

2023 Market Conditions Annual Report

March 2024





2023 Market Conditions Annual Report

by the

Texas Department of Insurance

Submitted March 2024

A handwritten signature in black ink, appearing to read "C. Brown", with a long horizontal flourish extending to the right.

Cassie Brown

Commissioner of Insurance

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Introduction

This report includes information on the following lines of insurance:

- General liability.
- Commercial fire and allied lines.
- Residential fire and allied lines.
- Product liability.
- Commercial multiple peril.
- Private passenger auto.
- Commercial auto.
- Homeowners multiple peril.
- Workers' compensation.
- Boiler and machinery.
- Inland marine.
- Surety.
- Commercial crime.
- Commercial glass.
- Medical professional liability.
- Miscellaneous professional liability.

Why did we do this report?

Texas Insurance Code (TIC) 2251.008 requires the commissioner to annually report information about insurance company market shares, profits and losses, loss ratios, complaints, and the rates filed during the year to the governor, lieutenant governor, speaker of the House, the legislature, and the public.

This report shows market share based on the most recent year and the percent change from the year before.

Because of a change in law, TDI started collecting information about underwriting profits or losses and rate filings in 2007 (TIC 2251.008). This report contains the underwriting profit or loss information for all lines of business and the rate filing information for private passenger automobile and homeowners lines of business. Because of the cyclical nature of the underwriting profit or loss information, this report should not be used to determine the reasonableness of rates used by a given company.

Because of another change in law, in 2016 TDI began collecting data and issuing this report each calendar year instead of each calendar quarter (TIC 2251.008).

Terms

Number of policies written: The number of new and renewal policies issued in Texas during the year. The policies were adjusted to an annual basis. For example, a six-month policy was reported as 0.5 policies.

Premiums on policies written: This report captures the Texas portion of direct premiums written in the designated year without adjustments for cancellations or endorsements, so it may not match the written premiums figures in the statutory Annual Statement.

Direct premiums written: Written premium is the Texas portion of the statutory Annual Statement report of written premiums in the designated year.

Direct losses paid: Direct losses paid represents payments made during the year regardless of when the policy was written or when the accident occurred. Loss adjustment expenses (LAE) are not included.

Loss ratio: Unless otherwise specified, this ratio is developed by dividing direct losses paid during the year by direct premiums written during the year.

Earned to incurred loss ratio: This loss ratio is developed by dividing direct incurred losses by earned premiums. Both figures come from the statutory Annual Statement. LAE are not included.

Number of groups: Companies that are owned or controlled by one entity are considered a group. Unaffiliated companies are those that are not associated with any other insurance company. The number of groups referred to in this report is the number of groups plus the number of unaffiliated companies.

Market share: This figure represents an insurer's market share (expressed as a percentage) of the industry total for premiums written for the most recent calendar year.

Underwriting profit or loss: The underwriting profit or loss is calculated as the direct premiums earned less direct losses incurred, less loss adjustment expenses incurred, less other underwriting expenses incurred, and less dividends paid to policyholders. The underwriting profit or loss is exactly as the company reported and has not been reconciled to any financial reports.

Rate filing exhibits: The number of rate filings and rate filing summary information is reported by the company and has not been reconciled to actual rate filings that were received by TDI. Rate reductions are indicated by negative numbers in parentheses. Rate filing information is only reported if there was a change in a given period, so there may be occurrences where a 12, 24, or 36-month period is not displayed.

Lines of Insurance

Products and completed operations insurance or **product liability**: This insurance provides coverage for a manufacturer or contractor for claims after a manufactured product has been sold, or a claim results from an operation which the manufacturer has completed. Products liability also includes coverage for a contractor's or manufacturer's liability for injuries or property damage suffered as the result of the contractor or manufacturer completing an operation.

General liability: This insurance provides coverage for an insured when negligent acts or omissions result in bodily injury or property damage on the premises of a business or when someone is injured in the general operation of a business.

Commercial fire and allied lines: This insurance has two coverages - standard fire policy and extended coverage endorsements for businesses. A standard fire policy insures commercial properties against fire and lightning. The extended coverage endorsement covers numerous direct and indirect risks such as windstorm, hail, explosions, smoke damage, vandalism, and water damage.

Residential fire and allied lines: This insurance provides insurance coverage for personal, family, or household purposes.

Commercial multiple peril: This insurance generally provides coverage for businesses in four areas: property, liability, crime, and boiler and machinery.

Private passenger auto: This insurance provides coverage for liability, personal injury protection, uninsured motorist, and physical damage for personal vehicles.

Commercial auto: This insurance provides coverage for liability, personal injury protection, uninsured motorist, and physical damage for vehicles owned or used by a business.

Homeowners multiple peril: This insurance provides coverage against the insured's property being destroyed or damaged by various perils. It also provides coverage for the insured's liability exposure.

Workers' compensation: This insurance provides coverage with four types of benefits (medical care, death, disability, and rehabilitation) for employee job-related injuries or diseases without regard to fault.

Boiler and machinery: This insurance provides protection against the sudden and accidental breakdown or explosion of boilers, machinery, and electrical equipment. Coverage is provided for damage to the equipment, damage to the property of others, and expediting expenses. Coverage can be extended to cover losses resulting from the interruption of business.

Inland marine: This insurance provides coverage for property that may be in transit, held by a bailee at a fixed location, or movable goods that are often at different locations (for example, off-road construction equipment), or scheduled property (for example, homeowners personal property floater) including items such as live animals, property with antique or collector's value, and so on. These lines also include instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers. This does not include motor vehicles licensed for use on public roads.

Lines of Insurance

Surety: This insurance coverage is a three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, act, or omissions of a third party (the principal or obligor).

