



STATE OF CONNECTICUT INSURANCE DEPARTMENT



Property Casualty Insurance Rate Reviews For Calendar Year 2023

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

January 15, 2024

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 2023, 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 5th in the nation for direct written premium. There are hundreds of carriers licensed to write P&C business in Connecticut, including some of the nation's largest carriers, which are headquartered here.

Some highlights of 2023 rate review include:

- A decrease in workers' compensation insurance rates for the 10th straight year.
- Continued efforts to hold down homeowner's rate increases have saved policyholders \$24.76 million in 2023 and \$115.64 million since 2012.
- Private passenger automobile policyholder savings were \$157.0 million in 2023 and \$243.1 million since 2021.
- Significant rate pressures in 2023 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,



Andrew Mais, Commissioner

Cc: Office of Legislative Research

Summary of 2023 Rate Reviews

Connecticut Insurance Department
Property & Casualty Division

How the rates were reviewed

The Insurance Department's Actuarial Division and 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 2023, the Actuarial and P&C Divisions reviewed **1,081** 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 11.2 percent, up from 4.9 percent in 2022.

Three new writing companies were introduced in 2023; Nutmeg Insurance Company (The Hartford), GEICO Choice and GEICO Secure. Additionally, three companies introduced new programs Riverport Insurance Company (collector vehicle program), Casco Indemnity Company, and Utica Mutual Millennium 2.0.

Rate filings reviewed

In 2023 there were 138 filings compared to 90 filings in 2022. 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 (44) 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 2023. As a result of our regulatory oversight, we were able to save consumers \$157,030,461 compared to saving of \$38,424,016 in 2022

Flex rate filings

Of the 138 filings, there were **11 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 2023

- Liability +11.3% (5.9 percentage points higher than 2022)
- Physical Damage +11.5%
- Combined Total +11.2%

B. Homeowners

Based on our reviews we were able to save consumers **\$24.758** million in 2023 compared to saving of \$13.784 million in 2022. Overall, we have saved consumers \$115.641 million since 2012 as a result of CID’s thorough analysis of rate requests.

Rate Filings Reviewed in 2023

- Homeowners rate filings recorded – 132
- Average increase requested – **11.1 percent** (6.1 percent in 2022)
- Average increase Department allowed – **9.6 percent**
- Number of flex rate filings – 8

Market Growth

Five new writing companies were introduced in 2023: Cincinnati Casualty Company, Fire Insurance Exchange (a Farmers group company), Nationwide Mutual Insurance Company, Nutmeg Insurance Company (Hartford), and Toggle Insurance Company.

C. Workers' Compensation

On Oct. 24, 2023, the Commissioner approved a reduction in overall workers' compensation Loss Costs and Assigned Risk rates for Connecticut. This marked the 10th 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) 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:

- **9.8 percent overall decrease to loss costs** (actual losses and claim adjustment expenses), and
- **10.5 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 2023 filing we have reviewed **330** 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 July1 effective date, while CBIA and WCT have a January1 effective date.

Since the 2024 workers' comp order, the CID has reviewed **113** submissions with a January 1,2024 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 2023, **94 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 2023, **123 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 a total of 18 Medical Malpractice filings in 2023. Of these there were **two (2) rate requests** for rate change **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 2023, the Department reviewed **133 company or group filings** to adopt various industry loss costs documents, including:

- 44 – Fire and Allied Lines
- 72 – Commercial Multi-peril/Businessowners
- 6 – Inland Marine
- 7 – Burglary & Theft
- 4 – Fidelity & Surety

EXHIBITS

**STATUS OF PRIVATE PASSENGER AUTO RATE FILINGS
(2023 Effective Dates)**

EXHIBIT A

*****Approved*****

Company Name	Effective Date New	Flex Filing Y/N	Liability	Physical Damage	Total	Written Premium
The Hanover American Insurance Company	1/2/2023	N	10.5%	10.2%	10.4%	\$ 75,738,778
California Casualty Indemnity Exchange	1/14/2023	N	13.8%	10.0%	12.0%	\$ 2,213,756
Nationwide Insurance Company of America	1/17/2023	N	9.4%	10.9%	10.0%	\$ 38,149,648
Nationwide General Insurance Company	1/17/2023	N	5.1%	8.2%	6.2%	\$ 26,499,296
Nationwide Mutual Insurance Company	1/17/2023	N	0.0%	0.0%	0.0%	\$ 18,208,549
Bankers Standard Insurance Company	1/22/2023	N	19.7%	4.0%	11.6%	\$ 8,922,858
Utica Mutual Insurance Company - Millennium 2.0	1/23/2023	N			NEW	\$ -
Amica Mutual Insurance Company	2/1/2023	N	5.6%	9.5%	7.0%	\$ 99,358,715
Amica Property and Casualty Insurance Company	2/1/2023	N	12.0%	10.1%	11.3%	\$ 1,548,869
Quincy Mutual Fire Insurance Company	2/1/2023	N	1.3%	7.6%	3.4%	\$ 878,201
USAA_United Services Automobile Association	2/6/2023	N	8.3%	3.5%	6.1%	\$ 39,223,943
USAA Casualty Insurance Company	2/6/2023	N	11.4%	13.2%	12.2%	\$ 55,555,051
USAA General Indemnity Company	2/6/2023	N	4.0%	1.7%	3.0%	\$ 37,038,242
USAA_Garrison Property and Casualty Insurance Company	2/6/2023	N	12.5%	4.3%	9.1%	\$ 22,020,746
Liberty Mutual Personal Insurance Company	2/7/2023	N	8.7%	12.7%	10.0%	\$ 79,921,041
Liberty Mutual Insurance Company	2/7/2023	N	8.6%	10.7%	9.2%	\$ 1,478,478
Permanent General Assurance Corporation	2/14/2023	N	8.3%	15.5%	9.9%	\$ 5,565,420
Markel Insurance Company	2/15/2023	N	2.6%	2.6%	2.6%	\$ 107,802
Horace Mann Property & Casualty Insurance Company	2/16/2023	N	0.7%	15.7%	6.3%	\$ 4,778,043
Horace Mann Teachers Insurance Company	2/16/2023	N	0.7%	14.8%	6.3%	\$ 2,249,954
Safeco Insurance Company of Illinois	2/26/2023	N	8.1%	12.7%	10.0%	\$ 1,281,792
Allstate Fire and Casualty Insurance Company	3/2/2023	N	16.2%	0.0%	10.0%	\$ 205,339,842
Safeco Insurance Company of Illinois	3/2/2023	N	9.7%	5.0%	8.0%	\$ 116,508,452
LM General Insurance Company	3/14/2023	N	8.9%	12.1%	10.0%	\$ 88,391,110
LM Insurance Corporation	3/14/2023	N	8.9%	12.1%	10.0%	\$ 1,721,128
Utica Mutual Insurance Company; Personal EDGE2	3/18/2023	Y	5.0%	6.0%	5.3%	\$ 851,126

The Standard Fire Insurance Company	3/25/2023	N	5.5%	8.6%	6.0%	\$ 176,148,345
Plymouth Rock Assurance Corporation	4/1/2023	N	5.8%	6.6%	6.0%	\$ 34,969,038
State Automobile Mutual Insurance Company	4/11/2023	N	7.4%	14.0%	9.9%	\$ 9,996,242
CSAA Affinity Insurance Company	4/15/2023	N	8.4%	14.0%	10.0%	\$ 74,217,130
CSAA General Insurance Company	4/15/2023	N	8.1%	13.8%	14.0%	\$ 1,802,902
NGM Insurance Company	4/15/2023	N	4.5%	8.1%	5.7%	\$ 1,460,945
Plymouth Rock_Palisades Insurance Company	4/24/2023	N	20.8%	34.0%	25.0%	\$ 11,432,329
Mid-Century Insurance Company	4/24/2023	N	8.2%	13.6%	9.8%	\$ 23,902,392
Farmers Group Property and Casualty Insurance Company	4/30/2023	N	8.2%	12.3%	9.9%	\$ 43,191,095
Farmers Property and Casualty Insurance Company	4/30/2023	N	10.0%	9.8%	9.9%	\$ 25,090,138
Farmers Casualty Insurance Company	4/30/2023	N	9.2%	10.9%	9.9%	\$ 28,056,171
Providence Mutual Fire Insurance Company	5/1/2023	Y	0.6%	4.8%	2.0%	\$ 6,066,504
Riverport Insurance Company	5/1/2023	N			NEW	\$ -
Covenant Insurance Company	5/1/2023	N	14.4%	0.6%	8.3%	\$ 20,613,948
Nationwide_Crestbrook Insurance Company	5/1/2023	N	0.0%	0.0%	0.0%	\$ 1,005,617
American Family Connect Property and Casualty Insurance Co.	5/4/2023	N	11.0%	1.7%	7.6%	\$ 4,908,648
Omni Insurance Company	5/4/2023	N	10.0%	6.8%	9.3%	\$ 2,121,765
Safeco Insurance Company of Illinois	5/20/2023	N	10.2%	30.0%	28.3%	\$ 534,045
GEICO Indemnity Company	5/20/2023	N	2.8%	24.2%	9.8%	\$ 204,182,584
GEICO General Insurance Company	5/20/2023	N	3.3%	21.0%	9.9%	\$ 300,022,614
Government Employees Insurance Company	5/20/2023	N	3.3%	21.0%	9.9%	\$ 59,748,403
Kemper Independence Insurance Co_Prime	5/25/2023	N	5.3%	2.2%	4.2%	\$ 23,721,348
Stillwater Insurance Company	5/26/2023	N	18.2%	1.8%	10.0%	\$ 3,960,101
Motor Club Insurance Company	6/1/2023	N	10.0%	10.0%	10.0%	\$ 1,671,619
Dairyland Insurance Comapny	6/12/2023	N	13.3%	0.0%	12.4%	\$ 4,263,341
American Family Home Insurance Company	6/15/2023	N	11.4%	9.0%	9.3%	\$ -
GEICO Secure Insurance Company	6/27/2023	N			NEW	\$ -
New London County Mutual Insurance Company	7/1/2023	Y	8.0%	2.9%	6.0%	\$ 6,810,509
Farm Family Casualty Insurance Company	7/12/2023	N	11.8%	6.4%	9.9%	\$ 3,370,837
AIG Property Casualty Company	7/15/2023	N	27.0%	-0.6%	9.9%	\$ 12,937,764
American Commerce Insurance Company	7/15/2023	N	5.3%	9.9%	7.0%	\$ 34,999,775
Hartford Insurance Company of the Midwest	7/15/2023	N	11.3%	0.0%	5.8%	\$ 6,524,084
Utica Mutual Insurance Company - Millennium 2.0	7/24/2023	N	5.3%	7.6%	6.2%	\$ 480,996

