



# STATE OF CONNECTICUT INSURANCE DEPARTMENT



## **Property Casualty Insurance Rate Reviews For Calendar Year 2025**

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

January 15, 2026



It is my pleasure to provide the Connecticut Insurance Department's Annual Report of Property & Casualty (P&C) Rates in Connecticut for Calendar Year 2025, pursuant to the requirements set forth in Connecticut General Statute §38a-9(c).

Maintaining a competitive market is essential to the Insurance Department's mission of consumer protection and the Department's rate reviews help ensure that insurance 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. Connecticut's P&C industry ranks fifth 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 2025 rate review include:

- A decrease in workers compensation insurance rates for the twelfth straight year.
- Continued efforts to hold down homeowners rate increases have saved policyholders \$10.34 million in 2025 and \$160.49 million since 2012.
- Private passenger automobile policyholder savings were \$43.30 million in 2025 and \$354.0 million since 2021.
- Significant rate pressures continued but improved in 2025 for auto and homeowners which are impacted by supply chain constraints and inflationary pressures. The homeowner market continues to show strain from severe weather events impacting the industry around the country. While Connecticut has been spared for the most part from significant catastrophe losses, the labor cost, material cost, as well as reinsurance cost, have impacted companies' reinsurance costs and has added pressure on rates and underwriting.
- All rate filings are becoming more complicated as companies increase the use of General Linear Models (GLMs) and big data which include 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,

Josh Hershman, Commissioner  
cc: Office of Legislative Research

# Summary of 2025 Rate Reviews

## Connecticut Insurance Department Property & Casualty Division

### How the Rates were Reviewed

The Connecticut Insurance Department's Actuarial Division and Property & Casualty Division conduct 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. Pursuant to Connecticut Insurance Law, rates may not be inadequate or unfairly discriminatory, (e.g., charging different premiums for policyholders with similar exposures).

### Overall Reviews

In 2025, the Actuarial and P&C Divisions reviewed 1,510 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 4.1% in 2025, down from the 8.9% average overall rate increase in 2024.

### Rate Filings Reviewed

In 2025, the Insurance Department reviewed 76 rate filings compared to the 126 filings in 2024. Significant rate increases were approved in 2023 due to supply chain and inflationary issues, as well as the increase in frequency and severity of accidents as driving returned to pre-pandemic levels. These rate increases have since slowed year over year since their peak in 2023. In 2025, the Insurance Department had 25 companies submit their model filings separately for review to expedite the rate filing process. Model filings are increasingly complex and, therefore, require longer review timelines. Five (5) model filings were ultimately withdrawn following the Insurance Department's review and provision of objections for justification.

The Insurance Department continues to review automobile rate filings closely to ensure the rates are actuarially justified based on actual experience; notably, including the observed deterioration in frequency coming out of 2020, which has continued into 2025. As a result of its regulatory oversight, the Insurance Department saved Connecticut consumers \$43,303,964 in 2025, compared to saving of \$67,596,997 in 2024.

## **Flex Rate Filings**

Of the 76 personal auto filings received in 2025, there were eight (8) Flex Rate Filings submitted. Pursuant to C.G.S. §38a-688(a), prior approval of rates is not required if the overall aggregate change is -6% to +6%. Each of the eight (8) submitted flex filings in 2025 were for rate increases that fell within the permitted overall aggregate change.

## **File and Use**

Property damage liability and automobile physical damage coverages are “File and Use” which means the Insurance Department’s prior approval is not required.

### **Statewide Rate Level Changes for 2025**

- Liability +7.8%
- Physical Damage -1.1%
- Combined Total +4.1%

## **B. Homeowners**

In 2025, the Insurance Department’s review and disposition of 96 homeowners rate filings saved consumers \$10.34 million in potential premium increases, compared to savings of \$34.512 million in 2024. As a result of its thorough actuarial analysis of homeowners insurance rate requests, the Insurance Department has saved Connecticut residents \$160.493 million since 2012.

### **Rate Filings Reviewed in 2025**

- Homeowners Rate Filings Recorded – 96
- Average Increase Requested – 9.1% (14.4% in 2024)
- Average Increase Department Allowed – 8.7%
- Number of Flex Rate Filings – 5

### **Market Change**

In 2025, the Connecticut homeowners’ insurance market contracted as the following four (4) insurance companies notified the Insurance Department of their intent to withdraw from the homeowners’ marketplace in Connecticut: Utica First; Farm Family Casualty; AmGuard; and, Main Street America Assurance Co.

## **C. Workers’ Compensation**

On September 12, 2025, the National Council on Compensation Insurance, Inc. (“NCCI”) filed a workers’ compensation insurance application with the Connecticut Insurance Department for a change in Voluntary Loss Costs and a change in Assigned Risk Rates for Workers’ Compensation Insurance pursuant to C.G.S. §38a-665(a) proposed to be effective January 1, 2026.

The filing requested revisions of the current loss costs and assigned risk rates that the Department approved effective January 1, 2025. The Department published the filing and Executive Summary on its webpage on September 23, 2025, and subsequently provided a thirty (30) day period for the public and interested parties to review and comment on the filing. The Department received no public comments.

On Oct. 27, 2025, the Commissioner issued a [Memorandum and Order](#) approving the following reductions: 3.8 % overall decrease to loss costs (i.e., actual losses and claim adjustment expenses), and 0.4 % overall decrease in assigned risk rates. This marked the 12th straight year that workers' compensation rates have decreased.

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 2024 filing, the Insurance Department has reviewed 355 filings, including two (2) independent filings for the Workers' Comp Trust (WCT), and CT Interlocal Risk Management Agency (CIRMA). CIRMA files later in the year for a July 1 effective date, while CBIA and WCT have a January 1 effective date. Since the 2025 Workers' Comp Order, the Department has reviewed 218 submissions with a January 1, 2026, effective date.

\*CBIA did not send the filing in 2025.

#### **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 2025, 222 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 2025, 234 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 14 Medical Malpractice filings in 2025 which were submitted on a file and use basis. Of these, there was one (1) rate change request for physicians and surgeons and one (1) rate change request for APRNs which were subject to the requirements of C.G.S. §38a-676(2)(A). Both of these rate filings were recorded as effective because the rate changes requested were less than 7.5% increase and, therefore, did not exceed the statutory prior review and approval threshold. The other twelve (12) rate filings were miscellaneous rate requests for medical malpractice professional liability practices which were, likewise, recorded as effective on a file and use basis.

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

During 2025, the Insurance Department reviewed 295 company or group filings to adopt various industry loss costs documents, including:

- 89 – Fire and Allied Lines
- 131 – Commercial Multi-peril/Businessowners
- 54 – Inland Marine
- 14 – Burglary & Theft
- 7 – Fidelity & Surety



## **TABLE OF CONTENTS**

<b>EXHIBIT A: STATUS OF PRIVATE PASSENGER AUTO RATE FILINGS</b>	<b>2</b>
<b>EXHIBIT B: STATUS OF CT HOMEOWNERS RATE FILINGS</b>	<b>5</b>
<b>EXHIBIT C-1: LINE OF BUSINESS: WORKERS COMPENSATION 2025</b>	<b>9</b>
<b>EXHIBIT C-2: LINE OF BUSINESS: WORKERS COMPENSATION 2026</b>	<b>17</b>
<b>EXHIBIT D: LINE OF BUSINESS: COMMERCIAL AUTOMOBILE</b>	<b>22</b>
<b>EXHIBIT E: LINE OF BUSINESS: GENERAL LIABILITY</b>	<b>28</b>
<b>EXHIBIT F: LINE OF BUSINESS: GENERAL LIABILITY MEDICAL MALPRACTICE</b>	<b>34</b>
<b>EXHIBIT G: LINE OF BUSINESS: FIRE AND ALLIED</b>	<b>35</b>
<b>EXHIBIT H: LINE OF BUSINESS: MULTI-PERIL &amp; BUSINESS OWNERS</b>	<b>38</b>
<b>EXHIBIT I: LINE OF BUSINESS: INLAND MARINE</b>	<b>42</b>
<b>EXHIBIT J: LINE OF BUSINESS: BURGLARY &amp; THEFT</b>	<b>44</b>
<b>EXHIBIT K: LINE OF BUSINESS: BOILER &amp; MACHINERY</b>	<b>44</b>
<b>EXHIBIT L: LINE OF BUSINESS: FIDELITY &amp; SURETY</b>	<b>44</b>

**STATUS OF PRIVATE PASSENGER AUTO RATE FILINGS  
(2025 Effective Dates)**

**Exhibit A**

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

Company Name	Effective Date New	Flex Filing Y/N	Liability	Physical Damage	Total	Written Premium
Amica Mutual Insurance Company	1/1/2025	N	0.00%	0.00%	0.00%	\$106,238,283.00
Amica Property and Casualty Insurance Company	1/1/2025	N	0.00%	0.00%	0.00%	\$1,967,287.00
Utica Mutual Insurance Company	1/13/2025	N	12.90%	-4.60%	6.00%	\$6,285,295.00
Casco Indemnity Company	1/15/2025	N	18.40%	14.70%	16.00%	\$1,880,767.00
NGM Insurance Company	1/18/2025	N	11.30%	1.80%	8.00%	\$1,208,504.00
Foremost Insurance Company Grand Rapids, Michigan	1/30/2025	N	5.60%	3.10%	5.30%	\$21,005,228.00
Quincy Mutual Fire Insurance Company	2/1/2025	N	19.45%	1.39%	11.43%	\$14,439,354.00
United Ohio Insurance Company	2/1/2025	N	18.10%	14.30%	16.00%	\$15,772,908.00
GEICO Choice Insurance Company	2/13/2025	N	0.00%	0.00%	0.00%	\$2,720,287.00
The Hanover American Insurance Company	2/14/2025	N	13.90%	1.00%	8.30%	\$90,830,617.00
AIPSO	2/15/2025	N	24.30%	-12.10%	17.90%	\$74,315.00
Liberty Mutual Insurance Company	2/17/2025	N	0.00%	0.00%	11.22%	\$1,293,512.00
Liberty Mutual Personal Insurance Company	2/17/2025	N	0.00%	0.00%	-0.11%	\$132,146,791.00
Utica Mutual Insurance Company	2/18/2025	N	9.30%	0.60%	6.00%	\$35,280,845.00
Progressive Casualty Insurance Company	2/21/2025	N	9.80%	0.00%	6.50%	\$171,559,512.00
Progressive Direct Insurance Company	2/21/2025	N	7.10%	-0.70%	2.90%	\$181,487,987.00
Root Insurance Company	3/3/2025	N	2.80%	-9.80%	0.00%	\$11,648,958.00
LM General Insurance Company	3/14/2025	N	6.60%	0.00%	4.30%	\$61,463,517.00
LM Insurance Corporation	3/14/2025	N	6.70%	0.00%	4.80%	\$1,114,804.00
Hartford Casualty Insurance Company	3/15/2025	Y	7.40%	-0.40%	4.60%	\$7,119,264.00
Sentinel Insurance Company, Ltd.	3/15/2025	Y	7.90%	0.00%	5.30%	\$26,007,434.00
Pacific Insurance Company Limited	3/15/2025	Y	7.30%	0.10%	4.40%	\$857,886.00
Trumbull Insurance Company	3/15/2025	Y	7.30%	0.10%	4.90%	\$72,427,609.00
Stillwater Insurance Company	3/15/2025	N	17.20%	1.60%	9.90%	\$2,630,894.00
Allstate North American Insurance Company	3/18/2025	N	0.00%	0.00%	0.00%	\$0.00
Plymouth Rock Assurance Corporation	4/1/2025	N	20.60%	8.50%	13.90%	\$61,773,376.00
Privilege Underwriters Reciprocal Exchange	4/1/2025	N	21.50%	2.80%	9.90%	\$17,696,933.00
Palisades Insurance Company	4/1/2025	N	0.00%	0.00%	0.00%	\$12,431,543.00
Palisades Insurance Company	4/1/2025	N	12.60%	18.80%	15.00%	\$12,431,543.00
The Cincinnati Insurance Company	4/1/2025	N	6.90%	8.90%	8.00%	\$29,649,911.00
New South Insurance Company	4/24/2025	N	0.00%	0.00%	-0.83%	\$5,371,844.00
CSAA Affinity Insurance Company	4/27/2025	Y	8.10%	2.40%	5.90%	\$88,776,284.00
Farmers Casualty Insurance Company	4/28/2025	N	-11.70%	-18.60%	-14.70%	\$21,610,621.00
Utica Mutual Insurance Company	4/28/2025	Y	10.30%	-1.60%	5.70%	\$843,667.00
State Farm Fire and Casualty Company	5/6/2025	N	0.00%	-7.30%	-2.30%	\$100,370,687.00
State Farm Mutual Automobile Insurance Company	5/6/2025	N	10.90%	-9.20%	2.70%	\$430,762,483.00
American Commerce Insurance Company	5/13/2025	N	0.00%	0.00%	0.00%	\$0.00
Liberty Mutual Insurance Company	5/15/2025	N	4.00%	0.00%	3.50%	\$1,500,099.00