Commercial crime: This insurance provides coverage against loss of property caused by burglary, theft, or employee dishonesty. This may include losses inside or outside the premises, losses from counterfeit paper currency, and depositors forgery.

Commercial glass: This insurance provides coverage on commercial plate glass, lettering, frames, and ornamentation.

Medical professional liability: This insurance provides coverage against losses due to claims for damages alleging malpractice by physicians, surgeons, hospitals, or other health care providers in their professions.

Miscellaneous professional liability: This insurance provides coverage for professional practitioners that will defend suits filed against them for malpractice or errors and omissions. It will also pay any damages, subject to policy limits. To comply with applicable statutes, the following have been excluded from miscellaneous professional liability: architects, beauticians/barbers, lawyers, medical laboratory personnel, psychologists, real estate agents, surveyors, and X-ray lab personnel.

Summary of Year

Totals for Year Ending December 2023

	Number of Groups/Companies	Number of Policies Written	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
Product Liability	62 / 200	50,473	\$225,602,395	\$254,675,356	\$80,494,263
General Liability	153 / 439	2,877,285	\$4,208,499,787	\$4,645,941,745	\$3,384,589,783
Commercial Fire and Allied Lines	76 / 207	84,665	\$1,953,080,477	\$1,955,636,366	\$1,251,391,784
Residential Fire and Allied Lines	50 / 74	1,301,325	\$2,461,581,330	\$1,883,008,149	\$779,006,754
Commercial Multiple Peril	92 / 265	798,533	\$3,839,620,770	\$3,870,713,958	\$1,915,406,512
Private Passenger Auto					
Voluntary Liability	70 / 167	16,582,245	\$16,508,362,401	\$17,386,047,024	\$11,131,145,191
Assigned Risk Liability	6 / 6	1,150	\$1,277,235	\$1,319,657	\$761,455
Physical Damage	69 / 170	13,591,489	\$13,449,607,974	\$14,267,070,526	\$9,706,174,357
Total Private Passenger Auto	71 / 174		\$29,959,247,610	\$31,654,437,207	\$20,838,081,003
Commercial Auto					
Voluntary Liability	115 / 318	501,238	\$4,745,651,666	\$5,113,480,035	\$3,221,175,470
Assigned Risk Liability	3 / 3	349	\$1,681,387	\$1,604,748	\$3,515,425
Physical Damage	102 / 295	401,660	\$1,139,756,791	\$1,255,803,435	\$819,872,314
Total Commercial Auto	117 / 325		\$5,887,089,844	\$6,370,888,218	\$4,044,563,209
Homeowners Multiple Peril	79 / 161	7,980,944	\$15,721,466,610	\$15,479,192,847	\$9,834,149,168
Workers' Compensation					
Voluntary Premiums < \$5,000		245,213	\$272,388,066	*	*
Voluntary Premiums \$5,000 - \$100,000		60,036	\$1,157,117,326	*	*
Voluntary Premiums > \$100,000		4,297	\$1,056,606,221	*	*
Total Voluntary	91 / 304	309,546	\$2,486,111,613	\$2,626,293,783	\$1,034,186,039
Residual Market **	1 / 1	127	\$7,073,418	\$7,493,685	\$2,016,233
Total Workers' Compensation	91 / 304	309,673	\$2,493,185,031	\$2,633,787,468	\$1,036,202,272
Boiler and Machinery	55 / 173	95,686	\$201,991,723	\$202,214,879	\$203,132,721
Inland Marine	126 / 338	9,019,564	\$3,040,438,099	\$3,184,783,465	\$1,500,080,523
Surety	75 / 143	446,263	\$872,576,196	\$950,908,220	\$235,291,311
Commercial Crime	46 / 127	54,986	\$40,888,443	\$41,490,741	\$10,314,398
Commercial Glass	1 / 1	13	\$29,195	\$29,195	\$1,483
Medical Professional Liability	31 / 45	130,582	\$230,110,429	\$237,804,506	\$63,906,417
Miscellaneous Professional Liability	37 / 110	170,860	\$860,537,455	\$964,449,880	\$215,450,784

* Companies were not required to report the direct premiums written or direct losses paid by policy size.

** Policies reported in this category were written in the Start Program by the Texas Mutual Insurance Company.

Number of Groups / Companies Writing Policies per Year

Line of Business	2019	2020	2021	2022	2023
Product Liability	62 / 188	62 / 193	59 / 186	57 / 189	60 / 192
General Liability	149 / 417	150 / 419	156 / 418	144 / 418	152 / 426
Commercial Fire and Allied Lines	78 / 209	78 / 213	76 / 204	73 / 202	73 / 199
Residential Fire and Allied Lines	61 / 80	57 / 79	56 / 78	47 / 70	48 / 71
Commercial Multiple Peril	87 / 246	88 / 253	92 / 244	88 / 251	92 / 258
Private Passenger Auto	73 / 167	74 / 172	76 / 174	70 / 174	70 / 167
Commercial Auto	105 / 314	106 / 313	114 / 309	109 / 314	116 / 318
Homeowners Multiple Peril	83 / 154	84 / 159	85 / 156	76 / 157	76 / 155
Workers' Compensation	101 / 300	103 / 303	105 / 312	90 / 294	90 / 297
Boiler and Machinery	50 / 158	48 / 155	51 / 156	50 / 162	54 / 167
Inland Marine	115 / 325	121 / 330	123 / 333	118 / 339	126 / 335
Surety	75 / 140	72 / 138	72 / 135	74 / 143	75 / 140
Commercial Crime	45 / 110	47 / 118	47 / 120	46 / 126	46 / 126
Commercial Glass	1 / 1	1 / 1	1 / 1	1 / 1	1 / 1
Medical Professional Liability	30 / 46	32 / 49	31 / 46	30 / 45	31 / 45
Miscellaneous Professional Liability	38 / 103	37 / 103	36 / 105	36 / 104	37 / 109