USAA_United Services Automobile Association	7/26/2023	N	15.5%	15.4%	15.5%	\$ 39,223,943
USAA Casualty Insurance Company	7/26/2023	N	10.3%	20.4%	15.0%	\$ 55,555,051
USAA General Indemnity Company	7/26/2023	N	14.0%	16.3%	15.0%	\$ 37,038,242
USAA_Garrison Property and Casualty Insurance Company	7/26/2023	N	12.5%	13.5%	13.0%	\$ 22,020,746
Chubb National Insurance Company	7/31/2023	Y	8.7%	2.4%	5.3%	\$ 13,160,299
Great Northern Insurance Company	7/31/2023	Y	8.7%	2.4%	5.3%	\$ 21,655,521
Vigilant Insurance Company	7/31/2023	Y	8.7%	2.4%	5.3%	\$ 2,319,153
Federal Insurance Company	7/31/2023	Y	8.7%	2.4%	5.3%	\$ 2,239,045
Pacific Indemnity Insurance Company	7/31/2023	Y	8.7%	2.4%	5.3%	\$ 317,837
Executive Risk Indemnity Insurance Company	7/31/2023	Y	8.7%	2.4%	5.3%	\$ -
Chubb Indemnity Insurance Company	7/31/2023	Y	8.7%	2.4%	5.3%	\$ -
Amica Property and Casualty Insurance Company	8/1/2023	N	5.6%	6.4%	5.9%	\$ 1,539,325
Amica Mutual Insurance Company	8/1/2023	N	5.6%	6.7%	6.0%	\$ 97,454,179
The Cincinnati Insurance Company- Legacy	8/1/2023	N	7.3%	12.5%	9.9%	\$ 19,806,771
Plymouth Rock Assurance Corporation	8/1/2023	N	0.0%	0.0%	0.0%	\$ 34,969,038
Hartford Casualty Insurance Company	8/10/2023	N	10.9%	25.5%	15.5%	\$ 2,786,908
Sentinel Insurance Company, Ltd.	8/10/2023	N	10.9%	25.0%	14.7%	\$ 16,188,818
Pacific Insurance Company Limited	8/10/2023	N	11.2%	21.0%	14.8%	\$ 820,238
Trumbull Insurance Company	8/10/2023	N	11.0%	21.0%	14.0%	\$ 64,034,935
The Hanover American Insurance Company	8/11/2023	N	9.1%	11.2%	9.8%	\$ 87,374,979
Liberty Mutual Personal Insurance Company	8/11/2023	N	10.0%	10.0%	10.0%	\$ 79,921,041
Liberty Mutual Insurance Company	8/11/2023	N	10.0%	10.0%	10.0%	\$ 1,478,478
New South Insurance Company	8/11/2023	N	7.5%	10.3%	8.2%	\$ 17,131,772
Horace Mann Property & Casualty Insurance Company	8/16/2023	N	6.9%	9.9%	7.8%	\$ 4,791,607
Horace Mann Teachers Insurance Company	8/16/2023	N	7.0%	10.2%	8.3%	\$ 2,254,347
Utica Mutual Insurance Company - Millennium	8/18/2023	N	9.3%	16.2%	12.0%	\$ 33,171,961
Encompass insurance Company	8/23/2023	N	12.5%	5.9%	9.9%	\$ 5,051,500
Nationwide General Insurance Company; Legacy	8/24/2023	N	-0.8%	9.9%	3.1%	\$ 25,107,940
Nationwide Mutual Insurance Company	8/24/2023	N	0.0%	0.0%	0.0%	\$ 17,504,520
Midvale Indemnity Company	8/25/2023	N	11.0%	7.6%	9.0%	\$ 158,307
Safeco Insurance Company of Illinois	8/29/2023	N	12.2%	0.4%	8.0%	\$ 109,702,834
GEICO Secure Insurance Company	9/7/2023	N	0.0%	0.0%	0.0%	\$ -
GEICO Indemnity Company	9/7/2023	N	0.0%	0.0%	0.0%	\$ 184,764,574

GEICO General Insurance Company	9/7/2023	N	0.0%	0.0%	0.0%	\$ 314,484,862
Government Employees Insurance Company	9/7/2023	N	0.0%	0.0%	0.0%	\$ 57,905,205
GEICO Indemnity Company	9/14/2023	N	19.1%	22.8%	20.6%	\$ 184,764,574
GEICO General Insurance Company	9/14/2023	N	19.3%	20.9%	20.0%	\$ 314,484,862
Government Employees Insurance Company	9/14/2023	N	19.3%	20.9%	20.0%	\$ 57,905,205
Old Dominion Insurance Company	9/21/2023	N	4.4%	28.9%	13.0%	\$ 37,979,032
State Farm Fire and Casualty Company	9/25/2023	N	18.7%	13.0%	16.8%	\$ 59,926,962
State Farm Mutual Automobile Insurance Co	9/25/2023	N	19.7%	11.6%	16.5%	\$ 279,037,375
GEICO Choice Insurance Company	9/28/2023	N			NEW	\$ -
Plymouth Rock Assurance Corporation (Prime 2)	10/1/2023	N	6.0%	6.1%	6.0%	\$ 35,485,350
Hartford - Nutmeg Insurance Company	10/5/2023	N			NEW	\$ -
The Standard Fire Insurance Company	10/6/2023	N	13.3%	10.3%	12.0%	\$ 183,182,872
State Automobile Mutual Insurance Company	10/11/2023	N	17.3%	35.0%	24.3%	\$ 10,049,748
Dairyland Insurance Company - Powersports	10/16/2023	N	23.7%	34.2%	28.3%	\$ 1,405,695
LM General Insurance Company	10/17/2023	N	3.7%	11.0%	6.4%	\$ 81,378,504
LM Insurance Corporation	10/17/2023	N	3.7%	11.0%	6.4%	\$ 1,535,384
Esurance Insurance Company	10/18/2023	N	5.9%	12.0%	6.0%	\$ 19,603,374
Foremost Insurance Company Grand Rapids, Michigan	10/19/2023	N	2.4%	0.2%	2.0%	\$ 14,777,730
GEICO Secure Insurance Company	10/26/2023	N	10.9%	15.4%	12.4%	\$ -
GEICO Choice Insurance Company	10/26/2023	N	10.9%	15.4%	12.4%	\$ -
Farm Family Casualty Insurance Company	10/28/2023	N	15.4%	43.2%	25.3%	\$ 3,721,735
Central Mutual Insurance Company	11/1/2023	N	1.8%	20.6%	9.0%	\$ 10,248,105
Allstate Fire and Casualty Insurance Company	11/2/2023	N	28.3%	5.0%	19.9%	\$ 227,373,474
Permanent General Assurance Corporation	11/9/2023	N	10.1%	9.8%	9.90%	\$ 10,417,893
New South Insurance Company	11/10/2023	N	11.6%	8.2%	10.7%	\$ 26,727,767
Graphic Arts Mutual Insurance Company	11/11/2023	Y	3.3%	7.6%	4.8%	\$ 438,093
Dairyland Insurance Company - Legacy Motorcycle	11/18/2023	N	23.3%	37.5%	28.1%	\$ 411,966
Dairyland Insurance Company - 2013 Motorcycle	11/18/2023	N	23.3%	35.1%	27.9%	\$ 515,714
Economy Preferred Insurance Company	11/26/2023	N	21.1%	30.4%	25.0%	\$ 29,819,334
Economy Premier Assurance Company	11/29/2023	N	8.5%	2.9%	5.9%	\$ 1,388,338
Covenant Insurance Company	12/1/2023	N	19.9%	0.0%	10.6%	\$ 22,763,628
New London County Mutual Insurance Company	12/1/2023	N	11.1%	6.5%	9.0%	\$ 7,563,901
New Jersey Manufacturers Insurance Company	12/1/2023	N	5.4%	36.9%	15.3%	\$ 4,483,737
Nationwide Insurance Company of America	12/3/2023	N	9.4%	30.3%	18.9%	\$ 39,462,432

American Family Connect Property and Casualty Insurance Company	12/4/2023	N	6.5%	26.5%	13.5%	\$ 5,215,178
Century-National Insurance Company	12/4/2023	N	34.7%	36.1%	35.0%	\$ 42,014,970
Safeco Insurance Company of Illinois	12/9/2023	N	34.8%	5.9%	25.0%	\$ 109,628,394
Casco Indemnity Company	12/12/2023	N	0.0%	0.0%	0.0%	\$ -
United Ohio Insurance Company	12/15/2023	N	18.1%	20.2%	18.6%	\$ 15,504,516
Root Insurance Company	12/15/2023	N	31.3%	19.0%	26.8%	\$ 5,741,376
American Commerce Insurance Company	12/17/2023	N	7.4%	11.7%	9.0%	\$ 35,701,539
Berkley Insurance Company	12/17/2023	N	12.1%	12.4%	12.2%	\$ 5,875,584
Farmers Group Property and Casualty Insurance Company	12/31/2023	N	28.8%	19.9%	25.0%	\$ 37,742,974
Farmers Property and Casualty Insurance Company	12/31/2023	N	21.2%	5.6%	15.0%	\$ 20,114,106
Farmers Casualty Insurance Company	12/31/2023	N	31.0%	16.9%	25.0%	\$ 23,762,091
Electric Insurance Company	12/31/2023	N	4.9%	3.0%	4.1%	\$ 5,904,214

2023 Weighted Averages	# Total Filings	# Flex Filings	Liability	Physical Damage	Total	Premium Written
Companies with non-0% rate changes	129	11	12.7%	13.0%	12.7%	\$ 4,778,911,406
Companies with 0% filed rate changes	9	0	0.0%	0.0%	0.0%	\$ 628,842,365
2023 State Total	138	11	11.3%	11.5%	11.2%	\$ 5,407,753,771
2022 State Totals	90	21	5.4%	4.7%	4.9%	