Company Name	Effective Date New	Flex Filing Y/N	Liability	Physical Damage	Total	Written Premium
Liberty Mutual Personal Insurance Company	5/15/2025	N	4.20%	0.00%	3.00%	\$131,635,347.00
Encompass Insurance Company of America	5/28/2025	N	0.00%	0.00%	0.00%	\$0.00
AIG Property Casualty Company	6/1/2025	N	58.10%	7.40%	25.50%	\$12,051,633.00
New London County Mutual Insurance Co.	6/1/2025	N	0.00%	0.00%	0.00%	\$11,459,630.00
The Cincinnati Casualty Company	7/1/2025	N	31.30%	10.80%	20.10%	\$7,521,577.00
Nutmeg Insurance Company	7/10/2025	N	7.70%	0.00%	4.00%	\$11,674,975.00
Nutmeg Insurance Company	7/10/2025	N	7.70%	0.00%	4.00%	\$11,674,975.00
Allstate Fire and Casualty Insurance Company	7/14/2025	N	10.70%	2.00%	7.90%	\$285,370,110.00
American Commerce Insurance Company	7/15/2025	Y	10.20%	-5.90%	4.00%	\$35,149,627.00
Farmers Group Property and Casualty Insurance Company	7/17/2025	N	5.60%	-0.60%	3.00%	\$44,126,899.00
Economy Preferred Insurance Company	7/20/2025	N	26.10%	-3.70%	11.70%	\$45,026,499.00
New Jersey Manufacturers Insurance Company	8/1/2025	N	25.33%	0.00%	12.00%	\$30,457,482.00
American Economy Insurance Company	8/16/2025	N	0.00%	0.00%		
Utica Mutual Insurance Company	8/25/2025	N	11.70%	-2.50%	6.50%	\$8,933,387.00
The Standard Fire Insurance Company	8/29/2025	N	0.00%	0.00%	-0.50%	\$274,799,824.00
American Family Connect Property and Casualty Insurance Company	8/30/2025	N	8.80%	0.50%	4.70%	\$1,533,004.00
Utica Mutual Insurance Company	9/5/2025	N	12.80%	0.30%	8.10%	\$26,245,533.00
Truck Insurance Exchange	9/13/2025	N	0.00%	0.00%	0.00%	\$0.00
Quincy Mutual Fire Insurance Company	10/1/2025	N	11.40%	2.47%	7.74%	\$14,220,283.00
Plymouth Rock Assurance Corporation	10/1/2025	N	4.70%	0.10%	3.20%	\$70,892,954.00
Covenant Insurance Company	10/1/2025	N	2.40%	2.80%	2.50%	\$53,799,121.00
State Farm Fire and Casualty Company	10/30/2025	N	0.00%	0.00%	0.00%	\$71,806,190.00
State Farm Mutual Automobile Insurance Company	10/30/2025	N	0.00%	0.00%	0.00%	\$318,251,982.00
Central Insurance Company	11/1/2025	N	31.50%	6.05%	19.90%	\$11,998,269.00
CSAA Affinity Insurance Company	11/9/2025	N	0.00%	0.00%	0.00%	\$91,373,543.00
Garrison Property and Casualty Insurance Company	11/15/2025	N	0.00%	0.00%	0.00%	\$28,389,914.00
United Services Automobile Association	11/15/2025	N	0.00%	0.00%	0.00%	\$44,299,008.00
USAA Casualty Insurance Company	11/15/2025	N	0.00%	0.00%	0.00%	\$65,815,707.00
USAA General Indemnity Company	11/15/2025	N	0.00%	0.00%	0.00%	\$42,296,682.00
New London County Mutual Insurance Co.	12/1/2025	N	10.90%	6.80%	9.00%	\$15,760,000.00
Berkley Insurance Company	12/17/2025	N	22.00%	0.00%	9.90%	\$13,129,875.00
Progressive Casualty Insurance Company Progressive Direct Insurance Company	12/17/2025	N	0.00%	0.00%		
Safeco Insurance Company of Illinois	12/31/2025	N	6.70%	-5.00%	3.50%	\$72,097,473.00
Utica Mutual Insurance Company	withdrawn	N				\$843,667
Encompass Insurance Company of America	withdrawn	N				\$0.00
CSAA Affinity Insurance Company	withdrawn	N				\$88,776,284
Plymouth Rock Assurance Corporation	withdrawn	N				\$66,987,523
Allstate North American Insurance Company	withdrawn	Y				\$0.00

2025 Weighted Averages	# Total Filing	# Flex Filings	Liability	Physical Damage	Total	Premium Written
Companies with non-0% rate changes	56	7	9.3%	-1.3%	4.9%	\$ 2,530,879,190
Companies with 0% filed/recorded rate changes	20	1	0.0%	0.0%	0.0%	\$ 472,415,143
2025 State Totals	76	8	7.8%	-1.1%	4.1%	\$ 3,003,294,333
2024 State Totals	126	1	10.0%	7.3%	8.9%	\$ 3,899,380,907

**STATUS OF CT HOMEOWNERS RATE FILINGS  
(2025 Effective Dates)**

**EXHIBIT B**

Company Name	Flex Filing Y/N	Effective Date New	Written Premium	Market Share	2025 Filed Overall Change	2025 Final Rate Change Recorded
Central Insurance Company	N	1/1/2025	\$9,578,450	0.60%	16.30%	16.30%
Homesite Insurance Company	Y	1/18/2025	\$18,989,918	1.19%	6.00%	6.00%
Century-National Insurance Company	N	1/20/2025	\$73,961,994	4.63%	10.00%	10.00%
Vault Reciprocal Exchange	Y	1/21/2025	\$3,782,644	0.24%	-2.32%	-2.32%
Garrison Property and Casualty Insurance Company	N	1/31/2025	\$8,962,744	0.56%	0.00%	0.00%
United Services Automobile Association	N	1/31/2025	\$40,446,644	2.53%	0.00%	0.00%
USAA Casualty Insurance Company	N	1/31/2025	\$41,343,612	2.59%	0.00%	0.00%
USAA General Indemnity Company	N	1/31/2025	\$20,527,388	1.28%	0.00%	0.00%
American Commerce Insurance Company	N	2/1/2025		0.00%		
American Commerce Insurance Company	N	2/1/2025		0.00%		
Horace Mann Insurance Company	N	2/1/2025	\$129,842	0.01%	10.70%	10.70%
Horace Mann Property & Casualty Insurance Company	N	2/1/2025	\$1,336,892	0.08%	0.117	0.117
Teachers Insurance Company	N	2/1/2025	\$1,621,248		0.118	0.118
Kingstone Insurance Company	N	2/2/2025	\$1,172,835	0.07%	21.30%	14.10%
The Hanover Insurance Company	N	2/7/2025	\$62,284,347	3.90%	15.30%	15.30%
American Modern Property and Casualty Insurance Company	N	2/12/2025	\$1,810,188	0.11%	28.30%	19.30%
Casco Indemnity Company	N	2/15/2025	\$10,596,681	0.66%	10.30%	10.30%
State Farm Fire and Casualty Company	N	2/15/2025	\$180,393,976	11.29%	0.00%	0.00%
New London County Mutual Insurance Co.	N	3/1/2025	\$20,836,842	1.30%	0.00%	0.00%
Covenant Insurance Company	N	3/1/2025	\$26,004,089	1.63%	14.30%	14.30%
Foremost Insurance Company Grand Rapids, Michigan	N	3/1/2025	\$4,271,659	0.27%	22.30%	22.30%
Foremost Property and Casualty Insurance Company	N	3/1/2025	\$1,273,355	0.08%	22.30%	22.30%
Plymouth Rock Assurance Corporation	N	3/1/2025	\$52,301,957	3.27%	16.30%	16.30%
Amica Mutual Insurance Company	N	3/1/2025	\$83,455,285	5.22%	3.00%	3.00%
Union Mutual Fire Insurance Company	N	3/15/2025	\$6,526,308	0.41%	14.30%	14.30%
Liberty Mutual Insurance Company	N	3/17/2025	\$0.00		0.00%	0.00%
Peerless Indemnity Insurance Company	N	3/17/2025	\$0.00	0.00%	0.00%	0.00%
Pacific Specialty Insurance Company	N	3/20/2025	\$13,280,201	0.83%	17.50%	17.50%
Chubb National Insurance Company	N	3/25/2025	\$21,887,363	1.37%	2.70%	2.70%
Federal Insurance Company	N	3/25/2025	\$23,823,671	1.49%	0.50%	0.50%
Great Northern Insurance Company	N	3/25/2025	\$66,067,802	4.13%	2.80%	2.80%
Pacific Indemnity Company	N	3/25/2025	\$3,416,035	0.21%	2.40%	2.40%
Vigilant Insurance Company	N	3/25/2025	\$31,977,792	2.00%	3.00%	3.00%
Plymouth Rock Home Assurance Corporation	N	4/1/2025		0.00%		

Company Name	Flex Filing Y/N	Effective Date New	Written Premium	Market Share	2025 Filed Overall Change	2025 Final Rate Change Recorded
Privilege Underwriters Reciprocal Exchange	N	4/1/2025	\$47,429,704		0.059	0.059
Allstate Insurance Company	N	4/17/2025	\$6,053,311	0.38%	4.10%	4.10%
Republic-Franklin Insurance Company	N	4/25/2025	\$3,117,296	0.20%	4.10%	4.10%
Liberty Insurance Corporation	N	4/27/2025	\$2,383,875	0.15%	7.00%	6.50%
LM Insurance Corporation	N	4/27/2025	\$255,883	0.02%	7.20%	6.70%
Liberty Insurance Corporation	N	4/27/2025	\$0.00	0.00%	0.00%	0.00%
Liberty Mutual Personal Insurance Company	N	4/27/2025	\$81,338,003	5.09%	-3.00%	-3.00%
LM Insurance Corporation	N	4/27/2025	\$2,010,342	0.13%	-3.00%	-3.00%
Homeowners Choice Property & Casualty Insurance Company, Inc.	N	5/1/2025	\$2,101,917.00	0.13%	25.70%	19.90%
TypTap Insurance Company	N	5/1/2025	\$8,771,789	0.55%	19.70%	14.80%
Mainsail Insurance Company	N	5/1/2025	\$0	0.00%	0.00%	0.00%
Allstate Property and Casualty Insurance Company	N	5/1/2025	\$4,323,131	0.27%	6.10%	6.10%
Sutton National Insurance Company	N	5/1/2025				
Nearmap US, Inc.	N	5/2/2025				
Armed Forces Insurance Exchange	N	5/5/2025	\$353,700	0.02%	9.74%	9.74%
Zesty.ai Property Risk Solutions, LLC	N	5/6/2025				
Location Inc. Group Corporation	N	5/9/2025				
American Economy Insurance Company	N	5/18/2025	\$457,891	0.03%	18.00%	15.00%
General Insurance Company of America	N	5/18/2025	\$960,633	0.06%	10.10%	10.10%
Encompass Insurance Company of America	N	5/28/2025				
Liberty Mutual Fire Insurance Company	N	6/1/2025	\$797,975	0.05%	7.00%	6.50%
Liberty Mutual Fire Insurance Company	N	6/1/2025	\$19,007,331	1.19%	-3.00%	-3.00%
Plymouth Rock Assurance Corporation	N	6/9/2025	\$56,034,674	3.51%	1.30%	1.27%
Homesite Insurance Company	Y	6/24/2025	\$73,192,766	4.58%	6.00%	6.00%
Zurich American Insurance Company	N	7/1/2025	\$2,571,535	0.16%	12.20%	12.20%
The Travelers Home and Marine Insurance Company	N	7/1/2025	\$45,796,033	2.87%	8.80%	8.80%
Travelers Personal Security Insurance Company	N	7/1/2025	\$6,085,595	0.38%	9.50%	9.50%
Rock Ridge Insurance Company	N	7/3/2025	\$0.00	0.00%	0.00%	0.00%
Safeco Insurance Company of America	N	7/24/2025	\$1,217,701	0.08%	18.00%	15.00%
The Cincinnati Insurance Company	N	8/1/2025	\$38,930,499	2.44%	9.30%	9.30%
New London County Mutual Insurance Co.	N	8/1/2025	\$26,355,185	1.65%	9.00%	9.00%
AIG Property Casualty Company	N	8/1/2025	\$39,934,626	2.50%	19.90%	19.90%
Utica Mutual Insurance Company	N	8/1/2025	\$23,258,061	1.46%	11.70%	11.60%
Nearmap US, Inc.	N	8/28/2025				
Utica First Insurance Company	N	9/1/2025	\$21,665,157	1.36%	17.10%	15.50%
Kingstone Insurance Company	Y	9/11/2025	\$1,145,368	0.07%	6.00%	6.00%
State Farm Fire and Casualty Company	N	9/15/2025	\$191,743,409	12.00%	15.70%	15.70%
American Economy Insurance Company	N	9/20/2025	\$7,883,910	0.49%	-0.02%	-0.03%
Farmers Direct Property and Casualty Insurance Company	N	10/1/2025	\$28,393,000	1.78%	15.00%	9.60%