Product Liability

There were 62 groups (200 companies) that had direct premiums written for product liability in 2023, compared to 58 groups (194 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Product Liability

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Chubb Limited Group	12.66%	\$32,238,791	\$29,023,171	11.08%	(\$3,516,656)	15.89
2	Hartford Fire and Casualty Group	8.06%	\$20,521,655	\$14,085,033	45.70%	\$3,341,062	9.77
3	Liberty Mutual Group	7.93%	\$20,208,000	\$20,462,081	(1.24%)	\$3,277,938	22.23
4	Travelers Group	5.79%	\$14,738,324	\$11,954,710	23.28%	(\$192,101,501)	27.31
5	United Fire and Casualty Group	5.75%	\$14,648,116	\$12,965,769	12.98%	(\$4,547,624)	64.10
6	American Financial Group	5.42%	\$13,797,159	\$12,768,035	8.06%	(\$1,183,283)	33.63
7	Zurich Insurance Group	5.37%	\$13,677,725	\$10,016,983	36.55%	\$4,229,742	147.64
8	CNA Insurance Group	4.14%	\$10,552,271	\$9,546,588	10.53%	\$6,175,762	13.84
9	Arch Insurance Group	3.85%	\$9,812,369	\$9,341,871	5.04%	\$5,050,679	**
10	Allianz Insurance Group	3.68%	\$9,382,449	\$11,319,744	(17.11%)	(\$603,002)	106.43
11	Chandler Insurance Group	3.47%	\$8,830,753	\$6,082,694	45.18%	\$3,376,911	0.28
12	Federated Mutual Group	3.18%	\$8,104,636	\$6,301,626	28.61%	\$2,865,380	32.62
13	Sentry Insurance Group	2.53%	\$6,446,688	\$5,411,848	19.12%	\$9,299,864	37.03
14	American International Group	2.36%	\$6,011,031	\$2,438,421	146.51%	(\$6,291,265)	20.16
15	EMC Insurance Company Group	1.93%	\$4,914,406	\$4,049,660	21.35%	(\$987,718)	10.61
16	Nationwide Corp. Group	1.93%	\$4,908,719	\$5,104,630	(3.84%)	\$2,156,528	5.69
17	Everest Reinsurance Holdings Group	1.90%	\$4,849,816	\$4,554,934	6.47%	\$2,930,484	**
18	Tokio Marine Holdings Inc. Group	1.87%	\$4,751,539	\$3,529,023	34.64%	(\$325,086)	(0.17)
19	Central Mutual Insurance Company Group	1.79%	\$4,553,127	\$4,312,970	5.57%	(\$713,468)	29.59
20	Hannover Group	1.77%	\$4,498,551	\$382,015	1077.58%	\$4,976,594	(10.63)
21	Starr Group	1.54%	\$3,931,663	\$1,741,397	125.78%	\$1,434,315	3.07
22	General Electric Group	1.44%	\$3,665,241	\$1,496,923	144.85%	\$3,266,007	0.27
23	Cincinnati Financial Group	1.31%	\$3,328,975	\$3,198,454	4.08%	(\$159,822)	22.64
24	Fairfax Financial Group	0.90%	\$2,292,466	\$2,366,798	(3.14%)	\$2,001,920	(4.36)
25	Athene Group	0.89%	\$2,259,057	\$3,343,100	(32.43%)	\$2,383,299	21.75
Top 25 Groups Total		91.46%	\$232,923,527	\$195,798,478	18.96%	(\$153,662,940)	30.28
Total Market		100.00%	\$254,675,356	\$212,078,133	20.09%	(\$159,945,976)	31.61

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$251,609,507	\$167,787,722	\$132,747,319
2005	\$214,607,243	\$155,072,230	\$121,967,657
2006	\$225,291,379	\$165,361,473	\$46,544,586
2007	\$203,027,337	\$148,084,650	\$66,855,387
2008	\$186,349,157	\$159,904,750	\$57,956,939
2009	\$187,588,417	\$133,213,756	\$65,157,262
2010	\$159,148,831	\$135,090,539	\$59,768,080
2011	\$152,893,227	\$156,467,202	\$54,027,503
2012	\$175,862,718	\$185,672,420	\$60,312,204
2013	\$173,677,131	\$183,605,865	\$74,013,127
2014	\$171,614,682	\$184,959,940	\$85,555,751
2015	\$172,153,164	\$189,659,315	\$78,700,512
2016	\$167,105,321	\$171,764,169	\$49,777,291
2017	\$174,071,056	\$192,816,478	\$80,331,191
2018	\$172,378,905	\$186,961,639	\$62,620,817
2019	\$196,420,263	\$217,064,723	\$81,755,126
2020	\$187,951,530	\$195,709,566	\$78,101,390
2021	\$171,375,075	\$182,997,513	\$68,482,015
2022	\$195,215,933	\$212,078,133	\$92,605,695
2023	\$225,602,395	\$254,675,356	\$80,494,263

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2013	50.4%
2014	6.6%
2015	37.5%
2016	16.3%
2017	24.9%
2018	64.2%
2019	59.5%
2020	38.6%
2021	42.7%
2022	58.0%

General Liability

There were 153 groups (439 companies) that had direct premiums written for general liability in 2023, compared to 146 groups (427 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for General Liability