**STATUS OF CT HOMEOWNERS RATE FILINGS
(2023 Effective Dates)**

EXHIBIT B

Company Name	Flex Filing Y/N	Effective Date New	Written Premium	Market Share	2023 Filed Overall Change	2023 Final Rate Change Recorded
Nationwide Mutual Insurance Company	N	1/1/2023		0.00%		
Century-National Insurance Company	N	1/3/2023	\$ 42,753,244	2.58%	10.00%	10.00%
Allstate Insurance Company	N	1/12/2023	\$ 4,427,705	0.27%	17.10%	17.10%
Allstate Property and Casualty Insurance Company	N	1/12/2023	\$ 3,277,490	0.20%	11.00%	11.00%
CSAA General Insurance Company	N	1/22/2023	\$ 34,668,137	2.09%	1.10%	1.10%
AIG Property Casualty Company	N	2/1/2023	\$ 37,915,422	2.29%	4.90%	4.90%
American Bankers Insurance Company of Florida	N	2/1/2023	\$ 4,132,575	0.25%	-16.10%	-16.10%
Quincy Mutual Fire Insurance Company	N	2/1/2023	\$ 8,673,416	0.52%	5.94%	5.94%
New England Mutual Insurance Company	N	2/1/2023	\$ 2,488,419	0.15%	5.76%	5.76%
Plymouth Rock Home Assurance Corporation	N	2/1/2023	\$ 40,250,329	2.43%	17.60%	10.00%
Liberty Insurance Corporation	N	2/6/2023	\$ 2,471,551	0.15%	5.00%	5.00%
Liberty Mutual Fire Insurance Company	N	2/6/2023	\$ 869,189	0.05%	5.00%	5.00%
LM Insurance Corporation	N	2/6/2023	\$ 307,106	0.02%	5.00%	5.00%
Privilege Underwriters Reciprocal Exchange (PURE)	N	2/15/2023	\$ 36,922,308	2.23%	7.90%	7.90%
Casco Indemnity Company	N	2/15/2023	\$ 7,159,832	0.43%	9.20%	9.20%
Kemper Independence Insurance Co_PRIME	N	2/16/2023	\$ 4,568,147	0.28%	18.40%	10.00%
Farmers - Fire Insurance Exchange; Renters/Condos	N	2/18/2023		0.00%		
Utica Mutual Insurance Company	N	2/20/2023	\$ 17,132,120	1.03%	3.90%	3.90%
Lemonade Insurance Company	N	3/1/2023	\$ 3,066,340	0.19%	18.20%	18.20%
United Services Automobile Association	N	3/16/2023	\$ 599,335	0.04%	14.10%	14.10%
USAA Casualty Insurance Company	N	3/16/2023	\$ 939,446	0.06%	14.20%	14.20%
USAA General Indemnity Company	N	3/16/2023	\$ 737,309	0.04%	13.90%	13.90%
Garrison Property and Casualty Insurance Company	N	3/16/2023	\$ 574,538	0.03%	14.00%	14.00%
Chubb National Insurance Company	N	3/20/2023	\$ 17,210,320	1.04%	5.70%	5.00%
Chubb_Great Northern Insurance Company	N	3/20/2023	\$ 54,109,130	3.26%	5.90%	5.00%
Chubb_Pacific Indemnity Company	N	3/20/2023	\$ 3,182,083	0.19%	6.00%	5.10%
Chubb_Vigilant Insurance Company	N	3/20/2023	\$ 30,045,896	1.81%	6.00%	5.10%

Chubb_Federal Insurance Company	N	3/20/2023	\$ 18,166,368	1.10%	5.50%	0.10%
Patrons Mutual Insurance Company of Connecticut	N	3/23/2023	\$ 7,266,778	0.44%	11.80%	11.80%
American Family Connect Property and Casualty Insurance Company	Y	3/28/2023	\$ 3,437,973	0.21%	6.00%	6.00%
United Services Automobile Association	N	4/11/2023	\$ 33,427,838	2.02%	16.70%	11.30%
USAA Casualty Insurance Company	N	4/11/2023	\$ 33,649,163	2.03%	17.50%	12.20%
USAA General Indemnity Company	N	4/11/2023	\$ 16,713,248	1.01%	17.20%	10.30%
Garrison Property and Casualty Insurance Company	N	4/11/2023	\$ 6,901,065	0.42%	22.70%	15.10%
Republic-Franklin Insurance Company	Y	4/23/2023	\$ 3,697,085	0.22%	3.90%	3.90%
LM Insurance Corporation	N	4/27/2023	\$ 2,083,025	0.13%	10.10%	6.50%
Liberty Mutual Personal Insurance Company	N	4/27/2023	\$ 71,780,735	4.33%	10.00%	6.50%
Liberty Insurance Corporation	N	4/27/2023	\$ -	0.00%	0.00%	0.00%
New Jersey Manufacturers Insurance Company	N	5/1/2023	\$ 1,574,565	0.10%	6.00%	6.00%
Nationwide_Crestbrook	N	5/1/2023	\$ 2,280,827	0.14%	4.40%	4.40%
Homeowners Choice Property & Casualty Insurance Company, Inc.	N	5/1/2023	\$ 1,912,137	0.12%	10.00%	10.00%
Kingstone Insurance Company	Y	5/1/2023	\$ 750,251	0.05%	6.00%	6.00%
Stillwater P & C Ins Co	N	5/12/2023	\$ 1,460,634	0.09%	15.60%	12.10%
Zurich American Insurance Company	Y	5/16/2023	\$ 1,752,900	0.11%	6.00%	6.00%
Travelers Personal Insurance Co Quantum 2.0	N	5/21/2023	\$ 85,774,604	5.18%	0.00%	0.00%
The Hanover Insurance Company	N	6/9/2023	\$ 39,398,234	2.38%	25.70%	18.20%
Farmers_Truck Insurance Exchange	N	6/10/2023	\$ 17,750,976	1.07%	34.60%	34.60%
Homesite Ins Company	N	6/23/2023	\$ 112,206	0.01%	7.30%	7.30%
Providence Mutual Fire Insurance Company	N	7/1/2023	\$ 6,210,764	0.37%	9.90%	8.90%
Safeco Insurance Company	N	7/1/2023	\$ 1,467,206	0.09%	6.90%	6.90%
General Insurance Company	N	7/1/2023	\$ 35,426,866	2.14%	9.00%	9.00%
Harco National Insurance Company	N	7/1/2023	\$ 1,794,075	0.11%	18.00%	18.00%
New London County Mutual	N	7/1/2023	\$ 1,842,014	0.11%	10.00%	10.00%
Casco Indemnity Company	N	7/15/2023	\$ 8,037,439	0.48%	9.00%	0.30%
Travelers Personal Ins Co	N	7/16/2023	\$ 7,065,860	0.43%	8.00%	8.00%
Electric Insurance Company	N	7/18/2023	\$ 4,525,800	0.27%	5.30%	5.30%
Kemper Independence Insurance Co_Legacy	N	7/19/2023	\$ 3,347,632	0.20%	12.20%	0.00%
Kemper Independence Insurance Co_Legacy	Y	7/19/2023	\$ 3,347,632	0.20%	5.90%	5.90%
Hartford Insurance Company of the Midwest	N	7/20/2023	\$ 6,846,670	0.41%	7.40%	5.70%
Property and Casualty Insurance Company of Hartford	N	7/20/2023	\$ 11,425,023	0.69%	9.00%	5.50%

Narragansett Bay Insurance Company	N	7/29/2023	\$ 35,057,911	2.12%	24.00%	15.00%
Bankers Standard Insurance Co	Y	7/30/2023	\$ 29,729,922	1.79%	11.90%	5.90%
AmGUARD Insurance Company	N	8/1/2023	\$ 24,457,023	1.48%	5.20%	5.20%
Hartford Casualty Insurance Co	N	8/10/2023	\$ 756,964	0.05%	14.80%	12.70%
Hartford Insurance Company of the Southeast	N	8/10/2023	\$ 7,578,411	0.46%	13.70%	11.80%
Hartford Trumbull Ins Co	N	8/10/2023	\$ 24,347,642	1.47%	14.20%	12.20%
Hartford Accident and Indemnity Co	N	8/10/2023	\$ 3,144,545	0.19%	14.10%	11.90%
Allstate Insurance Company	N	8/12/2023	\$ 70,645,839	4.26%	8.30%	8.30%
Allstate Indemnity Company	N	8/12/2023	\$ 1,977,047	0.12%	7.50%	7.50%
Encompass Indemnity Company	N	8/23/2023	\$ 2,700,050	0.16%	9.90%	9.90%
Farmers Property and Casualty Insurance Company	N	8/31/2023	\$ 28,436,302	1.72%	9.80%	6.00%
Farmers Group Property and Casualty Insurance Company	N	8/31/2023	\$ 19,643,443	1.19%	13.60%	11.40%
Farmers Direct Propety and Casualty Insurance Company	N	8/31/2023	\$ 17,709,957	1.07%	12.50%	12.50%
Toggle Insurance Company	N	9/1/2023	\$ -	0.00%		
Covenant Ins Co	N	9/1/2023	\$ 1,883,965	0.11%	11.40%	11.40%
Vermont Mutual	N	9/1/2023	\$ 2,923,703	0.18%	15.80%	15.80%
American Commerce Insurance Company	N	9/6/2023	\$ 31,816,655	1.92%	13.00%	13.00%
Quincy Mutual Fire Insurance Company	N	9/15/2023	\$ 7,604,510	0.46%	7.26%	7.26%
New England Mutual Insurance Company	N	9/15/2023	\$ 2,042,935	0.12%	11.85%	11.85%
Union Mutual Fire Insurance Company	N	9/15/2023	\$ 4,508,746	0.27%	16.60%	23.80%
Utica Mutual Insurance Company	N	9/25/2023	\$ 18,135,013	1.09%	8.40%	8.40%
Homesite Insurance Company	Y	9/28/2023	\$ 38,301,651	2.31%	6.00%	6.00%
Central Mutual Insurance Company	N	10/1/2023	\$ 8,639,419	0.52%	8.00%	8.00%
American Bankers Insurance Company of Florida	N	10/1/2023	\$ 216,071	0.01%	4.90%	4.90%
Foremost Ins Company Grand Rapids, MI	N	10/1/2023	\$ 915,809	0.06%	29.00%	29.00%
Foremost Property & Casualty Insurance Company	N	10/1/2023	\$ 289,568	0.02%	29.00%	29.00%
Horace Mann Ins Co	N	10/1/2023	\$ 7,522	0.00%	5.90%	5.90%
Horace Mann P & C	N	10/1/2023	\$ 61,447	0.00%	5.80%	5.80%
Teachers Ins Co	N	10/1/2023	\$ 95,341	0.01%	6.10%	6.10%
Nutmeg Insurance Company	N	10/5/2023		0.00%		
Merrimack Mutual Fire Insurance Company	N	10/6/2023	\$ 27,031,323	1.63%	17.00%	17.00%
Cambridge Mutual Fire Insurance Company	N	10/6/2023	\$ 6,696,914	0.40%	3.70%	3.70%
Farm Family Casualty Insurance Company	N	10/15/2023	\$ 558,812	0.03%	21.17%	21.17%