Company Name	Flex Filing Y/N	Effective Date New	Written Premium	Market Share	2025 Filed Overall Change	2025 Final Rate Change Recorded
Farmers Group Property and Casualty Insurance Company	N	10/1/2025	\$25,983,000	1.63%	14.60%	9.50%
Economy Premier Assurance Company	N	10/1/2025	\$2,245,000	0.14%	0.10%	0.10%
Farmers Property and Casualty Insurance Company	N	10/1/2025	\$28,107,000	1.76%	14.90%	8.50%
Travelers Personal Insurance Company	N	10/10/2025	\$152,070,909	9.52%	8.30%	8.30%
Liberty Mutual Insurance Company	N	10/14/2025	\$37,081	0.00%	-10.00%	-10.00%
Peerless Indemnity Insurance Company	N	10/14/2025	\$476,146	0.03%	-10.00%	-10.00%
Rock Ridge Insurance Company	N	10/23/2025	\$4,255,238	0.27%	-10.00%	-10.00%
New Jersey Manufacturers Insurance Company	N	11/1/2025	\$12,358,763	0.77%	15.10%	15.10%
Providence Mutual Fire Insurance Company	N	11/1/2025	\$6,891,722	0.43%	8.90%	8.90%
American Strategic Insurance Corp.	N	11/5/2025	\$65,990,832	4.13%	20.00%	18.00%
Hartford Accident and Indemnity Company	N	11/6/2025	\$9,878,711	0.62%	5.80%	5.80%
Hartford Casualty Insurance Company	N	11/6/2025	\$750,764	0.05%	6.00%	6.00%
Hartford Insurance Company of the Southeast	N	11/6/2025	\$15,973,548	1.00%	5.60%	5.60%
Trumbull Insurance Company	N	11/6/2025	\$25,228,030	1.58%	5.80%	5.80%
Property and Casualty Insurance Company of Hartford	Y	11/6/2025	\$11,539,772	0.72%	4.60%	2.00%
Encompass Insurance Company of America	N	11/18/2025	\$172,135	0.01%	-11.30%	-11.30%
American Commerce Insurance Company	N	12/1/2025	\$0.00	0.00%	0.00%	0.00%
The Cincinnati Casualty Company	N	12/1/2025	\$14,364,765	0.90%	8.53%	7.07%
American Modern Home Insurance Company	N	12/15/2025	\$1,079,516	0.07%	0.00%	0.00%
Berkley Insurance Company	N	12/17/2025	\$32,483,271	2.03%	9.90%	9.90%
LexisNexis Risk Solutions	N					
Homesite Insurance Company	N	withdrawn	\$56,576,712			
MSO, Inc.	N	withdrawn	\$0.00			

2025 Totals		Written Premium	Market Share	2025 Filed Overall Change	2025 Final Rate Change Recorded
Total 2025 - All Companies with non-zero Rate Change		\$ 1,598,103,980	93.4%	9.8%	9.3%
Companies with no Rate Changes		\$ 112,359,904	6.6%	0.0%	0.0%
Total 2025 - All Companies		\$ 1,710,463,884	100.00%	<b>9.1%</b>	<b>8.7%</b>
Total Filings	96				
Total Flex Filing	5				
Compare to 2024					
Total 2024 - All Companies with non-zero Rate Change		\$ 1,691,088,093	92.9%	15.5%	14.5%
Companies with no Rate Changes		\$ 128,532,327	7.1%	0.0%	0.0%
Total 2024 - All Companies		\$ 1,819,620,420	100.0%	<b>14.4%</b>	<b>13.5%</b>
Total Filings	107				
Total Flex Filing	13				

**LINE OF BUSINESS: WORKERS COMPENSATION 2025**

**EXHIBIT C-1**

COMPANY NAME	RATE CHANGE
Acadia Insurance Company	-6.90%
Accident Fund General Insurance Company	1.50%
Accident Fund Insurance Company of America	-1.10%
Accident Fund National Insurance Company	-1.90%
Accredited Surety and Casualty Company, Inc.	-7.60%
ACE American Insurance Company	-7.50%
ACE Fire Underwriters Insurance Company	-7.50%
ACE Property and Casualty Insurance Company	-7.50%
ACIG Insurance Company	-4.61%
Admiral Indemnity Company	-7.70%
AIG Assurance Company	-9.20%
AIG Property Casualty Company	-9.20%
AIU Insurance Company	-9.20%
All America Insurance Company	-2.70%
Allied Eastern Indemnity Company	-4.20%
Allied Property and Casualty Insurance Company	0.00%
Allmerica Financial Alliance Insurance Company	-5.70%
Allmerica Financial Benefit Insurance Company	-6.30%
AMCO Insurance Company	-9.20%
American Alternative Insurance Corporation	-6.10%
American Casualty Company of Reading, Pennsylvania	-6.47%
American Compensation Insurance Company	-1.80%
American Family Home Insurance Company	-6.10%
American Fire and Casualty Company	-11.00%
American Guarantee and Liability Insurance Company	-1.70%
American Home Assurance Company	-9.20%
American Liberty Insurance Company, Inc.	-8.20%
American Modern Home Insurance Company	-6.10%
American National Property And Casualty Company	
American Zurich Insurance Company	-5.30%
AMERISURE INSURANCE COMPANY	-6.10%
AMERISURE MUTUAL INSURANCE COMPANY	-6.10%
AmFed Advantage Insurance Company	0.00%
AmFed Casualty Insurance Company	-2.50%
AmFed National Insurance Company	-8.00%
AmGUARD Insurance Company	-7.20%
AmTrust Insurance Company	-4.70%
AmTrust Insurance Company	3.10%
Arbella Indemnity Insurance Company, Inc.	-6.95%
Arbella Protection Insurance Company, Inc.	-6.55%
Arch Indemnity Insurance Company	-5.80%
Arch Insurance Company	-6.10%

COMPANY NAME	RATE CHANGE
Arch Property Casualty Insurance Company	0.00%
Argonaut Insurance Company	-6.20%
Ascot Insurance Company	-6.90%
Associated Employers Insurance Company	-6.10%
Associated Industries of Massachusetts Mutual Insurance Company	-6.10%
Atlantic Charter Insurance Company	-6.10%
Atlantic Specialty Insurance Company	-6.26%
Bankers Standard Insurance Company	-7.50%
Benchmark Insurance Company	0.70%
Berkley Casualty Company	-6.50%
Berkley Casualty Company	11.11%
Berkley National Insurance Company	-10.47%
Berkley Regional Insurance Company	-1.75%
Berkshire Hathaway Direct Insurance Company	-6.10%
Berkshire Hathaway Homestate Insurance Company	-6.10%
BITCO General Insurance Corporation	0.40%
BITCO National Insurance Company	0.40%
Brotherhood Mutual Insurance Company	-1.60%
California Insurance Company	-6.10%
Carolina Casualty Insurance Company	-6.90%
Carolina Casualty Insurance Company	16.75%
Central Insurance Company	0.00%
Chiron Insurance Company	4.10%
Chubb Indemnity Insurance Company	-7.50%
Chubb National Insurance Company	-7.50%
Church Mutual Insurance Company, S.I.	-4.50%
Citizens Insurance Company of America	-5.80%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	-6.50%
Clermont Insurance Company	-5.90%
Colonial American Casualty and Surety Company	-5.90%
Commerce and Industry Insurance Company	-9.20%
Continental Casualty Company	-5.95%
Continental Western Insurance Company	-5.60%
CorePointe Insurance Company	3.00%
CorePointe Insurance Company	-7.20%
Crestbrook Insurance Company	0.00%
Crum & Forster Indemnity Company	-4.90%
CT Interlocal Risk Management Agency	-7.60%
Depositors Insurance Company	-4.20%
Eastern Advantage Assurance Company	-16.70%
Eastern Alliance Insurance Company	-11.10%
EastGUARD Insurance Company	-6.90%
EMC Property & Casualty Company	-6.90%
EMCASCO Insurance Company	-8.10%
Employers Assurance Company	22.90%

COMPANY NAME	RATE CHANGE
Employers Assurance Company	-6.20%
Employers Compensation Insurance Company	21.60%
Employers Compensation Insurance Company	-4.40%
Employers Insurance Company of Wausau	-7.90%
Employers Mutual Casualty Company	-9.00%
Employers Preferred Insurance Company	-7.10%
Employers Preferred Insurance Company	0.00%
Everest Denali Insurance Company	-8.30%
Everest National Insurance Company	-5.50%
Everest Premier Insurance Company	-7.60%
Everest Reinsurance Company	0.00%
Executive Risk Indemnity Inc.	-7.50%
Farm Family Casualty Insurance Company	-4.30%
Farmers Insurance Exchange	-4.98%
Farmington Casualty Company	-4.96%
Farmington Casualty Company	-0.55%
Federal Insurance Company	-7.50%
Federated Mutual Insurance Company	-6.50%
Federated Mutual Insurance Company	-4.20%
Federated Reserve Insurance Company	-7.20%
Federated Reserve Insurance Company	-4.20%
Federated Service Insurance Company	-4.20%
Federated Service Insurance Company	-6.20%
Fidelity and Deposit Company of Maryland	-5.90%
Fire Insurance Exchange	-5.65%
Firemen's Insurance Company of Washington, D.C.	-10.90%
FirstComp Insurance Company	-5.90%
Florists' Mutual Insurance Company	-8.40%
Frank Winston Crum Insurance Company	-7.50%
Frankenmuth Insurance Company	0.00%
Freedom Specialty Insurance Company	0.00%
General Casualty Company of Wisconsin	-6.10%
Granite State Insurance Company	-2.00%
Graphic Arts Mutual Insurance Company	-7.30%
Great American Alliance Insurance Company	-5.40%
Great American Assurance Company	-9.20%
Great American Insurance Company	-6.90%
Great American Spirit Insurance Company	-6.90%
Great Divide Insurance Company	-6.60%
Great Northern Insurance Company	-7.50%
Great West Casualty Company	-3.50%
Greater New York Mutual Insurance Company	-23.70%
Greenwich Insurance Company	-6.10%
GuideOne Insurance Company	-3.60%
Harleysville Insurance Company	-9.70%