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Chubb Limited Group	10.77%	\$500,301,160	\$282,417,735	77.15%	(\$194,210,269)	55.77
2	Travelers Group	7.24%	\$336,164,773	\$307,708,023	9.25%	(\$536,867,759)	60.85
3	Zurich Insurance Group	7.14%	\$331,679,578	\$275,257,074	20.50%	(\$142,719,422)	61.19
4	Liberty Mutual Group	4.97%	\$230,779,720	\$252,678,005	(8.67%)	\$38,727,894	72.57
5	American International Group	4.79%	\$222,737,682	\$225,419,870	(1.19%)	(\$51,107,808)	54.10
6	CNA Insurance Group	4.11%	\$190,801,677	\$172,316,372	10.73%	\$14,224,528	29.95
7	Starr Group	4.02%	\$186,727,631	\$150,872,043	23.77%	(\$12,558,133)	46.33
8	Hartford Fire and Casualty Group	3.73%	\$173,142,787	\$157,737,196	9.77%	(\$426,151,368)	271.62
9	Arch Insurance Group	3.16%	\$146,766,319	\$125,019,617	17.39%	\$56,021,042	0.33
10	WR Berkley Corporation Group	3.01%	\$139,940,794	\$140,438,999	(0.35%)	(\$68,946,037)	89.90
11	American Financial Group	2.98%	\$138,511,892	\$132,431,786	4.59%	\$6,576,569	38.65
12	TD Friedkin Group	2.93%	\$136,055,038	\$125,189,047	8.68%	\$3,444,994	475.21
13	Berkshire Hathaway Group	2.46%	\$114,420,737	\$106,924,274	7.01%	\$56,738,713	67.01
14	Everest Reinsurance Holdings Group	2.17%	\$100,909,147	\$100,353,275	0.55%	(\$9,708,196)	50.89
15	Markel Corporation Group	1.88%	\$87,497,936	\$52,095,079	67.96%	(\$18,745,658)	(40.57)
16	Nationwide Corp. Group	1.74%	\$80,834,275	\$118,791,248	(31.95%)	(\$44,208,311)	67.92
17	Allianz Insurance Group	1.67%	\$77,758,884	\$71,443,311	8.84%	\$58,850,143	24.32
18	State Farm Group	1.67%	\$77,638,692	\$62,391,540	24.44%	(\$73,672,071)	71.11
19	AXA Insurance Group	1.64%	\$75,964,199	\$66,069,821	14.98%	(\$92,667,969)	73.04
20	Federated Mutual Group	1.63%	\$75,714,550	\$61,857,059	22.40%	\$9,476,706	23.03
21	Fairfax Financial Group	1.57%	\$73,132,392	\$70,104,642	4.32%	(\$34,478,027)	79.76
22	Tokio Marine Holdings Inc. Group	1.29%	\$60,070,252	\$51,318,616	17.05%	\$2,712,252	40.35
23	Old Republic Group	1.14%	\$52,965,280	\$42,362,761	25.03%	\$31,570,938	30.29
24	Caterpillar Group	1.07%	\$49,760,297	\$38,927,740	27.83%	\$9,282,815	56.29
25	Farmers Insurance Group	0.91%	\$42,233,820	\$63,290,428	(33.27%)	\$13,829,297	46.12
Top 25 Groups Total		79.69%	\$3,702,509,512	\$3,253,415,561	13.80%	(\$1,404,585,137)	77.12
Total Market		100.00%	\$4,645,941,745	\$4,119,712,356	12.77%	(\$1,513,321,198)	72.85

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$1,886,254,959	\$1,784,885,589	\$1,012,598,486
2005	\$1,818,262,461	\$1,801,476,167	\$965,808,978
2006	\$1,870,991,647	\$2,008,194,997	\$1,033,720,826
2007	\$1,959,009,224	\$2,183,666,055	\$970,855,115
2008	\$1,999,938,626	\$2,180,957,954	\$971,663,247
2009	\$1,822,814,772	\$2,003,218,978	\$958,417,888
2010	\$1,365,276,572	\$2,049,483,520	\$1,018,172,493
2011	\$1,444,813,253	\$1,962,297,014	\$1,039,362,982
2012	\$1,544,169,927	\$2,170,204,371	\$1,379,814,995
2013	\$2,038,245,408	\$2,418,665,959	\$1,095,471,994
2014	\$2,223,367,432	\$2,506,157,347	\$1,201,254,585
2015	\$2,409,966,297	\$2,506,031,514	\$1,332,875,929
2016	\$2,233,643,715	\$2,497,730,492	\$1,350,110,672
2017	\$2,412,573,798	\$2,751,470,603	\$1,539,391,325
2018	\$2,592,294,646	\$2,882,932,710	\$1,419,838,621
2019	\$2,735,342,969	\$3,133,474,834	\$1,675,339,871
2020	\$3,093,573,604	\$3,308,919,427	\$1,524,564,056
2021	\$3,355,496,648	\$3,858,426,045	\$1,741,062,192
2022	\$3,727,948,255	\$4,119,712,356	\$1,819,224,739
2023	\$4,208,499,787	\$4,645,941,745	\$3,384,589,783

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2013	52.0%
2014	52.4%
2015	51.0%
2016	54.4%
2017	59.9%
2018	63.1%
2019	63.2%
2020	72.9%
2021	62.8%
2022	63.7%

Commercial Fire and Allied Lines

There were 76 groups (207 companies) that had direct premiums written for commercial fire and allied lines in 2023, compared to 74 groups (204 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Commercial Fire and Allied Lines