American Economy Insurance Company - condo	N	10/15/2023	\$ 156,622	0.01%	7.40%	7.40%
American Economy Insurance Company - owners	N	10/15/2023	\$ 2,290,848	0.14%	12.20%	12.20%
Mass Bay Ins Co	N	10/15/2023	\$ 2,621,189	0.16%	14.10%	14.10%
Hanover Ins Company	N	10/15/2023	\$ 40,155	0.00%	13.30%	13.30%
Citizens Ins Co of America	N	10/15/2023	\$ 287,381	0.02%	13.50%	13.50%
Massachusetts Bay Insurance Company	N	10/15/2023	\$ 18,587,246	1.12%	14.10%	14.10%
The Hanover Insurance Company	N	10/15/2023	\$ 302,246	0.02%	13.30%	13.30%
Citizens Insurance Company of America	N	10/15/2023	\$ 2,124,974	0.13%	13.50%	13.50%
Spinnaker Insurance Company	N	10/27/2023	\$ 1,848,380	0.11%	6.20%	6.20%
Electric Insurance Company	N	11/1/2023	\$ 4,835,043	0.29%	10.00%	10.00%
New Jersey Manufacturers	N	11/1/2023	\$ 400,728	0.02%	15.00%	15.00%
NGM Insurance Company	N	11/14/2023	\$ 1,624,315	0.10%	14.80%	14.80%
LM Insurance Corporation	N	11/21/2023	\$ 1,996,368	0.12%	10.00%	10.00%
Liberty Mutual Personal Insurance Company	N	11/21/2023	\$ 75,068,868	4.53%	9.90%	9.90%
Liberty Insurance Corporation	N	11/21/2023	\$ -	0.00%	0.00%	0.00%
Liberty Insurance Corporation	N	11/21/2023	\$ 2,830,526	0.17%	6.00%	6.00%
Liberty Mutual Fire Insurance Company	N	11/21/2023	\$ 981,046	0.06%	6.30%	6.30%
Liberty Mutual Insurance Company	N	11/21/2023	\$ 2,561,618	0.15%	16.00%	16.00%
LM Insurance Corporation	N	11/21/2023	\$ 396,213	0.02%	7.80%	7.80%
Liberty Mutual Personal Insurance Company	N	11/21/2023	\$ 1,088	0.00%	17.20%	17.20%
Cincinnati Casualty Company	N	12/1/2023	\$ -	0.00%		
Utica First Insurance Company	N	12/1/2023	\$ 25,056,557	1.51%	7.30%	7.30%
Plymouth Rock Home Assurance Corporation	N	12/1/2023	\$ 41,227,877	2.49%	16.10%	16.10%
Main Street America Assurance Company	Y	12/2/2023	\$ 5,685,139	0.34%	6.00%	6.00%
Century-National Insurance Company	N	12/4/2023	\$ 36,253,879	2.19%	35.00%	35.00%
American Modern Property and Casualty Insurance Company	N	12/6/2023	\$ 1,324,901	0.08%	19.80%	19.80%
CSAA General Insurance Company	N	12/9/2023	\$ 28,179,214	1.70%	9.90%	9.90%
American Strategic (Progressive)	N	12/13/2023	\$ 37,081,636	2.24%	12.00%	12.00%
Nationwide General Insurance Company	N	12/14/2023	\$ 31,650,609	1.91%	25.60%	25.60%
Nationwide Mutual Insurance Company	N	12/14/2023	\$ 12,210,796	0.74%	9.70%	9.70%
Nationwide Property Casualty Insurance Company	N	12/14/2023	\$ 16,382,205	0.99%	23.90%	23.90%
Berkley Insurance Company	N	12/17/2023	\$ 10,236,574	0.62%	11.90%	11.90%
Safeco Insurance Company	N	12/21/2023	\$ 1,402,499	0.08%	7.50%	7.50%

General Insurance Company	N	12/21/2023	\$ 37,110,406	2.24%	5.50%	5.50%
Travelers Personal Insurance Company	N	1/26/2024				
American Commerce Insurance Company	N	3/13/2024				
Homesite Insurance Company	N	withdrawn	\$ 868,310	0.05%	0.00%	0.00%
Homesite Insurance Company	N	withdrawn	\$ 31,735,864	1.91%	0.00%	0.00%
Foremost Insurance Company Grand Rapids, Michigan	N	withdrawn		0.00%		
Nationwide Insurance Company of America	N	withdrawn		0.00%		
Kemper Independence Insurance Co_PRIME	N	withdrawn	\$ 4,318,218	0.26%		
Total Filings	132					
Total Flex Filings	8					

2023 Totals		2022 Written Premium	Market Share	2023 Filed Overall Change	2023 Final Rate Change Recorded
Total 2023 - All Companies with non-zero rate Change		\$ 1,535,576,568	92.7%	12.0%	10.4%
Companies with no Rate Changes		\$ 121,726,410	7.3%	0.0%	0.0%
Total 2023 - All Companies		\$ 1,657,302,978	100.0%	11.1%	9.6%
				11.1%	9.6%
Compare to 2022					
Total 2022 - All Companies with non-zero rate Change		\$ 1,189,818,370	88.6%	6.9%	5.8%
Companies with no Rate Changes		\$ 153,374,678	11.4%	0.0%	0.0%
Total 2022 - All Companies		\$ 1,343,193,048	100.0%	6.1%	5.1%
				6.1%	5.1%
Total Filings	86				
Total Flex Filings	15				

LINE OF BUSINESS: WORKERS COMPENSATION 2023

EXHIBIT C-1

ORGANIZATION	COMPANY NAME	RATE CHANGE
	ACADIA INS CO - PREFERRED	
	ACADIA INS CO - STANDARD	-8.70%
	ACCIDENT FUND GENERAL INS CO	-7.10%
	ACCIDENT FUND INS CO OF AMERICA	-4.30%
	ACCIDENT FUND NATIONAL INS CO	-3.70%
	ACE AMERICAN INS CO	-2.90%
	ACE FIRE UNDERWRITERS INS CO	
	ACE PROPERTY & CASUALTY INS CO	
	ACIG INS CO	-2.23%
	ADMIRAL INDEMNITY CO - STANDARD	
	AIG ASSURANCE CO	
	AIG PROPERTY CASUALTY CO	
	AIU INS CO	
	ALL AMERICA INS CO - All Other	-10.10%
	ALLIED PROPERTY & CASUALTY INS CO	-5.60%
	ALLMERICA FINANCIAL ALLIANCE INS CO	-0.40%
	ALLMERICA FINANCIAL BENEFIT INS CO	-11.60%
	AMCO INS CO	-0.10%
	AMEISURE INSURANCE COMPANY	-3.00%
	AMERICAN ALTERNATIVE INS CORP	-13.30%
	AMERICAN AUTOMOBILE INSURANCE CO	-0.70%
	AMERICAN CASUALTY COMPANY OF READING PA	-5.96%
	AMERICAN COMPENSATION INS CO	8.80%
	AMERICAN FAMILY HOME INS CO	-3.00%
	AMERICAN FIRE & CASUALTY COMPANY	
	AMERICAN GUARANTEE & LIABILITY INS CO	-5.20%
	AMERICAN HOME ASSURANCE CO	-3.00%
	AMERICAN LIBERTY INS CO	-3.00%
	AMERICAN MODERN HOME INS CO	-3.00%
	AMERICAN ZURICH INS CO	-3.90%
	AMERISURE MUTUAL INSURANCE COMPANY	-3.00%
	AMFED ADVANTAGE INSURANCE COMPANY	INITIAL
	AMFED NATIONAL CASUALTY INSURANCE COMPANY	INITIAL
	AMFED NATIONAL INSURANCE COMPANY	INITIAL

	AMGUARD INS CO	-4.70%
	AMTRUST INS CO	0.00%
	ANSUR AMERICA INS CO	
	ARBELLA PROTECTION INS CO	-4.60%
	ARCH INDEMNITY INS CO	-4.10%
	ARCH INS CO	-5.46%
	ARCH PROPERTY CASUALTY INS CO	0.00%
	ARGONAUT INS CO	-3.20%
	ASCOT INSURANCE COMPANY	INITIAL
	Assoc. Employers Insurance Company	-3.00%
	Assoc. Industries of MA Mutual Insurance Company	-3.00%
	ATLANTIC CHARTER INSURANCE COMPANY	-8.30%
	ATLANTIC SPECIALTY INSURANCE COMPANY	-2.09%
	BANKERS STANDARD INS CO	
	BENCHMARK INS CO	-2.00%
	BERKLEY CASUALTY CO	
	BERKLEY NATIONAL INSURANCE CO	-4.70%
	BERKLEY REGIONAL INSURANCE CO	-1.60%
	BERKSHIRE HATHAWAY DIRECT INS CO	-3.00%
	BERKSHIRE HATHAWAY HOMESTATE INS CO	-3.00%
	BITCO GENERAL INS CORP	-5.00%
	BROTHERHOOD MUTUAL INS CO	-4.00%
	CALIFORNIA INS CO	-3.00%
	CAROLINA CASUALTY INS CO	
INDEPENDENT	CBIA COMP. SERVICES, INC.	
	CENTRAL MUTUAL INS CO - All Other	-2.90%
	CHARTER OAK FIRE INSURANCE CO	
	CHIRON INS CO	0.10%
	CHUBB INDEMNITY INS CO	
	CHUBB NATIONAL INS CO	
	CHURCH MUTUAL INS CO	-10.00%
	CINCINNATI CASUALTY COMPANY	-3.60%
	CINCINNATI INDEMNITY COMPANY	-2.40%
	CINCINNATI INSURANCE COMPANY	-2.00%
	CITIZENS INSURANCE CO OF AMERICA	-7.00%
	CLEAR SPRING PROPERTY & CASUALTY CO	-0.80%
	CLERMONT INS CO - PREFERRED	