COMPANY NAME	RATE CHANGE
Harleysville Preferred Insurance Company	-8.50%
Harleysville Worcester Insurance Company	-3.90%
Hartford Accident and Indemnity Company	-5.70%
Hartford Accident and Indemnity Company	0.00%
Hartford Casualty Insurance Company	
Hartford Casualty Insurance Company	-5.70%
Hartford Casualty Insurance Company	0.00%
Hartford Fire Insurance Company	-5.70%
Hartford Fire Insurance Company	0.00%
Hartford Insurance Company of the Midwest	0.00%
Hartford Insurance Company of the Midwest	-5.70%
Hartford Insurance Company of the Southeast	-5.70%
Hartford Insurance Company of the Southeast	0.00%
Hartford Underwriters Insurance Company	-5.70%
Hartford Underwriters Insurance Company	0.00%
HDI Global Insurance Company	-6.10%
Illinois National Insurance Co.	-9.20%
Imperium Insurance Company	-6.10%
Incline Casualty Company	
Indemnity Insurance Company of North America	-7.50%
Insurance Company of Greater New York	-18.50%
Insurance Company of North America	-7.50%
Insurance Company of the West	-6.10%
Intrepid Casualty Company	0.00%
Intrepid Insurance Company	-8.16%
Key Risk Insurance Company	-6.80%
Key Risk Insurance Company	10.91%
Liberty Insurance Corporation	-4.80%
Liberty Mutual Fire Insurance Company	-5.50%
Liberty Mutual Insurance Company	0.00%
LM Insurance Corporation	-13.60%
MAG Mutual Insurance Company	-4.30%
Maine Employers' Mutual Insurance Company	-3.76%
Manufacturers Alliance Insurance Company	-5.00%
Markel Insurance Company	-5.90%
Massachusetts Bay Insurance Company	-5.00%
MEMIC Casualty Company	-5.38%
MEMIC Indemnity Company	-5.70%
Mid-Century Insurance Company	-5.18%
Middlesex Insurance Company	-5.60%
Midvale Indemnity Company	9.10%
Midwest Employers Casualty Company	-8.00%
Midwest Employers Casualty Company	2.22%
Milford Casualty Insurance Company	4.30%
Milford Casualty Insurance Company	-8.00%

COMPANY NAME	RATE CHANGE
Mitsui Sumitomo Insurance Company of America	-7.14%
Mitsui Sumitomo Insurance USA Inc.	-1.94%
National American Insurance Company	-6.10%
National Casualty Company	-7.20%
National Fire Insurance Company of Hartford	-6.90%
National Interstate Insurance Company	-7.80%
National Liability & Fire Insurance Company	-6.10%
National Specialty Insurance Company	-0.40%
National Specialty Insurance Company	12.90%
National Summit Insurance Company American Summit Insurance Company	
National Union Fire Insurance Company of Pittsburgh, Pa.	-9.20%
Nationwide Agribusiness Insurance Company	-3.30%
Nationwide Assurance Company	-5.00%
Nationwide General Insurance Company	-0.40%
Nationwide Insurance Company of America	-5.70%
Nationwide Mutual Insurance Company	-6.20%
Nationwide Property and Casualty Insurance Company	-4.70%
NCCI Inc	-6.10%
New Hampshire Insurance Company	-9.20%
New Jersey Casualty Insurance Company	-7.30%
New Jersey Indemnity Insurance Company	-5.80%
New Jersey Manufacturers Insurance Company	-6.30%
New Jersey Re-Insurance Company	-5.50%
New York Marine and General Insurance Company	-7.30%
Next Insurance US Company	0.00%
NGM Insurance Company	8.90%
NorGUARD Insurance Company	-6.21%
Normandy Insurance Company	-6.10%
North Pointe Insurance Company	-19.60%
NOVA Casualty Company	-7.50%
Nutmeg Insurance Company	-5.70%
Nutmeg Insurance Company	5.40%
Oak River Insurance Company	-6.10%
OBI America Insurance Company	-4.08%
OBI National Insurance Company	-7.13%
Ohio Security Insurance Company	-6.10%
Old Republic General Insurance Corporation	
Old Republic Insurance Company	
Omaha National Insurance Company	
Pacific Employers Insurance Company	-7.50%
Pacific Indemnity Company	-7.50%
Pacific Insurance Company Limited	-5.70%
Pacific Insurance Company Limited	0.00%
Park National Insurance Company	0.00%
Patriot General Insurance Company	-5.60%

COMPANY NAME	RATE CHANGE
Patrons Mutual Insurance Company of Connecticut	-0.70%
PENN MILLERS INSURANCE COMPANY	0.00%
Pennsylvania Insurance Company	-6.10%
Pennsylvania Manufacturers' Association Insurance Company	-5.40%
Pennsylvania Manufacturers Indemnity Company	-5.90%
Pharmacists Mutual Insurance Company	3.60%
Plaza Insurance Company	-1.50%
Praetorian Insurance Company	-6.10%
Preferred Employers Insurance Company	0.00%
Preferred Employers Insurance Company	0.00%
Prescient National Insurance Company	-5.30%
Property and Casualty Insurance Company of Hartford	-5.70%
Property and Casualty Insurance Company of Hartford	-10.30%
Protective Insurance Company	-6.70%
QBE Insurance Corporation	-6.10%
Redwood Fire and Casualty Insurance Company	-6.10%
Regent Insurance Company	-6.10%
Republic Fire & Casualty Insurance Company	0.00%
Republic-Franklin Insurance Company	-7.10%
Riverport Insurance Company	-12.70%
RLI Insurance Company	-2.70%
Rochdale Insurance Company	0.00%
Rochdale Insurance Company	0.00%
Rockwood Casualty Insurance Company	-9.10%
Safety First Insurance Company	-7.90%
Safety National Casualty Corporation	-5.10%
Sagamore Insurance Company	-6.00%
Scottsdale Indemnity Company	0.00%
Security National Insurance Company	-6.00%
Security National Insurance Company	6.40%
Selective Insurance Company of America	-4.20%
Selective Insurance Company of South Carolina	-5.40%
Selective Insurance Company of the Southeast	-4.90%
Sentinel Insurance Company, Ltd.	0.00%
Sentinel Insurance Company, Ltd.	-5.70%
Sentry Casualty Company	0.00%
Sentry Insurance Company	-5.70%
Sentry Select Insurance Company	-7.40%
Sequoia Insurance Company	-4.40%
Sequoia Insurance Company	2.50%
Service Lloyds Insurance Company, a stock company Service American Indemnity Company	
SFM Mutual Insurance Company	-11.82%
Sompo America Fire & Marine Insurance Company	-24.40%
Sompo America Insurance Company	-22.40%
Southern Insurance Company	2.70%

COMPANY NAME	RATE CHANGE
Southern Insurance Company	-6.40%
Star Insurance Company	-5.70%
StarNet Insurance Company	-4.80%
StarNet Insurance Company	6.00%
Starr Indemnity & Liability Company	-6.10%
Starr Specialty Insurance Company	-6.10%
StarStone National Insurance Company	-5.70%
State Auto Property & Casualty Insurance Company	-2.20%
State Automobile Mutual Insurance Company	-1.70%
State Farm Fire and Casualty Company	-5.60%
State National Insurance Company, Inc.	-7.40%
Stonington Insurance Company	-6.10%
Strathmore Insurance Company	0.00%
SUNZ Insurance Company	
Swiss Re Corporate Solutions America Insurance Corporation	-6.10%
Swiss Re Corporate Solutions Elite Insurance Corporation	-6.10%
Swiss Re Corporate Solutions Premier Insurance Corporation	-6.10%
T.H.E. Insurance Company	-6.10%
Technology Insurance Company, Inc.	-5.90%
Technology Insurance Company, Inc.	3.40%
The Beacon Mutual Insurance Company	0.00%
The Charter Oak Fire Insurance Company	-0.31%
The Charter Oak Fire Insurance Company	-5.24%
The Cincinnati Casualty Company	-6.54%
The Cincinnati Indemnity Company	-5.65%
The Cincinnati Insurance Company	-5.58%
The Continental Insurance Company	-5.91%
The First Liberty Insurance Corporation	-3.10%
The Hanover American Insurance Company	-6.70%
The Hanover Insurance Company	-6.20%
The Insurance Company of the State of Pennsylvania	-9.20%
The North River Insurance Company	-7.10%
The Ohio Casualty Insurance Company	-6.00%
The Phoenix Insurance Company	-0.30%
The Phoenix Insurance Company	-5.42%
The Standard Fire Insurance Company	-7.33%
The Standard Fire Insurance Company	-0.95%
The Travelers Indemnity Company	-6.02%
The Travelers Indemnity Company	-0.18%
The Travelers Indemnity Company of America	-4.73%
The Travelers Indemnity Company of America	-0.38%
The Travelers Indemnity Company Of Connecticut	-0.18%
The Travelers Indemnity Company Of Connecticut	-4.97%
Trans Pacific Insurance Company Tokio Marine America Insurance Company	
Transguard Insurance Company of America, Inc.	-14.10%

COMPANY NAME	RATE CHANGE
Transportation Insurance Company	-6.64%
Travelers Casualty and Surety Company	-5.36%
Travelers Casualty and Surety Company	-0.16%
Travelers Casualty Insurance Company of America	-5.84%
Travelers Casualty Insurance Company of America	-1.12%
Travelers Commercial Casualty Company Travelers Casualty Company of Connecticut	
Travelers Property Casualty Company of America	-0.09%
Travelers Property Casualty Company of America	
Travelers Property Casualty Company of America	-5.00%
Tri-State Insurance Company of Minnesota	-7.67%
Triumphe Casualty Company	-8.60%
Truck Insurance Exchange	-6.08%
Trumbull Insurance Company	-5.70%
Trumbull Insurance Company	0.00%
Twin City Fire Insurance Company	-5.70%
Twin City Fire Insurance Company	0.00%
Union Insurance Company	-6.30%
Union Insurance Company of Providence	-8.70%
United States Fire Insurance Company	-4.80%
United Wisconsin Insurance Company	0.20%
Utica Mutual Insurance Company	-7.00%
Utica National Assurance Company	-7.00%
Utica National Insurance Company of Ohio	-6.20%
Utica National Insurance Company of Texas	-7.70%
Valley Forge Insurance Company	-6.20%
Vanliner Insurance Company	-7.80%
Vigilant Insurance Company	-7.50%
WCF National Insurance Company	-6.90%
WCF Select Insurance Company	-4.90%
Wellfleet Insurance Company	-6.10%
Wellfleet New York Insurance Company	-6.10%
Wesco Insurance Company	-5.80%
Wesco Insurance Company	1.30%
West American Insurance Company	-8.20%
West Bend Insurance Company	-3.50%
WESTCHESTER FIRE INSURANCE COMPANY	-7.50%
Work First Casualty Company	-5.10%
Workers' Compensation Trust	-0.40%
XL Insurance America, Inc.	-6.10%
XL Specialty Insurance Company	-6.10%
Zenith Insurance Company	-6.10%
Zurich American Insurance Company	-6.50%
Zurich American Insurance Company of Illinois	-7.10%