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	FM Global Group	17.26%	\$337,485,622	\$263,750,122	27.96%	\$85,886,764	48.35
2	Zurich Insurance Group	11.28%	\$220,589,780	\$204,430,699	7.90%	\$50,865,092	100.58
3	Travelers Group	10.68%	\$208,889,755	\$159,223,026	31.19%	\$15,328,067	36.09
4	Texas Windstorm Insurance Association	6.66%	\$130,162,738	\$88,784,035	46.61%	\$70,317,428	13.54
5	Allianz Insurance Group	5.54%	\$108,265,879	\$88,047,762	22.96%	(\$26,855,923)	124.81
6	Swiss Re Group	4.73%	\$92,563,785	\$81,053,032	14.20%	\$11,366,312	56.04
7	Liberty Mutual Group	4.70%	\$91,993,176	\$84,493,586	8.88%	\$34,453,415	39.01
8	AXA Insurance Group	3.04%	\$59,518,155	\$47,511,118	25.27%	(\$16,454,553)	117.99
9	CNA Insurance Group	2.59%	\$50,722,246	\$52,252,297	(2.93%)	\$25,045,214	53.04
10	Berkshire Hathaway Group	2.38%	\$46,633,887	\$41,890,251	11.32%	\$16,801,641	31.43
11	Hannover Group	2.27%	\$44,484,590	\$46,252,939	(3.82%)	\$161,518	99.64
12	Chubb Limited Group	2.21%	\$43,210,840	\$32,067,619	34.75%	(\$29,162,195)	162.44
13	Federated Mutual Group	2.20%	\$42,962,599	\$34,280,197	25.33%	(\$8,168,575)	62.79
14	United Fire and Casualty Group	2.05%	\$40,170,125	\$31,901,420	25.92%	\$18,502,413	45.01
15	Sentry Insurance Group	2.03%	\$39,727,435	\$34,485,004	15.20%	\$6,476,094	48.68
16	Nationwide Corp. Group	1.82%	\$35,638,645	\$17,041,450	109.13%	(\$11,326,686)	32.34
17	American International Group	1.76%	\$34,511,993	\$44,109,339	(21.76%)	\$83,783,298	125.02
18	Fairfax Financial Group	1.28%	\$24,954,198	\$18,772,226	32.93%	\$1,569,109	50.78
19	NKSJ Holdings Inc. Group	1.25%	\$24,356,015	\$21,178,378	15.00%	(\$28,902,675)	88.15
20	Texas Farm Bureau Mutual Group	1.18%	\$23,050,633	\$20,061,076	14.90%	(\$5,554,478)	83.41
21	American Risk Insurance Company, Inc.	1.15%	\$22,574,156	\$15,142,198	49.08%	\$984,000	50.88
22	EMC Insurance Company Group	1.09%	\$21,258,443	\$18,599,837	14.29%	\$3,274,263	40.38
23	The Hanover Insurance Group	1.08%	\$21,198,003	\$20,790,830	1.96%	\$53,344	21.69
24	QBE Insurance Group	1.06%	\$20,804,720	\$9,495,298	119.11%	\$3,682,524	51.78
25	Hartford Fire and Casualty Group	0.94%	\$18,413,490	\$9,657,196	90.67%	\$3,159,281	32.22
Top 25 Groups Total		92.25%	\$1,804,140,908	\$1,485,270,935	21.47%	\$305,284,692	63.25
Total Market		100.00%	\$1,955,636,366	\$1,594,665,736	22.64%	\$304,034,371	63.99

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$582,436,054	\$596,932,647	\$236,763,637
2005	\$535,603,693	\$631,185,644	\$378,522,192
2006	\$653,002,468	\$789,781,907	\$702,804,628
2007	\$687,084,120	\$801,196,261	\$369,858,937
2008	\$613,205,098	\$713,166,929	\$1,067,430,442
2009	\$738,060,629	\$851,407,565	\$1,209,826,164
2010	\$746,461,984	\$873,367,219	\$449,465,599
2011	\$843,482,118	\$945,277,486	\$501,136,100
2012	\$951,487,733	\$1,068,134,467	\$562,401,058
2013	\$857,876,638	\$987,839,620	\$400,151,364
2014	\$860,232,690	\$971,505,216	\$419,538,773
2015	\$827,130,570	\$943,317,784	\$467,986,248
2016	\$850,999,921	\$900,952,336	\$667,331,730
2017	\$785,830,065	\$843,115,694	\$1,075,318,117
2018	\$889,206,351	\$937,901,152	\$1,310,044,299
2019	\$1,035,854,213	\$1,096,562,466	\$1,136,866,316
2020	\$1,205,939,009	\$1,265,592,322	\$945,776,778
2021	\$1,351,474,767	\$1,410,706,575	\$1,327,955,506
2022	\$1,574,944,942	\$1,594,665,736	\$1,064,275,276
2023	\$1,953,080,477	\$1,955,636,366	\$1,251,391,784

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium
(includes residential fire and allied lines)

<u>Year</u>	<u>Loss Ratio</u>
2013	41.9%
2014	38.9%
2015	51.9%
2016	72.5%
2017	170.9%
2018	29.0%
2019	69.9%
2020	48.1%
2021	102.5%
2022	57.6%

Residential Fire and Allied Lines

There were 50 groups (74 companies) that had direct premiums written for residential fire and allied lines in 2023, compared to 49 groups (75 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Residential Fire and Allied Lines

