/Independent	Federated Service Insurance Company	17.00%
Independent	Radnor Specialty Insurance Company	0.00%
Independent	Nationwide Agribusiness Insurance Company	20.00%

Independent	Travelers Casualty and Surety Co. of America	15.00%
ISO/Independent	Markel American Insurance Company	0.00%
ISO/Independent	Markel Insurance Company	0.00%
Independent	Travelers Casualty and Surety Co. of America	7.90%
Independent	Seneca Insurance Company, Inc.	5.00%
Independent	Hanover American Insurance Company	0.00%
Independent	Massachusetts Bay Insurance Company	0.30%
Independent	The Hanover Insurance Company	0.30%
Independent	Citizens Insurance Company of America	0.10%
ISO/Independent	Accredited Surety and Casualty Company, Inc.	0.00%
ISO/Independent	Accredited Surety and Casualty Company, Inc.	0.00%
ISO	Citizens Insurance Company of America	-3.70%
ISO	Massachusetts Bay Insurance Company	-3.70%
ISO	The Hanover American Insurance Company	-3.70%
ISO	The Hanover Insurance Company	-3.70%
Independent	Selective Insurance Company of America	-4.30%
Independent	Citizens Insurance Company of America	9.00%
ISO	Accredited Surety and Casualty Company, Inc.	0.00%
ISO/AAIS/Independent	Granite State Insurance Company	0.00%
ISO/AAIS/Independent	Granite State Insurance Company	0.00%
ISO/Independent	Midvale Indemnity Company	7.50%
ISO	NOVA Casualty Company	0.00%
Independent	Zurich American Insurance Company	2.60%
Independent	NGM Insurance Company	30.90%
ISO/Independent	All America Insurance Company	-2.20%
	Central Mutual Insurance Company	-1.10%
	Allmerica Financial Benefit Insurance Company	0.00%
	Allmerica Financial Benefit Insurance Company	0.00%
	Middlesex Insurance Company	4.60%
	Patriot General Insurance Company	0.00%
	Sentry Insurance Company	9.30%
	Sentry Select Insurance Company	2.70%
Independent	CT Interlocal Risk Management Agency	0.00%
Independent	U.S. Specialty Insurance Company	0.82%



ISO	Berkley National Insurance Company	1.58%
ISO	Berkley National Insurance Company	1.41%
ISO	State Automobile Mutual Insurance Company	9.30%
Independent	AmGuard Insurance Company	4.61%
Independent	United Ohio Insurance Company	5.50%
ISO	American Fire and Casualty Company	3.70%
ISO	The Ohio Casualty Insurance Company	3.70%
ISO	Ohio Security Insurance Company	3.70%
ISO	West American Insurance Company	3.70%
Independent	Great American Alliance Insurance Company	INITIAL
Independent	Beazley Insurance Company, Inc.	INITIAL
ISO	State Automobile Mutual Insurance Company	9.30%
ISO	State Automobile Mutual Insurance Company	9.30%
ISO	Middlesex Insurance Company	5.80%
ISO	Sentry Select Insurance Company	2.70%
	Graphic Arts Mutual Insurance Company	0.20%
	Republic-Franklin Insurance Company	0.10%
	Utica National Assurance Company	0.20%
	Utica National Insurance Company of Texas	0.00%
	Utica Mutual Insurance Company	0.20%
ISO	Digital Advantage Insurance Company	0.00%
ISO	State National Insurance Company, Inc.	0.00%
ISO/Independent	Falls Lake National Insurance Company	0.00%
ISO/Independent	SiriusPoint America Insurance Company	0.00%
ISO	Arch Indemnity Insurance Company	0.00%
ISO	Electric Insurance Company	0.00%

## LINE OF BUSINESS: GENERAL LIABILITY MEDICAL MALPRACTICE

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Integrus Group	5.00%
Independent	Fair American Insurance and Reinsurance Company	0.90%
Independent	The Doctor's Company	4.00%
Independent	Medical Protective Company	7.80%
Independent	Fortress Insurance Company	3.40%
Independent	Berkshire Hathaway Specialty Insurance Company	INITIAL
Independent	American Casualty Co. of Reading, PA	3.40%

## LINE OF BUSINESS: FIRE AND ALLIED

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO	Continental Western Insurance Company	5.30%
	Union Insurance Company	6.20%
	Firemen's Insurance Company of Washington, D.C.	6.60%
	Acadia Insurance Company	6.00%
	Harleysville Insurance Company	9.70%
	Harleysville Preferred Insurance Company	8.80%
	Harleysville Worcester Insurance Company	9.60%
ISO	Continental Western Insurance Company	5.90%
ISO/Independent	Nationwide Agribusiness Insurance Company	0.00%
ISO/Independent	Farm Family Casualty Insurance Company	22.20%
ISO/Independent	Sentry Select Insurance Company	14.30%
Independent	American Security Insurance Company	5.10%
ISO	EMC Property & Casualty Company	6.90%
Independent	Florists' Mutual Insurance Company	3.80%
ISO and	American Fire and Casualty Company	7.50%
Proprietary Rates	The Ohio Casualty Insurance Company	7.60%
	Ohio Security Insurance Company	8.30%
	West American Insurance Company	7.70%
Independent	Seneca Insurance Company, Inc.	5.00%
ISO	Great American Insurance Company	23.15%
ISO	Selective Insurance Company of America	0.00%
ISO/Independent	Transguard Insurance Company of America, Inc	Initial
ISO/Independent	Nationwide Assurance Company	9.50%
ISO/Independent	Nationwide General Insurance Company	0.00%
ISO/Independent	GuideOne Insurance Company	14.70%
ISO/Independent	Middlesex Insurance Company	6.50%
Independent	Cincinnati Casualty Company	1.51%
	Cincinnati Indemnity Company	5.65%
	Cincinnati Insurance Company	6.66%
Independent	Citizens Insurance Company of America	9.00%
ISO/AAIS/Independent	Granite State Insurance Company	0.00%