	CLERMONT INS CO - STANDARD	
	COLONIAL AMERICAN CASUALTY & SURETY CO	-4.00%
	COMMERCE AND INDUSTRY INS CO	
	CONTINENTAL CASUALTY COMPANY	
	CONTINENTAL INS CO	
	CONTINENTAL WESTERN INS CO - PREFERRED	
	CONTINENTAL WESTERN INS CO - STANDARD	
	COREPOINTE INS CO	-5.50%
	CRESTBROOK INS CO	0.00%
	CRESTBROOK INS CO	0.00%
	CRUM AND FORSTER INDEMNITY COMPANY	-0.24%
INDEPENDENT	CT Interlocal Risk Management Agency	-2.20%
	DEPOSITORS INS CO	-3.00%
	EASTGUARD INS CO	-4.00%
	EMPLOYERS ASSURANCE CO	-2.30%
	EMPLOYERS COMPENSATION INS CO	-2.30%
	EMPLOYERS INS CO OF NEVADA	-3.00%
	EMPLOYERS INS CO OF WAUSAU	
	EMPLOYERS PREFERRED INS CO	-5.30%
	EVEREST DENALI INSURANCE COMPANY	-5.50%
	EVEREST NATIONAL INSURANCE CO	-3.90%
	EVEREST PREMIER INSURANCE COMPANY	-1.20%
	EVEREST REINSURANCE COMPANY	0.00%
	EXECUTIVE RISK INDEMNITY INC	
	FALLS LAKE NATIONAL INS CO	-3.00%
	Farm Family Casualty Insurance Company	-3.20%
	FARMERS INSURANCE EXCHANGE	-2.40%
	FARMINGTON CASUALTY COMPANY	
	FEDERAL INS CO	
	FEDERATED MUTUAL INSURANCE COMPANY	-2.60%
	FEDERATED MUTUAL INSURANCE COMPANY	-10.00%
	FEDERATED RESERVE INS CO	-10.00%
	FEDERATED RESERVE INS CO	-2.20%
	FEDERATED SERVICE INSURANCE COMPANY	-9.80%
	FEDERATED SERVICE INSURANCE COMPANY	-3.90%
	FIDELITY AND DEPOSIT CO OF MD	-4.00%
	FIRE INSURANCE EXCHANGE	-8.10%

	FIREMAN'S FUND INSURANCE CO	-4.90%
	FIREMEN'S INS CO OF WASHINGTON, D.C. - PREFERRED	
	FIREMEN'S INS CO OF WASHINGTON, D.C. - STANDARD	
	FIRST LIBERTY INSURANCE CORP	
	FLORISTS MUTUAL INS CO	-18.20%
	FLORISTS' MUTUAL INS CO	-6.40%
	FRANK WINSTON CRUM INS CO	-0.80%
	FRANKENMUTH MUTUAL INS CO	0.00%
	FREEDOM SPECIALTY INS CO	INITIAL
	GENERAL CASUALTY CO OF WISCONSIN	-3.00%
	GRANITE STATE INSURANCE CO	
	GRAPHIC ARTS MUTUAL INS COMPANY	-4.00%
	GREAT AMERICAN ALLIANCE INS CO	-1.00%
	GREAT AMERICAN ASSURANCE CO	6.80%
	GREAT AMERICAN INS CO	-9.90%
	GREAT AMERICAN SPIRIT INS CO	-5.50%
	GREAT DIVIDE INSURANCE COMPANY	-3.00%
	GREAT NORTHERN INS CO	
	GREAT WEST CASUALTY COMPANY	2.90%
	GREATER NEW YORK MUTUAL INS CO	
	Greenwich Insurance Company	-3.00%
	Greenwich Insurance Company	NEW
	GUIDEONE INS CO	-6.00%
	HANOVER AMERICAN INS CO	-10.20%
	HANOVER INSURANCE COMPANY	0.90%
	HARLEYSVILLE INS CO	-2.80%
	HARLEYSVILLE PREFERRED INS CO	-3.10%
	HARLEYSVILLE WORCESTER INS CO	-1.30%
	HARTFORD ACCIDENT & INDEMNITY CO	1.00%
	HARTFORD CASUALTY INS CO	0.00%
	HARTFORD FIRE INS CO	-4.10%
	HARTFORD INS CO OF THE MIDWEST	2.00%
	HARTFORD INS CO OF THE SOUTHEAST	2.80%
	HARTFORD UNDERWRITERS INS CO	-0.80%
	HDI GLOBAL INS CO	10.00%
	ILLINOIS NATIONAL INSURANCE	
	IMPERIUM INS CO	-3.00%

	INCLINE CASUALTY CO	-3.00%
	INDEMNITY INS CO OF NORTH AMERICA	
	INS CO OF GREATER NEW YORK	
	INS CO OF THE WEST	-3.00%
	INSURANCE COMPANY OF NORTH AMERICA	
	INSURANCE COMPANY OF THE STATE OF PA	
	INTREPID INSURANCE COMPANY	11.98%
	INTREPID INSURANCE COMPANY	-4.68%
	KEY RISK INS CO	
	LIBERTY INSURANCE CORP	
	LIBERTY MUTUAL FIRE INS CO	
	LIBERTY MUTUAL INS CO	-10.00%
	LM INSURANCE CORP	
	MAG MUTUAL INS CO	12.50%
	MAIN STREET AMERICA ASSURANCE CO	3.00%
	MAINE EMPLOYERS' MUTUAL INS CO	-3.14%
	MAINE EMPLOYERS' MUTUAL INS CO	
	MAINE EMPLOYERS' MUTUAL INS CO	
	MANUFACTURERS ALLIANCE INS CO	-2.60%
	MASSACHUSETTS BAY INSURANCE CO	-3.40%
	MEMIC CASUALTY COMPANY	0.79%
	MEMIC CASUALTY COMPANY	
	MEMIC CASUALTY COMPANY	
	MEMIC INDEMNITY COMPANY	-1.03%
	MEMIC INDEMNITY COMPANY	
	MEMIC INDEMNITY COMPANY	
	MEMIC INDEMNITY COMPANY	
	MID-CENTURY INSURANCE COMPANY	
	MIDDLESEX INS CO	-3.80%
	MIDVALE INDEMNITY COMPANY	-0.70%
	MIDWEST EMPLOYERS CASUALTY CO	
	MILFORD CASUALTY INS CO	-5.70%
	MITSUI SUMITOMO INS USA INC	-10.20%
	MITSUI SUMITOMO INS CO OF AMERICA	-4.70%
	NATIONAL AMERICAN INS CO	-5.30%
	NATIONAL CASUALTY CO	
	NATIONAL CASUALTY CO - Non-Standard	

	NATIONAL CASUALTY CO - Preferred	-6.20%
	NATIONAL CASUALTY CO - Standard	
	NATIONAL FIRE INS CO	
	NATIONAL INTERSTATE INSURANCE CO	-0.70%
	NATIONAL LIABILITY & FIRE INS CO	-3.00%
	NATIONAL SPECIALTY INS CO	-4.00%
	NATIONAL SPECIALTY INS CO	Initial
	NATIONAL SURETY CORPORATION	-0.10%
	NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	
	NATIONWIDE AGRIBUSINESS INS CO	
	NATIONWIDE AGRIBUSINESS INS CO - NonStandard	
	NATIONWIDE AGRIBUSINESS INS CO - Preferred	-2.00%
	NATIONWIDE AGRIBUSINESS INS CO - Standard	
	NATIONWIDE ASSURANCE INS CO	-4.20%
	NATIONWIDE GENERAL INS CO	-3.40%
	NATIONWIDE INS CO OF AMERICA	8.00%
	NATIONWIDE MUTUAL INS CO	4.80%
	NATIONWIDE PROPERTY & CASUALTY INS CO	0.40%
	NEW HAMPSHIRE INS CO	
	NEW JERSEY CASUALTY INS CO	INITIAL
	NEW JERSEY INDEMNITY INS CO	INITIAL
	NEW JERSEY MANUFACTURERS INS CO	-3.70%
	NEW JERSEY MANUFACTURERS INS CO	5.70%
	NEW JERSEY RE-INSURANCE CO	INITIAL
	NEW YORK MARINE AND GENERAL INS CO	-6.20%
	NGM INS CO	3.00%
	NORGUARD INS CO	-3.60%
	NORGUARD INS CO	-1.50%
	NORMANDY INS CO	-1.00%
	NORTH POINTE INS CO	-3.00%
	NORTH RIVER INS CO	-7.90%
	NOVA CASUALTY CO SUPERIOR TIER	-3.10%
	NUTMEG INS CO	-4.10%
	OAK RIVER INS CO	-3.00%
	OBI AMERICA INSURANCE COMPANY	0.00%
	OBI NATIONAL INSURANCE COMPANY	-0.90%
	OHIO SECURITY INSURANCE COMPANY	

	OLD DOMINION INS CO	3.10%
	OLD REPUBLIC GENERAL INS CORP	-3.00%
	OLD REPUBLIC INS CO	-3.00%
	OMAHA NATIONAL INSURANCE COMPANY	INITIAL
	PACIFIC EMPLOYERS INS CO	
	PACIFIC INDEMNITY CO	
	PACIFIC INSURANCE CO LIMITED	1.10%
	PATRIOT GENERAL INS CO	6.20%
	PATRONS MUTUAL INS CO OF CT	-3.10%
	PENN MILLERS INSURANCE COMPANY	0.00%
	PENNSYLVANIA INS CO	-3.00%
	PENNSYLVANIA MFG ASSOC INS CO	-2.80%
	PENNSYLVANIA MFG INDEMNITY CO	-2.50%
	PHARMACISTS MUTUAL INS CO	-1.40%
	PHOENIX INSURANCE COMPANY	
	PLAZA INSURANCE COMPANY	1.70%
	PLAZA INSURANCE COMPANY	-0.80%
	PRAETORIAN INSURANCE COMPANY	-3.00%
	PREFERRED EMPLOYERS INS CO	
	PREFERRED PROFESSIONAL INSURANCE COMPANY	-3.00%
	PRESCIENT NATIONAL INS CO	INITIAL
	PROPERTY & CASUALTY INS CO OF HARTFORD	-1.90%
	PROTECTIVE INSURANCE COMPANY	0.10%
	QBE INS CORP	-4.10%
	REDWOOD FIRE AND CASUALTY INS CO	1.00%
	REGENT INSURANCE COMPANY	-3.00%
	REPUBLIC-FRANKLIN INS COMPANY - PREMIER	
	REPUBLIC-FRANKLIN INS COMPANY - SUPERIOR	-5.20%
	RIVERPORT INSURANCE CO.	0.30%
	RLI INS CO Tier I	-9.20%
	RLI INSURANCE CO	
	ROCKWOOD CASUALTY INS CO	-5.00%
	SAFETY FIRST INS CO	2.90%
	SAFETY NATIONAL CASUALTY CORP	-1.50%
	SAGAMORE INSURANCE COMPANY	-1.40%
	SCOTTSDALE INDEMNITY CO	INITIAL
	SECURITY NATIONAL INSURANCE CO	-3.20%