**LINE OF BUSINESS: WORKERS COMPENSATION 2026**

**EXHIBIT C-2**

COMPANY NAME	RATE CHANGE
Accident Fund General Insurance Company	-8.60%
Accident Fund Insurance Company of America	-6.70%
Accident Fund National Insurance Company	-10.90%
ACE American Insurance Company	-3.80%
ACE Fire Underwriters Insurance Company	-3.80%
ACE Property and Casualty Insurance Company	-5.60%
AIG Assurance Company	-3.80%
AIG Property Casualty Company	-3.80%
AIU Insurance Company	-3.80%
Allied Eastern Indemnity Company	-3.90%
Allmerica Financial Alliance Insurance Company	-1.90%
Allmerica Financial Benefit Insurance Company	-4.10%
American Casualty Company of Reading, Pennsylvania	-4.42%
American Fire and Casualty Company	-5.20%
American Guarantee and Liability Insurance Company	-1.70%
American Home Assurance Company	-3.80%
American Liberty Insurance Company, Inc.	1.70%
American Summit Insurance Company	1.14%
American Zurich Insurance Company	-0.70%
AmGUARD Insurance Company	-4.60%
AmTrust Insurance Company	-3.10%
Arbella Indemnity Insurance Company, Inc.	-13.59%
Arbella Protection Insurance Company, Inc.	-4.46%
Associated Employers Insurance Company	-3.80%
Associated Industries of Massachusetts Mutual Insurance Company	-3.80%
Atlantic Charter Insurance Company	-3.80%
Bankers Standard Insurance Company	-5.60%
Beacon Mutual Insurance Company	0.00%
Benchmark Insurance Company	0.40%
Berkley Casualty Company	-3.72%
Berkley National Insurance Company	-6.16%
Berkley Regional Insurance Company	2.95%
Berkshire Hathaway Direct Insurance Company	-5.30%
Berkshire Hathaway Homestate Insurance Company	-3.80%
BITCO General Insurance Corporation	-5.00%
BITCO National Insurance Company	-5.00%
Brotherhood Mutual Insurance Company	1.00%
California Insurance Company	-3.80%
Carolina Casualty Insurance Company	-4.42%
Chiron Insurance Company	2.90%
Chubb Indemnity Insurance Company	-5.60%
Chubb National Insurance Company	-5.60%

COMPANY NAME	RATE CHANGE
Church Mutual Insurance Company, S.I.	0.72%
Citizens Insurance Company of America	-2.90%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	3.50%
Colonial American Casualty and Surety Company	-2.40%
Commerce and Industry Insurance Company	-3.80%
Continental Casualty Company	-4.02%
CorePointe Insurance Company	-3.40%
Crum & Forster Indemnity Company	0.60%
Eastern Advantage Assurance Company	-3.50%
Eastern Alliance Insurance Company	-5.20%
EastGUARD Insurance Company	-4.80%
Employers Assurance Company	-4.10%
Employers Compensation Insurance Company	-4.20%
Employers Insurance Company of Wausau	-3.80%
Employers Insurance Company of Wausau	0.00%
Employers Preferred Insurance Company	-3.90%
Executive Risk Indemnity Inc.	-5.60%
Farmington Casualty Company	-4.11%
Federal Insurance Company	-5.60%
Federated Mutual Insurance Company	-5.70%
Federated Reserve Insurance Company	-5.70%
Federated Service Insurance Company	-7.60%
Fidelity and Deposit Company of Maryland	-2.40%
Florists' Mutual Insurance Company	-3.60%
Frank Winston Crum Insurance Company	-3.11%
Frankenmuth Insurance Company	0.00%
Granite State Insurance Company	-3.80%
Graphic Arts Mutual Insurance Company	-4.20%
Great American Alliance Insurance Company	-3.00%
Great American Assurance Company	-4.20%
Great American Insurance Company	-4.60%
Great American Spirit Insurance Company	-4.10%
Great Divide Insurance Company	-4.50%
Great Northern Insurance Company	-5.60%
Great West Casualty Company	-2.50%
Greenwich Insurance Company	-3.80%
GuideOne Insurance Company	1.50%
Hartford Accident and Indemnity Company	-3.20%
Hartford Casualty Insurance Company	-3.20%
Hartford Fire Insurance Company	-3.20%
Hartford Insurance Company of the Midwest	-3.20%
Hartford Insurance Company of the Southeast	-3.20%
Hartford Underwriters Insurance Company	-3.20%
Illinois National Insurance Co.	-3.80%
Imperium Insurance Company	-3.80%

COMPANY NAME	RATE CHANGE
Indemnity Insurance Company of North America	-3.80%
Insurance Company of North America	-60.80%
Insurance Company of the West	-3.80%
Intrepid Casualty Company	0.00%
Intrepid Insurance Company	-2.86%
Key Risk Insurance Company	-3.31%
Liberty Insurance Corporation	0.00%
Liberty Insurance Corporation	-4.70%
Liberty Mutual Fire Insurance Company	-0.80%
Liberty Mutual Fire Insurance Company	0.00%
Liberty Mutual Insurance Company	0.00%
Liberty Mutual Insurance Company	0.00%
LM Insurance Corporation	-4.30%
LM Insurance Corporation	0.00%
MAG Mutual Insurance Company	1.10%
Manufacturers Alliance Insurance Company	-3.50%
Massachusetts Bay Insurance Company	-2.70%
Middlesex Insurance Company	-3.90%
Midwest Employers Casualty Company	-6.85%
Milford Casualty Insurance Company	-3.20%
Mitsui Sumitomo Insurance Company of America	-3.05%
Mitsui Sumitomo Insurance USA Inc.	-4.11%
National American Insurance Company	-3.80%
National Fire Insurance Company of Hartford	-4.11%
National Interstate Insurance Company	0.00%
National Liability & Fire Insurance Company	-3.10%
National Summit Insurance Company	2.26%
National Union Fire Insurance Company of Pittsburgh, Pa.	-3.80%
NCCI Inc	-3.80%
New Hampshire Insurance Company	-3.80%
Next Insurance US Company	0.00%
NorGUARD Insurance Company	-3.97%
Normandy Insurance Company	-3.80%
NOVA Casualty Company	-3.50%
Nutmeg Insurance Company	-3.20%
Oak River Insurance Company	-3.80%
Ohio Security Insurance Company	-2.40%
Old Republic General Insurance Corporation	
Old Republic Insurance Company	
Omaha National Insurance Company	-6.40%
Pacific Employers Insurance Company	-5.60%
Pacific Indemnity Company	-5.60%
Pacific Insurance Company Limited	-3.20%
Patriot General Insurance Company	-4.30%
Pennsylvania Insurance Company	-3.80%

COMPANY NAME	RATE CHANGE
Pennsylvania Manufacturers' Association Insurance Company	-4.00%
Pennsylvania Manufacturers Indemnity Company	-2.90%
Pharmacists Mutual Insurance Company	4.20%
Preferred Employers Insurance Company	0.00%
Prescient National Insurance Company	-2.00%
Property and Casualty Insurance Company of Hartford	-3.20%
Redwood Fire and Casualty Insurance Company	-3.80%
Republic-Franklin Insurance Company	-4.20%
Riverport Insurance Company	-3.49%
RLI Insurance Company	2.80%
Safety First Insurance Company	-3.40%
Safety National Casualty Corporation	2.50%
Security National Insurance Company	-3.50%
Selective Insurance Company of America	-2.20%
Selective Insurance Company of South Carolina	-1.90%
Selective Insurance Company of the Southeast	-1.40%
Sentinel Insurance Company, Ltd.	-3.20%
Sentry Casualty Company	0.00%
Sentry Insurance Company	-5.30%
Sentry Select Insurance Company	-3.40%
Sequoia Insurance Company	-3.80%
Service American Indemnity Company	-4.20%
Service Lloyds Insurance Company, a stock company	6.10%
SFM Mutual Insurance Company	
Sompo America Fire & Marine Insurance Company	-3.80%
Sompo America Insurance Company	-2.80%
Southern Insurance Company	-3.00%
Star Insurance Company	-4.70%
StarNet Insurance Company	-3.89%
Starr Indemnity & Liability Company	-3.80%
Starr Specialty Insurance Company	-3.80%
StarStone National Insurance Company	-5.80%
State National Insurance Company, Inc.	-6.30%
SUNZ Insurance Company	-4.40%
T.H.E. Insurance Company	-3.80%
Technology Insurance Company, Inc.	-2.30%
The Charter Oak Fire Insurance Company	-2.22%
The Cincinnati Casualty Company	0.29%
The Cincinnati Indemnity Company	0.18%
The Cincinnati Insurance Company	-3.32%
The Continental Insurance Company	-2.74%
The First Liberty Insurance Corporation	-4.60%
The First Liberty Insurance Corporation	0.00%
The Hanover American Insurance Company	-3.80%
The Hanover Insurance Company	

COMPANY NAME	RATE CHANGE
The Insurance Company of the State of Pennsylvania	-3.80%
The North River Insurance Company	-10.50%
The Ohio Casualty Insurance Company	1.30%
The Phoenix Insurance Company	-2.45%
The Pie Insurance Company	-6.00%
The Standard Fire Insurance Company	-3.20%
The Travelers Indemnity Company	-4.14%
The Travelers Indemnity Company of America	-3.03%
The Travelers Indemnity Company Of Connecticut	-3.24%
Trans Pacific Insurance Company Tokio Marine America Insurance Company	
Transguard Insurance Company of America, Inc.	-6.00%
Transportation Insurance Company	-5.16%
Travelers Casualty and Surety Company	-2.11%
Travelers Casualty Company of Connecticut	0.53%
Travelers Casualty Insurance Company of America	-3.95%
Travelers Commercial Casualty Company	-1.65%
Travelers Property Casualty Company of America	-2.55%
Tri-State Insurance Company of Minnesota	-2.91%
Triumphe Casualty Company	-2.23%
Trumbull Insurance Company	-3.20%
Twin City Fire Insurance Company	-3.20%
United States Fire Insurance Company	-3.80%
United Wisconsin Insurance Company	-0.20%
Utica Mutual Insurance Company	-4.00%
Utica National Assurance Company	-4.70%
Utica National Insurance Company of Ohio	-2.40%
Utica National Insurance Company of Texas	-6.10%
Valley Forge Insurance Company	-3.88%
Vanliner Insurance Company	-4.46%
Vigilant Insurance Company	-5.60%
Wellfleet Insurance Company	-2.40%
Wellfleet New York Insurance Company	-3.20%
Wesco Insurance Company	-2.90%
West American Insurance Company	-0.90%
West Bend Insurance Company	-4.20%
WESTCHESTER FIRE INSURANCE COMPANY	-5.60%
Workers' Compensation Trust	3.40%
XL Insurance America, Inc.	-3.80%
XL Specialty Insurance Company	-3.80%
Zurich American Insurance Company	-3.30%
Zurich American Insurance Company of Illinois	-1.20%

**LINE OF BUSINESS: COMMERCIAL AUTOMOBILE**

**EXHIBIT D**

COMPANY NAME	RATE CHANGE
Acadia Insurance Company	11.40%
AIG Assurance Company	0.00%
AIG Property Casualty Company	0.00%
AIPSO	20.40%
AIU Insurance Company	0.00%
All America Insurance Company	20.60%
Allied Insurance Company of America	0.00%
Allmerica Financial Benefit Insurance Company	12.50%
American Casualty Company of Reading, Pennsylvania	28.85%
American Fire and Casualty Company	9.80%
American Guarantee and Liability Insurance Company	27.00%
American Home Assurance Company	0.00%
American Zurich Insurance Company	15.30%
AMERISURE MUTUAL INSURANCE COMPANY AMERISURE INSURANCE COMPANY	
AmGUARD Insurance Company	24.52%
Arbella Indemnity Insurance Company, Inc.	0.00%
Arbella Protection Insurance Company, Inc.	19.90%
Atlantic Specialty Insurance Company	-2.40%
Atlantic Specialty Insurance Company	0.00%
AXIS Insurance Company	11.50%
Benchmark Insurance Company	
Berkshire Hathaway Specialty Insurance Company	
Berkshire Hathaway Specialty Insurance Company	
BITCO General Insurance Corporation	30.80%
BITCO General Insurance Corporation BITCO National Insurance Company	
BITCO National Insurance Company	30.80%
CANAL INSURANCE COMPANY	14.20%
Central Insurance Company	16.60%
Chiron Insurance Company	2.12%
Chiron Insurance Company	3.90%
Church Mutual Insurance Company, S.I.	-0.10%
Citizens Insurance Company of America	7.80%
Clear Blue Insurance Company	-20.10%
Commerce and Industry Insurance Company	0.00%
Continental Casualty Company	32.13%