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Texas Windstorm Insurance Association	29.80%	\$561,224,986	\$458,317,972	22.45%	\$137,152,092	14.15
2	Farmers Insurance Group	17.98%	\$338,506,800	\$303,772,337	11.43%	\$29,575,484	56.00
3	Liberty Mutual Group	9.66%	\$181,920,054	\$155,938,165	16.66%	(\$3,844,771)	63.30
4	Assurant Incorporated Group	7.55%	\$142,216,393	\$129,923,709	9.46%	\$121,947,899	24.19
5	United Services Auto Assn. Group	5.96%	\$112,236,171	\$89,632,303	25.22%	\$261,707	64.83
6	Munich Re Group	4.55%	\$85,614,155	\$59,444,451	44.02%	\$13,453,500	53.42
7	Iron Family Holdings Group	2.33%	\$43,883,282	\$17,202,327	155.10%	(\$4,469,368)	13.83
8	Texas Farm Bureau Mutual Group	2.12%	\$39,930,806	\$34,842,152	14.60%	\$7,317,380	54.90
9	IAT Reinsurance Company Group	2.11%	\$39,722,308	\$19,343,701	105.35%	\$6,413,574	15.38
10	MGI Holdings Group	2.09%	\$39,414,026	\$31,125,644	26.63%	\$3,430,470	48.19
11	Tower Hill Ins Group	1.77%	\$33,307,184	\$26,292,947	26.68%	(\$4,902,240)	70.24
12	Progressive Group	1.75%	\$33,017,171	\$33,420,582	(1.21%)	\$7,074,353	59.65
13	Southern Vanguard Insurance Company	1.40%	\$26,301,075	\$22,794,202	15.38%	\$2,203,509	39.32
14	Homeowners of America Ins. Company	1.39%	\$26,100,103	\$31,318,132	(16.66%)	(\$16,124,893)	127.51
15	WL Dunn Group	1.04%	\$19,515,342	\$17,797,963	9.65%	(\$2,917,663)	78.00
16	Nationwide Corp. Group	0.92%	\$17,274,683	\$13,442,335	28.51%	(\$2,114,273)	63.07
17	Incline Property and Casualty Group	0.70%	\$13,139,924	\$14,897,720	(11.80%)	\$4,807,647	52.20
18	MS & AD Insurance Group	0.64%	\$12,091,445	\$13,799,050	(12.37%)	(\$213,049)	60.54
19	Wellington Insurance Company	0.62%	\$11,719,527	\$9,735,137	20.38%	\$1,889,135	44.48
20	Ag Workers Insurance Group	0.56%	\$10,472,042	\$8,460,574	23.77%	(\$1,003,400)	46.17
21	Allstate Insurance Group	0.54%	\$10,150,368	\$5,284,281	92.09%	(\$3,869,976)	65.58
22	Brickell Ins Holdings LLC Group	0.49%	\$9,317,710	\$161,774	5659.71%	(\$609,860)	16.61
23	Travelers Group	0.43%	\$8,123,248	\$7,753,014	4.78%	(\$600,305)	86.40
24	Kemper Corp. Group	0.43%	\$8,021,992	\$10,039,194	(20.09%)	\$517,238	30.37
25	American Family Insurance Group	0.37%	\$6,918,366	\$4,895,389	41.32%	\$1,952,477	39.67
Top 25 Groups Total		97.19%	\$1,830,139,161	\$1,519,635,055	20.43%	\$297,326,667	40.85
Total Market		100.00%	\$1,883,008,149	\$1,566,162,360	20.23%	\$306,112,973	41.37

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,110,750,307	\$1,100,171,113	\$1,253,554,605
2018	\$1,389,745,070	\$1,221,292,333	\$596,783,340
2019	\$1,369,822,350	\$1,241,649,992	\$489,746,838
2020	\$1,560,794,016	\$1,301,269,837	\$501,627,107
2021	\$1,626,116,208	\$1,391,501,197	\$706,967,549
2022	\$1,540,151,787	\$1,566,162,360	\$485,661,840
2023	\$2,461,581,330	\$1,883,008,149	\$779,006,754

* 2017 was the first year TDI collected the data above.

Earned to Incurred Loss Ratio by Year Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2013	41.9%
2014	38.9%
2015	51.9%
2016	72.5%
2017	170.9%
2018	29.0%
2019	69.9%
2020	48.1%
2021	102.5%
2022	57.6%

Commercial Multiple Peril

There were 92 groups (265 companies) that had direct premiums written for commercial multiple peril in 2023, compared to 91 groups (262 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Commercial Multiple Peril

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Travelers Group	11.13%	\$430,743,768	\$364,487,622	18.18%	(\$514,295,370)	48.94
2	Hartford Fire and Casualty Group	9.07%	\$351,183,061	\$293,772,005	19.54%	\$31,094,006	43.86
3	Chubb Limited Group	7.47%	\$289,275,379	\$252,202,181	14.70%	(\$133,691,728)	64.54
4	State Farm Group	6.26%	\$242,351,084	\$165,234,744	46.67%	(\$19,303,542)	51.93
5	Liberty Mutual Group	5.65%	\$218,714,351	\$202,397,415	8.06%	\$62,910,152	50.49
6	Allstate Insurance Group	4.78%	\$184,899,539	\$145,612,593	26.98%	(\$8,092,166)	50.54
7	CNA Insurance Group	4.36%	\$168,702,224	\$169,137,461	(0.26%)	(\$27,592,721)	60.78
8	Farmers Insurance Group	4.20%	\$162,675,680	\$163,476,528	(0.49%)	\$55,502,959	47.33
9	Nationwide Corp. Group	4.19%	\$162,300,364	\$200,063,328	(18.88%)	(\$47,413,051)	84.50
10	Tokio Marine Holdings Inc. Group	3.92%	\$151,785,123	\$137,922,807	10.05%	\$17,974,514	47.88
11	The Hanover Insurance Group	3.12%	\$120,918,233	\$108,491,594	11.45%	\$126,735	47.54
12	American International Group	2.52%	\$97,566,241	\$83,918,249	16.26%	\$51,558,563	16.21
13	Church Mutual Group	2.35%	\$90,839,274	\$91,710,082	(0.95%)	(\$15,877,556)	74.10
14	AmTrust GMACI Maiden Group	2.01%	\$77,649,305	\$62,087,036	25.07%	(\$24,359,027)	53.07
15	Brotherhood Mutual Insurance Company	1.91%	\$74,112,568	\$60,539,008	22.42%	\$6,508,255	61.33
16	Markel Corporation Group	1.67%	\$64,767,435	\$16,898,446	283.27%	\$9,584,754	0.02
17	WR Berkley Corporation Group	1.65%	\$63,969,753	\$70,095,653	(8.74%)	\$24,825,292	42.47
18	Utica Group	1.45%	\$55,941,138	\$51,355,300	8.93%	\$4,383,326	48.88
19	Berkshire Hathaway Group	1.32%	\$51,172,367	\$46,043,705	11.14%	(\$15,634,865)	46.80
20	Zurich Insurance Group	1.10%	\$42,483,404	\$31,109,833	36.56%	(\$18,563,047)	43.08
21	FCCI Mutual Insurance Group	1.06%	\$41,113,224	\$37,631,982	9.25%	(\$8,948,149)	38.07
22	Amerisure Company Group	1.04%	\$40,436,082	\$40,237,598	0.49%	(\$3,445,308)	35.10
23	Cincinnati Financial Group	1.04%	\$40,410,321	\$38,529,259	4.88%	\$398,140	52.92
24	QBE Insurance Group	0.96%	\$37,006,716	\$42,048,122	(11.99%)	(\$31,920,601)	79.14
25	Central Mutual Insurance Company Group	0.94%	\$36,522,411	\$33,396,586	9.36%	\$1,977,136	29.81
Top 25 Groups Total		85.19%	\$3,297,539,045	\$2,908,399,137	13.38%	(\$602,293,299)	51.13
Total Market		100.00%	\$3,870,713,958	\$3,368,753,045	14.90%	(\$550,736,609)	49.48