	SECURITY NATIONAL INSURANCE CO	0.00%
	SELECTIVE INSURANCE CO OF AMERICA	-4.30%
	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	-3.40%
	SELECTIVE INSURANCE CO OF THE SOUTHEAST	-3.80%
	SENTINEL INS CO, LTD	1.00%
	SENTRY CASUALTY CO	0.00%
	SENTRY CASUALTY CO	0.00%
	SENTRY INS CO	0.60%
	SENTRY SELECT INS CO	-5.50%
	SEQUOIA INS CO	0.00%
	SERVICE AMERICAN IDEMNITY CO	-2.60%
	SERVICE LLOYDS INS CO	-2.60%
	SFM MUTUAL INS CO	-7.11%
	SOUTHERN INS CO	-5.30%
	STANDARD FIRE INSURANCE COMPANY	
	STARNET INS CO	-3.00%
	STARR INDEMNITY & LIABILITY COMPANY	-3.00%
	STARR SPECIALTY INS CO	-3.00%
	STARSTONE NATIONAL INS CO	-2.50%
	STATE AUTO P&C INSURANCE CO	1.60%
	STATE AUTOMOBILE MUTUAL INS CO	0.60%
	STATE FARM FIRE AND CASUALTY CO	-2.80%
NCCI	STATE NATIONAL INS CO	-5.00%
	STONINGTON INS CO	-3.00%
	STRATHMORE INS CO	
	SUNZ INS CO	-3.00%
	SWISS RE CORPORATE SOLUTIONS AMERICA INS CORP	-3.00%
	T.H.E. Insurance Company	
	TECHNOLOGY INSURANCE CO., INC	-1.80%
	THE OHIO CASUALTY INS CO	-3.90%
	TRANSGUARD INS CO OF AMERICA	-5.50%
	TRANSPORTATION INS CO	
	TRAVELERS CASUALTY AND SURETY CO	
	TRAVELERS CASUALTY INS CO OF AMERICA	
	TRAVELERS INDEMNITY CO OF AMERICA	
	TRAVELERS INDEMNITY CO OF CT	
	TRAVELERS INDEMNITY COMPANY	-4.30%

	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	
	TRI-STATE INS CO. OF MINNESOTA	0.20%
	TRIUMPHE CASUALTY COMPANY	1.40%
	TRUCK INSURANCE EXCHANGE	
	TRUMBULL INS CO	1.10%
	TWIN CITY FIRE INS CO	1.00%
	UNION INS CO - PREFERRED	
	UNION INS CO - STANDARD	
	UNITED STATES FIRE INS CO	-1.60%
	UNITED WISCONSIN INS CO	-6.60%
	UTICA MUTUAL INS COMPANY - PREFERRED	
	UTICA MUTUAL INS COMPANY - STANDARD	-3.80%
	UTICA NATIONAL ASSURANCE COMPANY - TIER A	-3.70%
	UTICA NATIONAL ASSURANCE COMPANY - TIER B	
	UTICA NATIONAL INS CO OF OHIO	-4.30%
	UTICA NATIONAL INS CO OF TEXAS	-6.00%
	VALLEY FORGE INSURANCE CO	
	VANLINER INS CO	-0.80%
	VIGILANT INS CO	
	WCF NATIONAL INS CO	10.40%
	WCF SELECT INS CO	INITIAL
	WELLFLEET INS CO	-3.00%
	WELLFLEET NEW YORK INS CO	-3.00%
	WESCO INSURANCE COMPANY	-1.40%
	WEST AMERICAN INSURANCE COMPANY	
	WEST BEND MUTUAL INS CO	0.20%
	WESTCHESTER FIRE INS CO	
	Work First Casualty Company	0.00%
INDEPENDENT	WORKERS COMP TRUST	0.00%
	XL Insurance America, Inc.	
	XL Insurance America, Inc.	
	XL Specialty Insurance Company	
	XL Specialty Insurance Company	
	ZENITH INS CO	-3.00%
	ZURICH AMERICAN INS CO	-3.74%
	ZURICH AMERICAN INS CO OF IL	-4.20%

LINE OF BUSINESS: WORKERS COMPENSATION 2024

EXHIBIT C-2

ORGANIZATION	COMPANY NAME	RATE CHANGE
	ACCIDENT FUND GENERAL INS CO	-8.70%
	ACCIDENT FUND INS CO OF AMERICA	-10.90%
	ACCIDENT FUND NATIONAL INS CO	-12.40%
	ACE AMERICAN INS CO	-9.00%
	ACE FIRE UNDERWRITERS INS CO	
	ACE PROPERTY & CASUALTY INS CO	
	ACIG INS CO	-10.51%
	AIG ASSURANCE CO	
	AIG PROPERTY CASUALTY CO	
	AIU INS CO	
	ALLIED EASTERN INDEMNITY CO	-14.60%
	ALLIED PROPERTY & CASUALTY INS CO	-9.10%
	AMCO INS CO	
	AMERICAN CASUALTY COMPANY OF READING PA	-6.14%
	AMERICAN GUARANTEE & LIABILITY INS CO	-10.70%
	AMERICAN HOME ASSURANCE CO	-9.80%
	AMERICAN LIBERTY INS CO	-9.80%
	AMERICAN ZURICH INS CO	-9.80%
	BANKERS STANDARD INS CO	
	BENCHMARK INS CO	-5.70%
	BITCO GENERAL INS CORP	-6.50%
	BROTHERHOOD MUTUAL INS CO	-5.40%
INDEPENDENT	CBIA COMP. SERVICES, INC.	
	CHARTER OAK FIRE INSURANCE CO	
	CHIRON INS CO	-1.40%
	CHUBB INDEMNITY INS CO	
	CHUBB NATIONAL INS CO	
	CINCINNATI CASUALTY COMPANY	-9.25%
	CINCINNATI INDEMNITY COMPANY	-9.02%
	CINCINNATI INSURANCE COMPANY	-7.31%
	COLONIAL AMERICAN CASUALTY & SURETY CO	-9.80%
	COMMERCE AND INDUSTRY INS CO	
	CONTINENTAL CASUALTY COMPANY	-9.72%
	CONTINENTAL INS CO	2.87%

INDEPENDENT	CT Interlocal Risk Management Agency	
	DEPOSITORS INS CO	
	EASTERN ADVANTAGE ASSURANCE CO	-6.10%
	EASTERN ALLIANCE INS CO	-11.20%
	EMPLOYERS ASSURANCE CO	-8.30%
NCCI	EMPLOYERS COMPENSATION INS CO	-11.30%
	EMPLOYERS INS CO OF WAUSAU	
	EMPLOYERS PREFERRED INS CO	-9.40%
	EXECUTIVE RISK INDEMNITY INC	
	FARMINGTON CASUALTY COMPANY	
	FEDERAL INS CO	
	FEDERATED MUTUAL INSURANCE COMPANY	-8.70%
	FEDERATED RESERVE INS CO	-7.50%
	FEDERATED SERVICE INSURANCE COMPANY	-11.30%
	FIDELITY AND DEPOSIT CO OF MD	-9.80%
	FIRST LIBERTY INSURANCE CORP	
	FRANKENMUTH MUTUAL INS CO	0.00%
	GENERAL CASUALTY CO OF WISCONSIN	
	GRANITE STATE INSURANCE CO	
	GREAT NORTHERN INS CO	
	GREAT WEST CASUALTY COMPANY	-4.10%
	HARLEYSVILLE INS CO	
	HARLEYSVILLE PREFERRED INS CO	
	HARLEYSVILLE WORCESTER INS CO	
	ILLINOIS NATIONAL INSURANCE	
	INDEMNITY INS CO OF NORTH AMERICA	
	INS CO OF THE WEST	-9.60%
	INSURANCE COMPANY OF NORTH AMERICA	
	INSURANCE COMPANY OF THE STATE OF PA	
	LIBERTY INSURANCE CORP	
	LIBERTY MUTUAL FIRE INS CO	
	LIBERTY MUTUAL INS CO	-9.80%
	LM INSURANCE CORP	
	MAG MUTUAL INS CO	-10.20%
	mitsui sumitomo ins usa inc	-7.00%
	MITSUI SUMITOMO INS CO OF AMERICA	-12.70%
	NATIONAL FIRE INS CO	1.79%

	NATIONAL INTERSTATE INSURANCE CO	-11.90%
	NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	
	NATIONWIDE ASSURANCE INS CO	
	NATIONWIDE GENERAL INS CO	
	NATIONWIDE INS CO OF AMERICA	
	NATIONWIDE MUTUAL INS CO	
	NATIONWIDE PROPERTY & CASUALTY INS CO	
	NEW HAMPSHIRE INS CO	
	NORMANDY INS CO	-9.80%
	NORTH POINTE INS CO	
	OMAHA NATIONAL INSURANCE COMPANY	-9.80%
	PACIFIC EMPLOYERS INS CO	
	PACIFIC INDEMNITY CO	
	PHARMACISTS MUTUAL INS CO	-0.80%
	PHOENIX INSURANCE COMPANY	
	PRAETORIAN INSURANCE COMPANY	-9.80%
	PROTECTIVE INSURANCE COMPANY	-6.90%
	QBE INS CORP	
	REGENT INSURANCE COMPANY	
	SAGAMORE INSURANCE COMPANY	-6.40%
	STANDARD FIRE INSURANCE COMPANY	
	STONINGTON INS CO	
	SUNZ INS CO	-10.60%
	TRANSGUARD INS CO OF AMERICA	-17.00%
	TRANSPORTATION INS CO	2.64%
	TRAVELERS CASUALTY AND SURETY CO	
	TRAVELERS CASUALTY INS CO OF AMERICA	
	TRAVELERS INDEMNITY CO OF AMERICA	
	TRAVELERS INDEMNITY CO OF CT	
	TRAVELERS INDEMNITY COMPANY	-8.98%
	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	
	TRIUMPHE CASUALTY COMPANY	-9.60%
	UNITED WISCONSIN INS CO	-13.70%
	VALLEY FORGE INSURANCE CO	2.91%
	VANLINER INS CO	-7.90%
	VIGILANT INS CO	
	WEST BEND MUTUAL INS CO	-6.00%