COMPANY NAME	RATE CHANGE
Continental Western Insurance Company	13.50%
CUMIS Insurance Society, Inc.	16.20%
CUMIS Insurance Society, Inc.	41.00%
EMC Property & Casualty Company	8.50%
EMCASCO Insurance Company	9.10%
Employers Insurance Company of Wausau	24.80%
Employers Insurance Company of Wausau Liberty Mutual Insurance Company Liberty Mutual Fire Insurance Company LM Insurance Corporation The First Liberty Insurance Corporation Liberty Insurance Corporation	
Employers Mutual Casualty Company	9.10%
Everest National Insurance Company Everest Premier Insurance Company Everest Denali Insurance Company	
Everest National Insurance Company Everest Premier Insurance Company Everest Denali Insurance Company	
Farm Family Casualty Insurance Company	13.80%
Farmers Insurance Exchange	8.10%
Farmington Casualty Company	0.00%
Federal Insurance Company	6.70%
Federated Mutual Insurance Company	0.00%
Federated Mutual Insurance Company	10.10%
Federated Reserve Insurance Company	0.00%
Federated Reserve Insurance Company	9.90%
Federated Service Insurance Company	9.80%
Federated Service Insurance Company	0.00%
Fidelity and Deposit Company of Maryland	0.00%
Fidelity and Guaranty Insurance Company	10.40%
Firemen's Insurance Company of Washington, D.C.	11.40%
General Insurance Company of America	9.90%
Granite State Insurance Company	-13.90%
Graphic Arts Mutual Insurance Company	16.00%
Great American Alliance Insurance Company	26.70%
Great American Assurance Company	-8.90%
Great American Assurance Company	28.40%
Great American Insurance Company	29.10%
Great American Insurance Company of New York	33.00%
Great Northern Insurance Company	6.70%
Great West Casualty Company	16.20%
Greenwich Insurance Company	18.80%
GuideOne Insurance Company	11.80%
GuideOne Insurance Company	14.30%

COMPANY NAME	RATE CHANGE
Harco National Insurance Company	
Harco National Insurance Company	1.70%
Hartford Accident and Indemnity Company	9.90%
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%
Illinois National Insurance Co.	0.00%
Incline Casualty Company	
Infinity Standard Insurance Company	-0.30%
Insurance Services Office, Inc.	21.20%
Insurance Services Office, Inc.	84.60%
Insurance Services Office, Inc.	21.20%
Lancer Insurance Company	65.40%
Liberty Insurance Corporation	24.40%
Liberty Mutual Fire Insurance Company	28.20%
Liberty Mutual Insurance Company	14.50%
LM Insurance Corporation	21.60%
Massachusetts Bay Insurance Company	11.70%
Mid-Century Insurance Company	6.80%
Middlesex Insurance Company	9.10%
Mitsui Sumitomo Insurance Company of America	13.30%
Mitsui Sumitomo Insurance USA Inc.	12.30%
MS Transverse Insurance Company	
National Casualty Company	18.50%
National Fire Insurance Company of Hartford	30.38%
National Indemnity Company	9.99%
National Interstate Insurance Company Vanliner Insurance Company	
National Liability & Fire Insurance Company	8.33%
National Union Fire Insurance Company of Pittsburgh, Pa.	-13.90%
Nationwide Affinity Insurance Company of America	5.10%
Nationwide Agribusiness Insurance Company	0.00%
Nationwide Agribusiness Insurance Company	10.00%
Nationwide Assurance Company	5.10%
Nationwide General Insurance Company	4.60%
Nationwide Insurance Company of America	0.00%
Nationwide Insurance Company of Florida	5.10%
Nationwide Mutual Insurance Company	0.00%

COMPANY NAME	RATE CHANGE
Nationwide Property and Casualty Insurance Company	0.00%
Navigators Insurance Company	21.70%
New Hampshire Insurance Company	-13.90%
New Jersey Casualty Insurance Company	-5.90%
New Jersey Casualty Insurance Company	0.00%
New Jersey Casualty Insurance Company	19.10%
New Jersey Indemnity Insurance Company	0.00%
New Jersey Indemnity Insurance Company	0.00%
New Jersey Indemnity Insurance Company	0.00%
New Jersey Manufacturers Insurance Company	-0.90%
New Jersey Manufacturers Insurance Company	15.40%
New Jersey Manufacturers Insurance Company	19.00%
New Jersey Re-Insurance Company	18.60%
New Jersey Re-Insurance Company	-3.70%
New Jersey Re-Insurance Company	0.00%
New York Marine and General Insurance Company	
Northland Insurance Company	10.04%
NOVA Casualty Company	17.10%
Nutmeg Insurance Company	9.90%
Occidental Fire & Casualty Company of North Carolina	
Occidental Fire & Casualty Company of North Carolina	15.90%
Ohio Security Insurance Company	10.10%
Old Republic Insurance Company	33.10%
Pacific Indemnity Company	6.70%
Palomar Specialty Insurance Company	0.00%
Patriot General Insurance Company	0.00%
Patrons Mutual Insurance Company of Connecticut	19.60%
Patrons Mutual Insurance Company of Connecticut	33.00%
Pharmacists Mutual Insurance Company	1.88%
Pharmacists Mutual Insurance Company	4.20%
Philadelphia Indemnity Insurance Company	0.70%
Progressive Casualty Insurance Company	4.70%
Property and Casualty Insurance Company of Hartford	9.90%
Protective Insurance Company	15.00%
Quincy Mutual Fire Insurance Company	10.60%
Republic-Franklin Insurance Company	10.60%
RLI Insurance Company	
RLI Insurance Company	20.00%

COMPANY NAME	RATE CHANGE
Safety National Casualty Corporation	0.00%
Safety National Casualty Corporation	15.00%
Selective Insurance Company of America	-5.00%
Selective Insurance Company of America	10.00%
Selective Insurance Company of South Carolina	-5.30%
Selective Insurance Company of South Carolina	9.80%
Selective Insurance Company of the Southeast	8.90%
Selective Insurance Company of the Southeast	-6.10%
Sentinel Insurance Company, Ltd.	9.90%
Sentry Insurance Company	21.50%
Sentry Select Insurance Company	16.57%
Sentry Select Insurance Company	17.80%
Sompo America Insurance Company Sompo America Fire & Marine Insurance Company	
St. Paul Guardian Insurance Company	0.00%
St. Paul Mercury Insurance Company	9.96%
St. Paul Protective Insurance Company	9.85%
Starr Indemnity & Liability Company	17.50%
State Auto Property & Casualty Insurance Company	19.60%
State Automobile Mutual Insurance Company	19.60%
State Automobile Mutual Insurance Company	42.00%
State Automobile Mutual Insurance Company	39.50%
State Farm Fire and Casualty Company	7.10%
State Farm Mutual Automobile Insurance Company	8.00%
Swiss Re Corporate Solutions Elite Insurance Corporation	
Swiss Re Corporate Solutions Elite Insurance Corporation	
Swiss Re Corporate Solutions Elite Insurance Corporation	
The Charter Oak Fire Insurance Company	0.00%
The Charter Oak Fire Insurance Company	9.23%
The Cincinnati Casualty Company	0.00%
The Cincinnati Casualty Company	15.89%
The Cincinnati Indemnity Company	0.00%
The Cincinnati Indemnity Company	15.65%
The Cincinnati Insurance Company	6.75%
The Cincinnati Insurance Company	13.90%
The Continental Insurance Company	32.18%
The First Liberty Insurance Corporation	22.60%
The Hanover American Insurance Company	0.00%
The Hanover Insurance Company	12.30%

COMPANY NAME	RATE CHANGE
The Insurance Company of the State of Pennsylvania	0.00%
The Ohio Casualty Insurance Company	8.70%
The Phoenix Insurance Company	0.00%
The Phoenix Insurance Company	8.44%
The Standard Fire Insurance Company	0.00%
The Travelers Indemnity Company	0.00%
The Travelers Indemnity Company	7.98%
The Travelers Indemnity Company of America	7.87%
The Travelers Indemnity Company of America	0.00%
The Travelers Indemnity Company Of Connecticut	7.51%
The Travelers Indemnity Company Of Connecticut	0.00%
TNUS Insurance Company Trans Pacific Insurance Company Tokio Marine America Insurance Company	
Tokio Marine America Insurance Company	8.10%
Transportation Insurance Company	33.01%
Travelers Casualty Company of Connecticut	9.36%
Travelers Casualty Insurance Company of America	12.94%
Travelers Casualty Insurance Company of America	26.01%
Travelers Property Casualty Company of America	0.00%
Travelers Property Casualty Company of America	8.48%
Tri-State Insurance Company of Minnesota	20.50%
Truck Insurance Exchange	7.20%
Trumbull Insurance Company	18.00%
Twin City Fire Insurance Company	9.90%
Union Insurance Company	13.40%
Union Insurance Company of Providence	7.50%
United Ohio Insurance Company	5.30%
Utica Mutual Insurance Company	11.20%
Utica National Assurance Company	17.30%
Utica National Insurance Company of Texas	4.60%
Valley Forge Insurance Company	32.56%
Vigilant Insurance Company	6.70%
West American Insurance Company	9.30%
XL Insurance America, Inc.	0.80%
XL Specialty Insurance Company	0.00%
XL Specialty Insurance Company	13.80%
Zurich American Insurance Company	16.40%
Zurich American Insurance Company of Illinois	21.60%

**LINE OF BUSINESS: GENERAL LIABILITY**

**EXHIBIT E**

COMPANY NAME	RATE CHANGE
ACE American Insurance Company	0.00%
AIG Assurance Company	0.00%
AIG Property Casualty Company	0.00%
AIU Insurance Company	0.00%
All America Insurance Company	15.20%
Allied World Insurance Company	15.00%
Allmerica Financial Benefit Insurance Company	13.30%
Allstate Indemnity Company	11.70%
American Casualty Company of Reading, Pennsylvania	3.30%
American Family Connect Property and Casualty Insurance Company	70.60%
American Fire and Casualty Company	17.70%
American Guarantee and Liability Insurance Company	0.00%
American Home Assurance Company	0.00%
American Strategic Insurance Corp.	30.00%
American Zurich Insurance Company	0.00%
AmGUARD Insurance Company	22.25%
AmTrust Insurance Company	0.00%
AmTrust Insurance Company	0.00%
Arbella Protection Insurance Company, Inc.	11.50%
Arbella Protection Insurance Company, Inc.	0.10%
Arch Insurance Company	
Armed Forces Insurance Exchange	17.73%
Aspen American Insurance Company	-1.80%
Atlantic Specialty Insurance Company	-1.30%
Beazley Insurance Company, Inc.	-11.20%
Berkley Insurance Company	14.90%
Berkley National Insurance Company	26.70%
Berkley National Insurance Company	57.80%
Berkley Regional Insurance Company	57.80%
Berkley Regional Insurance Company	26.50%
Berkshire Hathaway Direct Insurance Company	-0.40%
Berkshire Hathaway Specialty Insurance Company	
Berkshire Hathaway Specialty Insurance Company	7.30%
Berkshire Hathaway Specialty Insurance Company	7.30%
Cambridge Mutual Fire Insurance Company	0.80%
Casco Indemnity Company	6.00%
Central Insurance Company	14.60%
Church Mutual Insurance Company, S.I.	22.20%
Citizens Insurance Company of America	12.60%
Citizens Insurance Company of America	12.80%
Commerce and Industry Insurance Company	0.00%
Continental Casualty Company	9.90%

COMPANY NAME	RATE CHANGE
Continental Casualty Company	-7.50%
Continental Casualty Company	1.70%
Continental Casualty Company	2.60%
Courtesy Insurance Company	60.00%
Courtesy Insurance Company	80.00%
Crestbrook Insurance Company	0.00%
Crestbrook Insurance Company	0.00%
CSAA General Insurance Company	24.00%
CUMIS Insurance Society, Inc.	13.30%
Employers Insurance Company of Wausau	4.70%
Farmers Direct Property and Casualty Insurance Company	5.00%
Farmers Property and Casualty Insurance Company	5.00%
Federal Insurance Company	20.00%
Federated Mutual Insurance Company	5.90%
Federated Mutual Insurance Company	2.80%
Federated Mutual Insurance Company	7.80%
Federated Reserve Insurance Company	7.50%
Federated Reserve Insurance Company	5.90%
Federated Reserve Insurance Company	2.80%
Federated Service Insurance Company	5.90%
Federated Service Insurance Company	2.80%
Federated Service Insurance Company	6.40%
Garrison Property and Casualty Insurance Company	28.20%
Granite State Insurance Company	-11.70%
Graphic Arts Mutual Insurance Company	0.20%
Graphic Arts Mutual Insurance Company	0.20%
Graphic Arts Mutual Insurance Company	5.80%
Great American Alliance Insurance Company	100.00%
Great American Assurance Company	100.00%
Great American Assurance Company	-3.30%
Great American Insurance Company	100.00%
Great American Insurance Company of New York	100.00%
GuideOne Insurance Company	0.50%
GuideOne Insurance Company	50.00%
Hartford Casualty Insurance Company	30.00%
HDI Global Insurance Company	44.00%
Hiscox Insurance Company Inc.	9.30%
Hospitality Insurance Company	5.20%
Hospitality Insurance Company	9.20%
Illinois National Insurance Co.	0.00%
Imperium Insurance Company	
Insurance Services Office, Inc.	20.00%
Insurance Services Office, Inc.	7.50%
Insurance Services Office, Inc.	7.70%
Liberty Insurance Corporation	9.40%