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$1,370,303,698	\$1,409,472,692	\$584,624,217
2005	\$1,420,478,273	\$1,466,321,529	\$660,780,162
2006	\$1,550,885,630	\$1,662,516,688	\$813,911,301
2007	\$1,665,113,983	\$1,720,863,153	\$709,907,707
2008	\$1,768,348,959	\$1,778,584,764	\$1,563,707,450
2009	\$1,823,108,136	\$1,846,076,713	\$1,624,095,739
2010	\$1,782,694,898	\$1,804,378,985	\$1,026,649,135
2011	\$1,849,501,787	\$1,871,808,270	\$1,256,680,910
2012	\$1,964,511,545	\$1,992,913,155	\$1,234,890,635
2013	\$2,137,582,285	\$2,177,945,088	\$1,054,761,649
2014	\$2,250,351,865	\$2,242,057,800	\$1,030,491,456
2015	\$2,197,738,110	\$2,255,707,518	\$982,690,835
2016	\$2,205,953,101	\$2,219,626,106	\$1,563,358,886
2017	\$2,285,364,035	\$2,276,893,773	\$1,650,569,709
2018	\$2,306,965,126	\$2,350,000,716	\$1,493,156,806
2019	\$2,454,578,993	\$2,520,032,195	\$1,461,966,948
2020	\$2,651,341,093	\$2,627,634,284	\$1,459,895,151
2021	\$2,884,507,358	\$2,964,029,059	\$2,659,325,341
2022	\$3,426,465,010	\$3,368,753,045	\$1,566,220,790
2023	\$3,839,620,770	\$3,870,713,958	\$1,915,406,512

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2013	49.5%
2014	49.4%
2015	48.5%
2016	87.5%
2017	100.9%
2018	38.7%
2019	74.6%
2020	55.8%
2021	113.3%
2022	47.9%

Private Passenger Auto (All Coverages)

There were 71 groups (174 companies) that had direct premiums written for private passenger auto in 2023, compared to 71 groups (179 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto (All Coverages)

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Progressive Group	18.49%	\$5,851,596,768	\$4,276,697,361	36.83%	\$788,333,286	58.33
2	State Farm Group	17.67%	\$5,592,969,883	\$4,017,076,579	39.23%	(\$874,193,350)	67.22
3	Allstate Insurance Group	10.77%	\$3,409,219,847	\$3,173,344,766	7.43%	(\$158,857,880)	68.16
4	Berkshire Hathaway Group	9.71%	\$3,074,261,081	\$3,279,248,649	(6.25%)	\$306,117,490	76.00
5	United Services Auto Assn. Group	8.90%	\$2,818,538,330	\$2,155,076,930	30.79%	\$52,958,035	64.86
6	Farmers Insurance Group	5.86%	\$1,853,653,433	\$1,726,663,222	7.35%	(\$2,839,603)	62.19
7	Liberty Mutual Group	4.09%	\$1,295,495,679	\$1,201,908,925	7.79%	\$157,558,802	65.16
8	Texas Farm Bureau Mutual Group	3.43%	\$1,086,664,080	\$842,977,813	28.91%	(\$61,943,190)	71.97
9	Incline Property and Casualty Group	2.49%	\$787,807,925	\$507,441,116	55.25%	\$219,246,665	62.57
10	Home State Insurance Group	2.42%	\$765,695,650	\$502,827,742	52.28%	\$3,388,598	55.68
11	Consumers County Mutual Insurance Co.	2.40%	\$759,684,046	\$656,572,471	15.70%	\$6,511,893	65.97
12	Auto Club Enterprises Ins. Group	1.86%	\$588,030,139	\$443,192,946	32.68%	(\$81,821,359)	64.36
13	Orpheus Group	1.56%	\$493,765,498	\$344,875,702	43.17%	\$22,629,760	55.05
14	Kemper Corp. Group	1.16%	\$367,415,434	\$501,553,788	(26.74%)	\$32,604,560	104.09
15	Loya Group	1.02%	\$323,660,362	\$270,939,195	19.46%	(\$29,086,073)	52.22
16	Germania Insurance Group	1.01%	\$320,824,622	\$312,352,899	2.71%	(\$36,062,575)	66.16
17	Nationwide Corp. Group	0.98%	\$310,318,588	\$324,429,537	(4.35%)	(\$12,073,341)	77.11
18	Sentry Insurance Group	0.48%	\$152,409,250	\$139,454,873	9.29%	\$5,175,581	56.65
19	Amica Mutual Group	0.47%	\$149,890,242	\$131,312,823	14.15%	(\$26,942,661)	74.32
20	Mercury General Group	0.39%	\$122,275,838	\$96,563,462	26.63%	(\$80,455,605)	64.32
21	Hartford Fire and Casualty Group	0.35%	\$109,779,256	\$110,602,570	(0.74%)	(\$14,027,993)	58.71
22	Alinsco Insurance Company	0.33%	\$104,063,362	\$101,306,864	2.72%	\$5,079,446	76.01
23	Falcon Insurance Company	0.33%	\$103,185,281	\$96,631,302	6.78%	(\$4,591,338)	65.63
24	Elephant Insurance Company	0.32%	\$100,914,728	\$100,857,702	0.06%	(\$3,078,688)	82.16
25	American Family Insurance Group	0.28%	\$89,082,219	\$58,042,941	53.48%	(\$10,726,089)	71.73
Top 25 Groups Total		96.77%	\$30,631,201,541	\$25,371,952,178	20.73%	\$202,904,371	65.78
Total Market		100.00%	\$31,654,437,207	\$26,276,503,619	20.47%	(\$422,318,347)	65.83