Independent	New York Marine and General Insurance Company	6.20%
Independent	Selective Insurance Company of America	0.50%
	Selective Insurance Company of South Carolina	0.60%
	Selective Insurance Company of Southeast	0.60%
Independent	All America Insurance Company	5.00%
	Central Mutual Insurance Company	5.10%
	Allmerica Financial Benefit Insurance Company	0.00%
ISO/Independent	Sentry Select Insurance Company	7.50%
	Middlesex Insurance Company	
	Patriot General Insurance Company	
	Sentry Insurance Company	
ISO/Independent	State National Insurance Company, Inc.	
ISO	State Automobile Mutual Insurance Company	10.80%
ISO	State Automobile Mutual Insurance Company	10.80%
ISO	Arch Indemnity Insurance Company	0.00%
Independent	United Ohio Insurance Company	4.40%

## LINE OF BUSINESS: MULTI-PERIL & BUSINESS OWNERS

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO	Harleysville Insurance Company	2.10%
	Harleysville Preferred Insurance Company	2.80%
	Harleysville Worcester Insurance Company	1.90%
ISO/Independent	Farm Family Casualty Insurance Company	2.70%
ISO	American Reliable Insurance Company	5.10%
Part ISO/Part Ind.	Accredited Surety and Casualty Company, Inc	Initial
Independent	Federated Mutual Insurance Company	4.20%
Independent	Federated Service Insurance Company	4.20%
ISO	Selective Insurance Company of America	2.50%
ISO/Independent	Washington International Insurance Company	Initial
Independent	Nationwide General Ins. Co	3.00%
ISO/Independent	Argonaut Insurance Company	Initial
ISO	GuideOne Insurance Company	12.90%
Independent	State Automobile Mutual Insurance Company	0.80%
Independent	Cincinnati Group	4.90%
ISO/Independent	Farm Family Casualty Insurance Company	-1.10%
ISO	Axis Insurance Company	15.00%
ISO/IND	Arbella Protection Insurance Company, Inc.	5.00%
Independent	Union Mutual Fire Insurance Company	-21.60%
Independent	Travelers Casualty Insurance Company of America	10.90%
Independent	Citizens Insurance Company of America	0.40%
ISO/AAIS/Independent	Granite State Insurance Company	0.00%
Independent	State Automobile Mutual Insurance Company	8.20%
Independent	New York Marine and General Insurance Company	6.20%
ISO/Independent	Graphic Arts Mutual Insurance Company	15.10%
Independent	Selective Insurance Company of America	1.30%
	Selective Insurance Company of South Carolina	1.30%
	Selective Insurance Company of Southeast	1.80%
	Cincinnati Casualty Company	0.00%
	Cincinnati Indemnity Company	0.00%
	Cincinnati Insurance Company	0.00%

Independent	Quincy Mutual Fire Insurance	6.80%
ISO/ Independent	Midvale Indemnity Company	-8.10%
Independent	Regent Insurance Company	5.00%
Independent	General Casualty Company of Wisconsin	5.00%
Independent	Farmington Casualty Company	-24.16%
(Travelers)	Fidelity and Guaranty Insurance Company	2.07%
(Travelers)	St. Paul Fire and Marine Insurance Company	-10.92%
(Travelers)	St. Paul Guardian Insurance Company	57.16%
(Travelers)	St. Paul Mercury Insurance Company	360.26%
	The Standard Fire Insurance Company	-19.40%
ISO	NOVA Casualty Company	0.00%
ISO	All America Insurance Company	0.00%
Independent	AmGuard Insurance Company	9.47%
Independent	CM Select Insurance Company	Initial
Independent	State Automobile Mutual Insurance Company	9.60%
Independent	PENN Millers Insurance Company	9.90%
Independent	United Ohio Insurance Company	3.50%
Independent	ACE Fire Underwriters Insurance Company	Initial
Independent	ACE Property and Casualty Insurance Company	Initial
Independent	Pacific Employers Insurance Company	Initial
Independent	American Family Home Insurance Company	0.00%
Independent	American Southern Home Insurance Company	0.00%
Independent	Farm Family Casualty Insurance Company	-2.20%
	Berkshire Hathaway Direct Insurance Company	24.00%
ISO	Benchmark Insurance Company	12.50%
Independent	State Auto Property & Casualty Insurance Company	6.60%
ISO	Jewelers Mutual Insurance Company	5.93%
ISO/Independent	Providence Mutual Fire Insurance Company	4.90%
Independent	RLI Insurance Company	4.00%

## LINE OF BUSINESS: INLAND MARINE

ORGANIZATION	COMPANY NAME	RATE CHANGE
INDEPENDENT	Independence American Insurance Company	3.40%
INDEPENDENT	XL Specialty Insurance Company	7.00%
INDEPENDENT	Markel American Insurance Company	0.00%
ISO	Greater New York Mutual Insurance Company	-24.80%

## LINE OF BUSINESS: BURGLARY & THEFT

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO	Insurance Services Office, Inc.	0.00%
ISO/INDEPENDENT	The North River Ins Co	0.00%
ISO/INDEPENDENT	United States Fire Ins Co	0.00%

## LINE OF BUSINESS: BOILER & MACHINERY

ORGANIZATION	COMPANY NAME	RATE CHANGE
	NONE	

## LINE OF BUSINESS: FIDERLITY & SURETY

ORGANIZATION	COMPANY NAME	RATE CHANGE
	NONE	