	WESTCHESTER FIRE INS CO	
INDEPENDENT	WORKERS COMP TRUST	
	ZURICH AMERICAN INS CO	-9.60%
	ZURICH AMERICAN INS CO OF IL	-9.90%

LINE OF BUSINESS: COMMERCIAL AUTOMOBILE

ORGANIZATION	COMPANY NAME	RATE CHANGE
	Acadia Insurance Company	2.90%
ISO	All America	7.60%
	Allied Insurance Company of America	10.80%
	Allmerica Financial Benefit Insurance Company	4.80%
ISO/Independent	Allstate Insurance Company	16.10%
Independent	American Fire and Casualty Company	18.00%
Independent	American Fire and Casualty Company	29.10%
Independent	Arbella Protection	7.00%
Independent	Arch Insurance Company	8.56%
Independent	Atlantic Specialty	21.70%
ISO	Berkshire Hathaway	9.90%
ISO	BITCO General	-4.20%
	Central Mutual	8.60%
ISO	Charter Oak Fire Insurance Company	9.64%
Independent	Citizens Insurance	6.10%
	Continental Western	2.90%
	Firemen's Insurance	3.40%
Independent	GEICO General	6.00%
Independent	General Insurance	14.50%
ISO/Independent	Graphic Arts Mutual Insurance Company	0.00%
ISO	GuideOne	-4.50%
Independent	Hartford Accident	9.00%
Independent	Hartford Casualty Insurance Company	9.90%
	Hartford Fire Insurance Company	9.90%
	Hartford Insurance Company of the Midwest	9.90%
	Hartford Underwriters Insurance Company	9.90%
Independent	Infinity Standard	13.40%
ISO	Manufacturers Alliance	-8.30%
ISO	Middlesex Insurance Company	4.00%
ISO	Mitsui Sumitomo Insurance Company of America	-5.80%
	Mitsui Sumitomo Insurance USA Inc.	-2.90%
ISO	Mobilitas	-3.40%
Independent	National Indemnity	6.77%

Independent	National Liability & Fire	4.79%
ISO/Independent	National Union Fire Insurance Company of Pittsburgh, Pa	12.80%
	Nationwide Affinity Insurance Company of America	3.30%
	Nationwide Assurance	30.00%
	Nationwide Assurance Company	3.30%
Independent	Nationwide General	30.00%
Independent	Nationwide General Insurance Company	4.50%
Independent	Nationwide insurance Company of America	10.80%
	Nationwide Insurance Company of Florida	3.30%
	Nationwide Mutual Insurance Company	10.80%
	Nationwide Property and Casualty Insurance Company	10.80%
Independent	North River	2.40%
ISO	Nova	-7.80%
Independent	Nutmeg	9.90%
Independent	Nutmeg	9.90%
	Obsidian Insurance Comapny	0.00%
	Ohio Security Insurance Company	31.40%
	Ohio Security Insurance Company	18.00%
ISO	Old Republic Insurance Company	17.80%
	Patriot General Insurance Company	0.00%
	Pennsylvania Manufacturers'	-8.30%
	Pennsylvania Manufacturers Indemnity	-1.80%
ISO	Pharmacists	-4.80%
Independent	Plymouth Rock	4.50%
Independent	Progressive	12.30%
Independent	Progressive Casualty	8.80%
	Property and Casualty Insurance Company of Hartford	9.90%
	Protective Insurance Company	21.20%
	Republic-Franklin Insurance Company	
ISO	Selective Insurance Company of America	0.30%
	Selective Insurance Company of South Carolina	0.30%
	Selective Insurance Company of the Southeast	0.20%
Independent	Sentinel Insurance	9.90%
	Sentry Insurance Company	10.00%
ISO	Sentry Select Insurance Company	10.00%
Independent	Starr Indemnity	12.50%

Independent	State Farm Fire	26.90%
	State Farm Mutual	23.60%
ISO; Company Tier, etc	The Hanover American Insurance Company	0.00%
	The Ohio Casualty Insurance Company	26.30%
	The Ohio Casualty Insurance Company	17.80%
	The Phoenix Insurance Company	8.90%
	The Travelers Indemnity Company	9.10%
ISO	Tokio Marine	3.90%
ISO	Transguard Insurance Company of America, Inc.	10.00%
	Travelers Casualty Insurance Company of	4.03%
	Travelers Indemnity Company of America	10.30%
	Travelers Indemnity Company Of Connecticut	9.80%
	Travelers Property Casualty Company of America	10.00%
ISO	Tri-State Insurance Company of Minnesota	4.30%
Independent	Trumbull Insurance	7.80%
	Twin City Fire Insurance Company	9.90%
	Union Insurance Company	3.40%
Independent	United Ohio	5.60%
	United States Fire	2.70%
	Utica Mutual Insurance Company	
	Utica National Assurance Company	
	Utica National Insurance Company of Texas	
ISO	Vantapro Specialty	0.00%
	West American Insurance Company	26.90%
	West American Insurance Company	17.50%

LINE OF BUSINESS: GENERAL LIABILITY

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Acadia Insurance Company	0.50%
ISO/Independent	All America Insurance Company	
	Allied Insurance Company of America	0.00%
	Allied Insurance Company of America	
ISO / Independent	Allmerica Financial Benefit Insurance Company	8.50%
Independent	American Alternative Insurance Corporation	0.00%
ISO/Independent	American Fire and Casualty Company	7.00%
	American Guarantee and Liability Insurance Company	
ISO	American Summit Insurance Company	0.00%
Independent	American Zurich Insurance Company	0.00%
Independent	AmFed Advantage Insurance Company	0.00%
Independent	AmGuard Insurance Company	13.55%
Independent	AmGUARD Insurance Company	6.48%
Independent	AmTrust Title Insurance Company	9.00%
ISO / Independent	Arbella Protection Insurance Company, Inc.	6.20%
ISO	Ascot Insurance Company	0.00%
Independent	Ascot Insurance Company	0.00%
Independent	Ascot Insurance Company	0.00%
Independent	Atlantic Specialty Insurance Company	0.00%
Independent	Atlantic Specialty Insurance Company	3.90%
Independent	Atlantic Specialty Insurance Company	0.00%
Independent	Atradius Trade Credit Insurance, Inc.	0.00%
Independent	AXIS Insurance Company	9.50%
Independent	AXIS Insurance Company	9.50%
Independent	AXIS Insurance Company	22.00%
Independent	AXIS Insurance Company	0.00%
Independent	Beazley Insurance Company, Inc.	25.00%
Independent	Berkley National Insurance Company	10.00%
Independent	Berkley National Insurance Company	10.00%
Independent	Berkley Regional Insurance Company	-2.00%
Independent	Berkley Regional Insurance Company	-2.00%
ISO	Berkshire Hathaway Specialty Insurance Co.	2.03%
ISO	BITCO General Insurance Corporation	-3.80%
	Central Mutual Insurance Company	4.50%

ISO	Church Mutual Insurance Company, S.I.	8.23%
Independent	Continental Casualty Company	70.97%
Independent	Continental Casualty Company	15.00%
	Crestbrook Insurance Company	0.00%
Independent	Employers Mutual Casualty Company	0.00%
ISO/Independent	Federated Mutual Insurance Company	9.60%
ISO/Independent	Federated Mutual Insurance Company	9.40%
	Federated Reserve Insurance Company	9.40%
	Federated Service Insurance Company	8.70%
	Great American Alliance Insurance Company	
Independent	Great American Insurance Company	0.00%
	Great American Assurance Company	
ISO/Independent	Hanover American Insurance Company	4.40%
Independent	HDI Global Insurance Company	0.00%
Independent	HDI Global Insurance Company	0.00%
Independent	HDI Global Insurance Company	0.00%
Independent	Hiscox Insurance Company Inc.	-8.28%
Independent	Hospitalty Insurance Company	0.00%
Independent	Illinois National Insurance Co.	0.00%
Independent	Imperium Insurance Company	0.00%
Independent	ISMIE Mutual Insurance Company	-4.30%
Independent	Markel American Insurance Company	8.00%
Independent	Markel American Insurance Company	0.00%
ISO	Markel American Insurance Company	0.00%
Independent	Markel American Insurance Company	0.00%
Independent	Mid-Continent Casualty Company	11.00%
Independent	Middlesex Insurance Company	4.20%
ISO/Independent	Midvale Indemnity Company	6.80%
ISO	Midvale Indemnity Company	0.00%
Independent	Midvale Indemnity Company	0.00%
Independent	Milford Casualty Insurance Company	0.00%
Independent	Mitsui Sumitomo Insurance Company of America	0.60%
ISO/Independent	National Casualty Company	0.00%
ISO	National Casualty Company	0.00%
ISO	National Casualty Company	0.00%
Independent	National Interstate Insurance Company	0.00%
Independent	National Liability & Fire Insurance Company	5.03%

	Nationwide Insurance Company of America	0.00%
	Nationwide Affinity Insurance Company of America	-0.40%
	Nationwide Affinity Insurance Company of America	0.00%
ISO	Nationwide Agribusiness Insurance Company	0.00%
ISO	Nationwide Agribusiness Insurance Company	0.00%
	Nationwide Agribusiness Insurance Company	9.30%
ISO/Independent	Nationwide Agribusiness Insurance Company	-6.70%
	Nationwide Assurance Company	0.20%
	Nationwide Assurance Company	0.00%
ISO/Independent	Nationwide General Insurance Company	0.00%
	Nationwide General Insurance Company	0.00%
	Nationwide General Insurance Company	0.00%
ISO	Nationwide Insurance Company of America	11.30%
	Nationwide Mutual Insurance Company	16.80%
	Nationwide Mutual Insurance Company	
	Nationwide Property and Casualty Insurance Company	0.00%
	Nationwide Property and Casualty Insurance Company	
Independent	New York Marine and General Insurance Company	0.00%
	Ohio Security Insurance Company	
Independent	Old Republic Insurance Company	0.00%
Independent	Old Republic Insurance Company	0.00%
ISO/Independent	Pennsylvania Lumbermens Insurance Company	15.42%
	Philadelphia Indemnity Insurance Company	5.70%
	Philadelphia Indemnity Insurance Company	6.20%
Independent	Providence Washington Insurance Company	0.00%
ISO/Independent	Safety National Casualty Corporation	1.70%
Independent	Security National Insurance Company	10.00%
ISO/Independent	Selective Insurance Company of America	1.20%
	Selective Insurance Company of South Carolina	1.30%
	Selective Insurance Company of Southeast	1.20%
Independent	Sentry Select Insurance Company	58.50%
Independent	Southern Insurance Company	0.00%
ISO/Independent	Spinnaker Insurance Company	
ISO/Independent	Spinnaker Insurance Company	0.00%
Independent	Spinnaker Insurance Company	0.00%
Independent	Star Insurance Company	7.70%
ISO/Independent	State Automobile Mutual Insurance Company	0.00%