COMPANY NAME	RATE CHANGE
Liberty Mutual Fire Insurance Company	7.10%
Liberty Mutual Insurance Company	0.00%
Liberty Mutual Insurance Company	5.00%
LM Insurance Corporation	6.20%
Manufacturers Alliance Insurance Company	8.10%
Markel American Insurance Company	0.10%
Markel Insurance Company	5.00%
Markel Insurance Company	5.00%
Massachusetts Bay Insurance Company	13.50%
Massachusetts Bay Insurance Company	14.00%
Merrimack Mutual Fire Insurance Company	1.00%
MIC Property and Casualty Insurance Corporation	7.10%
Middlesex Insurance Company	5.40%
Midvale Indemnity Company	34.90%
National Fire Insurance Company of Hartford	5.10%
National Liability & Fire Insurance Company	4.00%
National Union Fire Insurance Company of Pittsburgh, Pa.	0.00%
Nationwide Affinity Insurance Company of America	40.40%
Nationwide Agribusiness Insurance Company	10.90%
Nationwide Agribusiness Insurance Company	-2.20%
Nationwide Agribusiness Insurance Company	16.30%
Nationwide Assurance Company	27.80%
Nationwide General Insurance Company	25.10%
New Hampshire Insurance Company	-11.70%
New London County Mutual Insurance Co.	42.10%
New York Marine and General Insurance Company	7.40%
Next Insurance US Company	-13.08%
Next Insurance US Company	20.00%
Next Insurance US Company	0.00%
NOVA Casualty Company	0.50%
Ohio Security Insurance Company	26.30%
Pacific Insurance Company Limited	30.00%
Patriot General Insurance Company	0.00%
Patrons Mutual Insurance Company of Connecticut	35.50%
Pennsylvania Manufacturers' Association Insurance Company	-1.00%
Pennsylvania Manufacturers Indemnity Company	6.10%
Philadelphia Indemnity Insurance Company	20.00%
Philadelphia Indemnity Insurance Company	34.80%
Philadelphia Indemnity Insurance Company	17.50%
Philadelphia Indemnity Insurance Company	11.40%
Plymouth Rock Assurance Corporation	16.00%
Privilege Underwriters Reciprocal Exchange	15.00%
QBE Insurance Corporation	34.76%
Republic-Franklin Insurance Company	7.40%
Republic-Franklin Insurance Company	0.40%

COMPANY NAME	RATE CHANGE
Republic-Franklin Insurance Company	0.10%
Riverport Insurance Company	0.00%
Riverport Insurance Company	0.00%
RLI Insurance Company	7.80%
Safeco Insurance Company of America	20.30%
Safety National Casualty Corporation	10.80%
Security National Insurance Company	0.00%
Security National Insurance Company	0.00%
Selective Insurance Company of America	1.20%
Selective Insurance Company of America	5.10%
Selective Insurance Company of South Carolina	5.00%
Selective Insurance Company of South Carolina	1.60%
Selective Insurance Company of the Southeast	1.40%
Selective Insurance Company of the Southeast	2.00%
Seneca Insurance Company, Inc.	9.20%
Seneca Insurance Company, Inc.	9.20%
Seneca Insurance Company, Inc.	20.00%
Sentinel Insurance Company, Ltd.	30.00%
Sentry Insurance Company	3.60%
Sentry Select Insurance Company	2.30%
Spinnaker Insurance Company	5.09%
StarNet Insurance Company	57.80%
StarNet Insurance Company	26.70%
Starr Indemnity & Liability Company	
State Auto Property & Casualty Insurance Company	38.00%
State Automobile Mutual Insurance Company	38.60%
State Automobile Mutual Insurance Company	40.00%
State Farm Fire and Casualty Company	44.20%
State National Insurance Company, Inc.	0.00%
State National Insurance Company, Inc.	0.00%
Stillwater Insurance Company	34.90%
Swiss Re Corporate Solutions America Insurance Corporation	2.10%
Technology Insurance Company, Inc.	0.00%
Technology Insurance Company, Inc.	0.00%
The Automobile Insurance Company of Hartford, Connecticut	12.40%
The Charter Oak Fire Insurance Company	5.95%
The Cincinnati Casualty Company	12.28%
The Cincinnati Casualty Company	30.30%
The Cincinnati Indemnity Company	10.24%
The Cincinnati Insurance Company	12.75%
The Cincinnati Insurance Company	17.40%
The Continental Insurance Company	3.20%
The First Liberty Insurance Corporation	5.60%
The First Liberty Insurance Corporation	0.00%
The Hanover American Insurance Company	8.50%

COMPANY NAME	RATE CHANGE
The Hanover American Insurance Company	8.60%
The Hanover Insurance Company	-11.10%
The Hanover Insurance Company	13.20%
The Hanover Insurance Company	22.70%
The Hanover Insurance Company	12.90%
The Hartford Steam Boiler Inspection and Insurance Company	1.80%
The Insurance Company of the State of Pennsylvania	0.00%
The Ohio Casualty Insurance Company	3.66%
The Ohio Casualty Insurance Company	22.10%
The Phoenix Insurance Company	3.52%
The Standard Fire Insurance Company	9.40%
The Travelers Home and Marine Insurance Company	11.30%
The Travelers Indemnity Company	4.91%
The Travelers Indemnity Company of America	12.30%
The Travelers Indemnity Company of America	10.92%
The Travelers Indemnity Company Of Connecticut	5.80%
Toyota Motor Insurance Company	24.44%
Transportation Insurance Company	3.70%
Travelers Casualty and Surety Company of America	5.80%
Travelers Casualty and Surety Company of America	14.40%
Travelers Casualty and Surety Company of America	-3.40%
Travelers Casualty and Surety Company of America	-0.40%
Travelers Casualty and Surety Company of America	0.00%
Travelers Personal Insurance Company	11.70%
Travelers Personal Security Insurance Company	11.90%
Travelers Property Casualty Company of America	0.00%
Travelers Property Casualty Company of America	3.57%
Tri-State Insurance Company of Minnesota	2.60%
Truck Insurance Exchange	5.23%
Trumbull Insurance Company	30.00%
U.S. Specialty Insurance Company	3.96%
United Ohio Insurance Company	3.30%
United Ohio Insurance Company	4.60%
United Services Automobile Association	28.20%
United States Liability Insurance Company	14.85%
USAA Casualty Insurance Company	28.20%
USAA General Indemnity Company	28.20%
Utica Mutual Insurance Company	0.10%
Utica Mutual Insurance Company	13.20%
Utica Mutual Insurance Company	0.20%
Utica National Assurance Company	8.20%
Utica National Assurance Company	0.10%
Utica National Assurance Company	0.00%
Utica National Insurance Company of Texas	0.30%
Utica National Insurance Company of Texas	10.90%

COMPANY NAME	RATE CHANGE
Utica National Insurance Company of Texas	0.00%
Valley Forge Insurance Company	5.00%
Vantage Risk Assurance Company	0.00%
Vantapro Specialty Insurance Company	15.00%
Wesco Insurance Company	67.20%
Wesco Insurance Company	67.20%
West American Insurance Company	20.30%
XL Specialty Insurance Company	-4.60%
XL Specialty Insurance Company	-4.80%
Zurich American Insurance Company	0.00%
Zurich American Insurance Company	4.60%
Zurich American Insurance Company of Illinois	0.00%

**LINE OF BUSINESS: GENERAL LIABILITY MEDICAL MALPRACTICE**

**EXHIBIT F**

COMPANY NAME	RATE CHANGE
Allied World Insurance Company	7.90%
American Casualty Company of Reading, Pennsylvania	11.50%
American Casualty Company of Reading, Pennsylvania *	3.70%
Berkshire Hathaway Specialty Insurance Company	3.30%
Fortress Insurance Company	4.50%
Insurance Services Office, Inc.	-14.70%
Integrus Insurance Company *	3.20%
MAG Mutual Insurance Company *	1.30%
ProSelect Insurance Company	0.00%
The Doctors Company, an Interinsurance Exchange	-25.40%
The Doctors Company, an Interinsurance Exchange	7.40%
The Medical Protective Company	10.60%
The Medical Protective Company	7.40%
The Medical Protective Company	5.80%

**LINE OF BUSINESS: FIRE AND ALLIED**

**EXHIBIT G**

COMPANY NAME	RATE CHANGE
Acadia Insurance Company	16.50%
ACE American Insurance Company	0.00%
ACE Fire Underwriters Insurance Company	0.00%
ACE Property and Casualty Insurance Company	0.00%
All America Insurance Company	2.40%
Allmerica Financial Benefit Insurance Company	18.10%
American Fire and Casualty Company	5.30%
American Strategic Insurance Corp.	13.20%
American Zurich Insurance Company American Guarantee and Liability Insurance Company Fidelity and Deposit Company of Maryland Zurich American Insurance Company of Illinois Zurich American Insurance Company Empire Fire and Marine Insurance Company	
AmGUARD Insurance Company	25.00%
Arbella Protection Insurance Company, Inc.	4.40%
Bankers Standard Insurance Company	0.00%
Berkshire Hathaway Specialty Insurance Company	
BITCO General Insurance Corporation	9.90%
BITCO National Insurance Company	9.90%
Brotherhood Mutual Insurance Company	12.35%
Central Insurance Company	1.90%
Church Mutual Insurance Company, S.I.	14.76%
Citizens Insurance Company of America	12.30%
Connecticut Fair Plan	12.10%
Continental Western Insurance Company	16.10%
EMC Property & Casualty Company	7.40%
EMCASCO Insurance Company	7.30%
Employers Mutual Casualty Company	7.50%
Farm Family Casualty Insurance Company	-0.40%
Federated Mutual Insurance Company	-0.20%
Federated Mutual Insurance Company	2.00%
Federated Reserve Insurance Company	0.00%
Federated Reserve Insurance Company	0.60%
Federated Service Insurance Company	0.00%
Federated Service Insurance Company	1.20%
Firemen's Insurance Company of Washington, D.C.	16.60%
Foremost Insurance Company Grand Rapids, Michigan	0.00%
Foremost Insurance Company Grand Rapids, Michigan	9.10%
Graphic Arts Mutual Insurance Company	11.20%
Graphic Arts Mutual Insurance Company	7.80%
Greater Mid-Atlantic Indemnity Company	0.00%
Greater Midwestern Indemnity Company	0.00%
Greater New York Mutual Insurance Company	15.10%
GuideOne Insurance Company	19.00%