ISO/Independent	State Automobile Mutual Insurance Company	15.90%
Independent	State National Insurance Company, Inc.	0.00%
Independent	The Hanover Insurance Company	0.40%
Independent	The Hanover Insurance Company	2.80%
ISO/Independent	The Ohio Casualty Insurance Company	14.90%
	The Ohio Casualty Insurance Company	
Independent	Travelers Casualty and Surety Company of America	10.10%
Independent	Tri-State Ins. Co. of Minnesota	2.90%
Independent	Tri-State Insurance Company of Minnesota	4.30%
Independent	U.S. Specialty Insurance Company	4.10%
Independent	United Ohio Insurance Company	4.00%
ISO/Independent	Universal Fire & Casualty Insurance Company	0.00%
Independent	Vantapro Specialty Insurance Company	0.00%
	West American Insurance Company	
	Zurich American Insurance Company	
	Zurich American Insurance Company of Illinois	

LINE OF BUSINESS: GENERAL LIABILITY MEDICAL MALPRACTICE

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	American Casualty Company of Reading, Pennsylvania	10.80%
Independent	American Casualty Company of Reading, Pennsylvania	5.90%
Independent	EmPRO Insurance Company	0.00%
Independent	EmPRO Insurance Company	0.00%
Independent	Fair American Insurance and Reinsurance Company	4.40%
Independent	Integrus Group	3.90%
Independent	Liberty Insurance Underwriters Inc.	6.50%
Independent	Medical Protective Company	8.10%
Independent	Medical Protective Company	0.00%
	Medical Protective Company	10.00%
	Nationwide Affinity Insurance Company of America	0.00%
	Nationwide Assurance Company	0.00%
Independent	Nationwide General Insurance Company	0.00%
Independent	Pharmacists Mutual Insurance Company	7.19%
Independent	ProAssurance Indemnity Company, Inc.	0.00%
Independent	ProSelect Insurance Company	3.50%
Independent	ProSelect Insurance Company	7.45%
Independent	ProSelect Insurance Company	7.40%

LINE OF BUSINESS: FIRE AND ALLIED

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Acadia Insurance Company	4.10%
Independent	All America Insurance Company	7.60%
ISO / Independent	Allmerica Financial Benefit Insurance Company	9.70%
ISO/Independent	American Summit Insurance Company	0.00%
ISO/Independent	Arbella Protection Insurance Company, Inc.	6.20%
	Central Mutual Insurance Company	7.40%
	Chubb Indemnity Insurance	4.00%
	Chubb National Insurance	4.00%
ISO	Church Mutual Insurance Company, S.I.	12.62%
	Citizens Ins. Co. of America	7.40%
ISO	EMC Property & Casualty Company	8.00%
Independent/ISO	Employers Insurance Company of Wausau	0.00%
ISO/Independent	Federated Mutual Insurance Company	10.20%
	Federated Reserve Insurance Company	12.10%
	Federated Service Insurance Company	11.90%
Independent	GuideOne Insurance Company	10.60%
	GuideOne Insurance Company	10.60%
ISO	Hanover American Ins. Co.	7.30%
	Hanover Ins. Co.	7.30%
Independent	Hospitality Insurance Company	0.00%
	Massachusetts Bay Ins. Co.	7.40%
Independent	Middlesex Insurance Company	0.00%
	Middlesex Insurance Company	7.00%
ISO	Nationwide General Insurance Company	4.00%
ISO	Nationwide General Insurance Company	6.20%
	Natonwide Assurance Company	17.10%
	Natonwide Assurance Company	6.50%
	New York Marine and General Insurance	20.00%
	Patriot General Insurance Company	0.00%
	Patriot General Insurance Company	0.00%
Independent	Seneca Insurance Company, Inc.	0.00%
	Sentry Insurance Company	0.00%
ISO/Independent	Sentry Select Insurance Company	9.40%
Independent	Sentry Select Insurance Company	1.30%

Independent	State Auto Property & Casualty Insurance Company	10.00%
ISO / Independent	State National Insurance Company	12.10%
ISO	Swiss Re Corporate Solutions America Insurance Corporation	5.70%
	Swiss Re Corporate Solutions America Insurance Corporation	7.30%
	Swiss Re Corporate Solutions Elite Insurance Corporation	7.30%
	Swiss Re Corporate Solutions Elite Insurance Corporation	
	Swiss Re Corporate Solutions Premier Insurance Corporation	7.30%
	Swiss Re Corporate Solutions Premier Insurance Corporation	
Independent	Tri-State Insurance Company of Minnesota	6.80%
	Westchester Fire insurance	4.00%

LINE OF BUSINESS: MULTI-PERIL & BUSINESS OWNERS

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO	Accredited Surety and Casualty Company, Inc.	3.10%
ISO	ACE American Insurance Company	17.60%
	ACE Fire Underwriters Insurance Company	5.20%
	ACE Property and Casualty Insurance Company	22.30%
Independent	All America Insurance Company	-0.60%
Independent	American Casualty Company of Reading, Pennsylvania	43.60%
ISO / Independent	Arbella Protection Insurance Company, Inc.	6.10%
Independent	Ascot Insurance Company	0.00%
Independent	Berkshire Hathaway Direct Insurance Company	12.62%
Independent	Berkshire Hathaway Direct Insurance Company	20.90%
Independent	Berkshire Hathaway Direct Insurance Company	38.00%
Independent	Berkshire Hathaway Specialty Insurance Company	0.00%
	Central Mutual Insurance Compan	
ISO/Independent	Church Mutual Insurance Company, S.I.	12.62%
	Citizens Insurance Company of America	11.70%
	Citizens Insurance Company of America	
	Continental Casualty Company	43.60%
	CT Interlocal Risk Management Agency	2.60%
Independent	Everspan Insurance Company	0.00%
Independent	Farmington Casualty Company	-24.16%
(Travelers)	Fidelity and Guaranty Insurance Company	2.07%
Independent	GuideOne Insurance Company	20.00%
Independent/ISO	GuideOne Insurance Company	20.00%
Independent	Hartford Underwriters Insurance Company	7.60%
ISO	Insurance Services Office, Inc.	4.90%
Independent	Main Street America Assurance Company	7.50%
	Massachusetts Bay Insurance Company	
Independent	Massachusetts Bay Insurancy Company	11.90%
ISO	Middlesex Insurance Company	4.40%
	Midvale Indemnity Company	-8.10%
	National Fire Insurance Company of Hartford	43.60%
Independent	National Union Fire Insurance Co of Pittsburgh	0.90%
	Nationwide Affinity Insurance Company of America	31.00%

	Nationwide Affinity Insurance Company of America	5.70%
	Nationwide Assurance Company	31.40%
	Nationwide Assurance Company	5.70%
	Nationwide General Insurance Company	4.80%
Independent	Nationwide General Insurance Company	30.80%
	Nationwide Insurance Company of Florida	31.30%
	Nationwide Insurance Company of Florida	5.80%
	Pacific Employers Insurance Company	26.30%
	Patriot General Insurance Company	4.40%
Independent	Patrons Mutual Insurance Company of Connecticut	5.00%
	Patrons Mutual Insurance Company of Connecticut	14.70%
Independent	Providence Mutual Fire Ins. Co.	6.50%
Independent	Quincy Mutual Fire Insurance	15.10%
Independent/ ISO	Selective Insurance Company of America	11.10%
	Selective Insurance Company of South Carolina	10.30%
	Selective Insurance Company of Southeast	0.30%
	Sentry Insurance Company	4.40%
	St. Paul Fire and Marine Insurance Company	-10.92%
	St. Paul Guardian Insurance Company	57.16%
	St. Paul Mercury Insurance Company	360.26%
Independent	State Auto Property & Casualty Insurance Company	14.20%
ISO	State Automobile Mutual Insurance Company	19.90%
Independent	State Automobile Mutual Insurance Company	5.00%
	State Automobile Mutual Insurance Company	13.50%
ISO/Independent	Stillwater Insurance Company	12.00%
Independent	The Hanover American Insurance Company	0.00%
	The Hanover Insurance Company	10.90%
	The Hanover Insurance Company	
	The Standard Fire Insurance Company	-19.40%
	Transportation Insurance Company	43.60%
Independent	Travelers Casualty Insurance Company of America	4.01%
	Union Mutual Fire Insurance Company	15.50%
Independent	United States Liability Insurance Company	12.24%
Independent	United States Liability Insurance Company	2.70%
Independent	United States Liability Insurance Company	4.06%

Independent	United States Liability Insurance Company	1.12%
Independent	United States Liability Insurance Company	8.96%
	Valley Forge Insurance Company	43.60%
Independent	Vermont Mutual Insurance Company	0.00%

LINE OF BUSINESS: INLAND MARINE

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	American Alternative Insurance Corporation	0.00%
Independent	Arch Insurance Company	0.00%
ISO/Independent	Church Mutual Insurance Company, S.I.	-1.20%
ISO	The Hanover American Insurance Company	-24.80%
AAIS	Vantage Risk Assurance Company	0.00%
AAIS	XL Specialty Insurance Company	0.00%

LINE OF BUSINESS: BURGLARY & THEFT

ORGANIZATION	COMPANY NAME	RATE CHANGE
INDEPENDENT	American Home Assurance Co.	-4.00%
ISO/INDEPENDENT	Church Mutual Insurance Company, S.I.	1.69%
ISO	Great American Insurance Company	0.00%
ISO/INDEPENDENT	Midvale Indemnity Company	0.00%
INDEPENDENT	The Cincinnati Casualty Company	2.80%
	The Cincinnati Indemnity Company	140.40%
	The Cincinnati Insurance Company	12.30%

LINE OF BUSINESS: BOILER & MACHINERY

ORGANIZATION	COMPANY NAME	RATE CHANGE
	None	

LINE OF BUSINESS: FIDELITY & SURETY

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Accelerant National Insurance Company	0.00%
Independent	Technology Insurance Company, Inc.	40.70%
Independent	The Hanover Insurance Company	0.00%
INDEPENDENT	Western Surety Company	0.00%