COMPANY NAME	RATE CHANGE
Hospitality Insurance Company	5.00%
Indemnity Insurance Company of North America	0.00%
Insurance Company of Greater New York	16.50%
Insurance Company of North America	0.00%
Insurance Services Office, Inc.	9.90%
Massachusetts Bay Insurance Company	12.40%
Middlesex Insurance Company	11.60%
Nationwide Agribusiness Insurance Company	
Nationwide Agribusiness Insurance Company	15.00%
Nationwide Assurance Company	11.30%
Nationwide General Insurance Company	0.50%
Ohio Security Insurance Company	5.40%
Pacific Employers Insurance Company	0.00%
Patriot General Insurance Company	0.00%
Patrons Mutual Insurance Company of Connecticut	25.80%
Philadelphia Indemnity Insurance Company	13.00%
Republic-Franklin Insurance Company	11.10%
Republic-Franklin Insurance Company	7.40%
Selective Insurance Company of America	10.70%
Selective Insurance Company of South Carolina	10.80%
Selective Insurance Company of the Southeast	10.70%
Seneca Insurance Company, Inc.	-3.30%
Sentry Insurance Company	5.30%
Sentry Select Insurance Company	11.30%
State Auto Property & Casualty Insurance Company	25.90%
State Automobile Mutual Insurance Company	25.90%
State Automobile Mutual Insurance Company	26.90%
State National Insurance Company, Inc.	0.00%
State National Insurance Company, Inc.	10.50%
Stillwater Property and Casualty Insurance Company	12.90%
Strathmore Insurance Company	14.80%
The Cincinnati Casualty Company	23.92%
The Cincinnati Indemnity Company	14.09%
The Cincinnati Insurance Company	13.41%
The Hanover American Insurance Company	10.10%
The Hanover Insurance Company	12.30%
The Ohio Casualty Insurance Company	5.50%
Tri-State Insurance Company of Minnesota	10.60%
Union Insurance Company	16.20%
Union Insurance Company of Providence	6.90%
United Ohio Insurance Company	1.00%
Utica Mutual Insurance Company	7.80%
Utica Mutual Insurance Company	11.30%
Utica National Assurance Company	8.10%
Utica National Assurance Company	11.40%

COMPANY NAME	RATE CHANGE
Utica National Insurance Company of Texas	7.70%
Utica National Insurance Company of Texas	9.60%
West American Insurance Company	5.50%
WESTCHESTER FIRE INSURANCE COMPANY	0.00%

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

**EXHIBIT H**

COMPANY NAME	RATE CHANGE
Acadia Insurance Company	-0.90%
Acadia Insurance Company	4.00%
ACE Fire Underwriters Insurance Company	10.60%
ACE Property and Casualty Insurance Company	9.95%
All America Insurance Company	-0.50%
Allied World Specialty Insurance Company	1.50%
Allied World Specialty Insurance Company	18.00%
American Alternative Insurance Corporation	9.17%
American Casualty Company of Reading, Pennsylvania	20.50%
American Family Home Insurance Company	9.06%
American Fire and Casualty Company	7.50%
American Reliable Insurance Company	-0.10%
American Southern Home Insurance Company	9.20%
AmGUARD Insurance Company	21.95%
AmGUARD Insurance Company	27.76%
AmTrust Insurance Company	0.00%
Arbella Protection Insurance Company, Inc.	10.90%
Arbella Protection Insurance Company, Inc.	15.00%
Central Insurance Company	-0.10%
Citizens Insurance Company of America	0.80%
Continental Casualty Company	18.90%
Continental Western Insurance Company	-0.80%
Continental Western Insurance Company	5.20%
CT Interlocal Risk Management Agency	1.50%
CUMIS Insurance Society, Inc.	9.80%
Farm Family Casualty Insurance Company	15.70%
Farmers Insurance Exchange	15.01%
Federal Insurance Company	1.00%
Federated Mutual Insurance Company	0.80%
Federated Service Insurance Company	1.10%
Firemen's Insurance Company of Washington, D.C.	0.00%
Firemen's Insurance Company of Washington, D.C.	-1.00%
General Insurance Company of America	15.10%
Graphic Arts Mutual Insurance Company	0.00%
GuideOne Insurance Company	13.80%
GuideOne Insurance Company	40.00%
Hartford Underwriters Insurance Company	6.80%
Hiscox Insurance Company Inc.	13.70%
Insurance Services Office, Inc.	-2.70%
Insurance Services Office, Inc.	0.00%
Insurance Services Office, Inc.	-14.20%
Integon National Insurance Company	9.10%

COMPANY NAME	RATE CHANGE
Jewelers Mutual Insurance Company, SI	1.95%
LexisNexis Risk Solutions	
Markel Insurance Company	
Massachusetts Bay Insurance Company	0.70%
Merrimack Mutual Fire Insurance Company	10.60%
MGT Insurance Company	25.00%
Mid-Century Insurance Company	11.51%
Middlesex Insurance Company	17.50%
National Fire Insurance Company of Hartford	20.80%
National Union Fire Insurance Company of Pittsburgh, Pa.	11.10%
Nationwide Agribusiness Insurance Company	5.80%
New Jersey Casualty Insurance Company	-1.70%
New Jersey Indemnity Insurance Company	0.00%
New Jersey Manufacturers Insurance Company	-0.80%
New Jersey Manufacturers Insurance Company	13.80%
New Jersey Manufacturers Insurance Company New Jersey Re-Insurance Company New Jersey Indemnity Insurance Company New Jersey Casualty Insurance Company	
New Jersey Manufacturers Insurance Company New Jersey Re-Insurance Company New Jersey Indemnity Insurance Company New Jersey Casualty Insurance Company	
New Jersey Re-Insurance Company	0.00%
New London County Mutual Insurance Co.	22.60%
NOVA Casualty Company	6.90%
NOVA Casualty Company	-14.70%
Ohio Security Insurance Company	7.10%
Pacific Employers Insurance Company	8.00%
Patriot General Insurance Company	17.50%
Patrons Mutual Insurance Company of Connecticut	22.10%
Patrons Mutual Insurance Company of Connecticut	6.30%
Patrons Mutual Insurance Company of Connecticut	0.40%
Pharmacists Mutual Insurance Company	12.70%
Property and Casualty Insurance Company of Hartford	6.80%
Providence Mutual Fire Insurance Company	8.40%
Quincy Mutual Fire Insurance Company	8.50%
Republic-Franklin Insurance Company	0.00%
Security National Insurance Company	0.00%
Selective Insurance Company of America	-0.90%
Selective Insurance Company of America	6.70%
Selective Insurance Company of South Carolina	6.50%
Selective Insurance Company of South Carolina	-1.00%
Selective Insurance Company of the Southeast	-1.10%
Selective Insurance Company of the Southeast	6.50%
Sentinel Insurance Company, Ltd.	-1.20%
Sentinel Insurance Company, Ltd.	6.10%
Sentry Insurance Company	17.50%
Spinnaker Insurance Company	

COMPANY NAME	RATE CHANGE
State Auto Property & Casualty Insurance Company	20.70%
State Auto Property & Casualty Insurance Company	0.40%
State Automobile Mutual Insurance Company	0.40%
State Automobile Mutual Insurance Company	17.50%
State Automobile Mutual Insurance Company	20.50%
State Automobile Mutual Insurance Company	40.00%
Stillwater Insurance Company	7.40%
Technology Insurance Company, Inc.	1.30%
The Charter Oak Fire Insurance Company	10.00%
The Charter Oak Fire Insurance Company	0.00%
The Charter Oak Fire Insurance Company	0.00%
The Cincinnati Casualty Company	0.00%
The Cincinnati Indemnity Company	0.00%
The Cincinnati Insurance Company	10.86%
The Hanover American Insurance Company	0.20%
The Hanover Insurance Company	0.90%
The Ohio Casualty Insurance Company	6.80%
The Phoenix Insurance Company	0.00%
The Phoenix Insurance Company	0.25%
The Phoenix Insurance Company	8.98%
The Travelers Indemnity Company	-4.94%
The Travelers Indemnity Company	0.31%
The Travelers Indemnity Company	9.99%
The Travelers Indemnity Company of America	0.00%
The Travelers Indemnity Company of America	0.25%
The Travelers Indemnity Company of America	9.74%
The Travelers Indemnity Company Of Connecticut	0.00%
The Travelers Indemnity Company Of Connecticut	0.09%
The Travelers Indemnity Company Of Connecticut	9.38%
Transportation Insurance Company	18.90%
Travelers Casualty Insurance Company of America	5.87%
Travelers Property Casualty Company of America	9.41%
Travelers Property Casualty Company of America	-3.57%
Travelers Property Casualty Company of America	0.30%
Truck Insurance Exchange	12.17%
Twin City Fire Insurance Company	-0.60%
Union Insurance Company	-0.70%
Union Insurance Company	4.50%
Union Mutual Fire Insurance Company	4.40%
United States Liability Insurance Company	8.14%
Utica Mutual Insurance Company	0.00%
Utica National Assurance Company	0.10%
Utica National Insurance Company of Texas	0.00%
Valley Forge Insurance Company	21.30%
Wesco Insurance Company	0.30%

COMPANY NAME	RATE CHANGE
West American Insurance Company	6.70%

**LINE OF BUSINESS: INLAND MARINE**

**EXHIBIT I**

COMPANY NAME	RATE CHANGE
Allianz Global Risks US Insurance Company	
American Modern Property and Casualty Insurance Company	11.90%
American National Property And Casualty Company	
American Pet Insurance Company	6.80%
American Pet Insurance Company	15.00%
American Pet Insurance Company	16.20%
American Pet Insurance Company	20.00%
American Pet Insurance Company	20.00%
American Zurich Insurance Company	
American Zurich Insurance Company	
Amica Mutual Insurance Company	
Amica Mutual Insurance Company	
Arch Insurance Company	0.00%
Argonaut Insurance Company	
AXIS Insurance Company	0.00%
AXIS Insurance Company	0.00%
Church Mutual Insurance Company, S.I.	7.52%
Citizens Insurance Company of America	0.50%
CSAA General Insurance Company	45.80%
Essentia Insurance Company	4.44%
Farm Family Casualty Insurance Company	-0.50%
Federated Mutual Insurance Company	13.60%
Federated Reserve Insurance Company	15.30%
Federated Service Insurance Company	19.50%
GEICO Marine Insurance Company	
Generali U.S. Branch	
Generali USA Insurance Company	
Great American Insurance Company	0.00%
Great American Insurance Company	0.00%
Independence American Insurance Company	3.90%
Independence American Insurance Company	4.70%
Independence American Insurance Company	4.80%
Independence American Insurance Company	9.20%
Independence American Insurance Company	10.70%
Independence American Insurance Company	13.10%
Insurance Services Office, Inc.	-9.50%
Jewelers Mutual Insurance Company, SI	4.27%
JM Specialty Insurance Company	
Lemonade Insurance Company	
Lemonade Insurance Company	8.00%
Lemonade Insurance Company	
Markel American Insurance Company	-20.00%

COMPANY NAME	RATE CHANGE
Massachusetts Bay Insurance Company	0.50%
National Casualty Company	0.00%
National Casualty Company	12.00%
New Hampshire Insurance Company	
NOVA Casualty Company	17.00%
Professional Solutions Insurance Company	0.00%
Progressive Direct Insurance Company	0.00%
State Farm Fire and Casualty Company	
The Hanover American Insurance Company	0.50%
The Hanover Insurance Company	0.50%
WESTCHESTER FIRE INSURANCE COMPANY	15.00%
ZPIC Insurance Company	20.00%

**LINE OF BUSINESS: BURGLARY & THEFT****EXHIBIT J**

COMPANY NAME	RATE CHANGE
Acadia Insurance Company	-15.10%
Atlantic Specialty Insurance Company	0.00%
Berkley Insurance Company	
Berkley National Insurance Company	-14.70%
Berkley Regional Insurance Company	-14.70%
Church Mutual Insurance Company, S.I.	-12.09%
Continental Western Insurance Company	-14.50%
Firemen's Insurance Company of Washington, D.C.	-16.50%
Intrepid Casualty Company	0.00%
Intrepid Insurance Company	0.00%
Riverport Insurance Company	0.00%
StarNet Insurance Company	-14.70%
Union Insurance Company	-13.80%
United States Fire Insurance Company	

**LINE OF BUSINESS: BOILER & MACHINERY****EXHIBIT K**

COMPANY NAME	RATE CHANGE
None	

**LINE OF BUSINESS: FIDELITY & SURETY****EXHIBIT L**

COMPANY NAME	RATE CHANGE
Berkley Regional Insurance Company	
Everspan Insurance Company	18.00%
General Star National Insurance Company	
Hudson Insurance Company	7.50%
Merchants National Bonding, Inc.	-20.00%
Travelers Casualty and Surety Company of America	0.30%
Trisura Insurance Company	19.30%