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$12,111,508,745	\$11,484,597,085	\$6,610,556,229
2005	\$12,039,813,581	\$11,447,686,816	\$6,777,750,900
2006	\$12,449,860,078	\$11,634,316,692	\$6,894,802,234
2007	\$12,639,163,142	\$11,794,619,159	\$7,405,977,402
2008	\$13,999,315,466	\$12,702,985,324	\$8,046,469,891
2009	\$13,800,117,416	\$13,026,098,878	\$8,054,466,843
2010	\$13,434,867,756	\$13,274,991,472	\$7,306,185,979
2011	\$14,030,916,962	\$13,471,016,843	\$8,215,577,171
2012	\$14,873,380,925	\$14,143,550,539	\$9,001,226,184
2013	\$15,914,676,469	\$14,996,407,534	\$9,230,744,110
2014	\$17,396,231,901	\$16,125,840,419	\$10,083,253,290
2015	\$18,917,564,137	\$17,353,958,015	\$11,582,986,804
2016	\$20,530,953,650	\$18,990,222,156	\$13,867,912,427
2017	\$22,473,749,861	\$21,004,331,382	\$14,789,841,041
2018	\$23,614,481,804	\$22,505,151,742	\$12,823,978,135
2019	\$22,081,544,011	\$23,030,957,752	\$14,212,418,772
2020	\$22,041,211,060	\$22,266,670,903	\$12,537,878,262
2021	\$22,398,187,823	\$23,493,099,321	\$15,582,657,006
2022	\$25,577,170,645	\$26,276,503,619	\$18,476,034,416
2023	\$29,959,247,610	\$31,654,437,207	\$20,838,081,003

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2013	64.3%
2014	65.6%
2015	72.1%
2016	79.8%
2017	76.5%
2018	59.0%
2019	64.4%
2020	55.8%
2021	73.5%
2022	81.8%

Private Passenger Auto (Voluntary Liability)

There were 70 groups (167 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for private passenger auto in 2023, compared to 69 groups (169 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto (Voluntary Liability)

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Progressive Group	18.78%	\$3,264,453,661	\$2,381,231,699	37.09%	\$473,001,795	53.03
2	State Farm Group	16.69%	\$2,901,667,581	\$2,132,807,257	36.05%	(\$597,082,809)	61.75
3	Allstate Insurance Group	10.46%	\$1,817,836,203	\$1,600,981,336	13.55%	(\$397,326,061)	76.55
4	Berkshire Hathaway Group	10.32%	\$1,793,690,906	\$1,876,726,598	(4.42%)	\$253,624,111	73.98
5	United Services Auto Assn. Group	8.24%	\$1,433,360,123	\$1,100,335,831	30.27%	\$95,896,954	56.64
6	Farmers Insurance Group	5.87%	\$1,021,325,672	\$1,003,142,501	1.81%	(\$21,965,933)	62.40
7	Liberty Mutual Group	3.62%	\$629,805,257	\$612,236,700	2.87%	\$41,162,022	70.51
8	Incline Property and Casualty Group	3.30%	\$573,709,303	\$367,327,500	56.18%	\$199,872,913	56.84
9	Home State Insurance Group	2.94%	\$511,019,296	\$330,374,049	54.68%	\$2,261,524	53.30
10	Texas Farm Bureau Mutual Group	2.76%	\$480,364,551	\$392,019,625	22.54%	(\$32,816,464)	72.26
11	Consumers County Mutual Insurance Co.	2.35%	\$409,308,395	\$364,050,456	12.43%	(\$6,418,255)	62.62
12	Orpheus Group	2.03%	\$353,028,287	\$249,525,121	41.48%	(\$6,009,478)	57.17
13	Auto Club Enterprises Ins. Group	1.87%	\$324,347,117	\$246,079,086	31.81%	(\$45,225,739)	62.27
14	Kemper Corp. Group	1.42%	\$247,575,479	\$332,094,148	(25.45%)	(\$451,651)	119.39
15	Loya Group	1.29%	\$223,894,248	\$183,730,946	21.86%	(\$52,335,417)	58.88
16	Nationwide Corp. Group	0.88%	\$153,311,625	\$174,766,950	(12.28%)	(\$1,439,921)	77.41
17	Germania Insurance Group	0.86%	\$149,078,123	\$139,697,879	6.71%	(\$39,688,474)	66.16
18	Sentry Insurance Group	0.58%	\$100,259,273	\$92,641,612	8.22%	\$5,050,765	54.20
19	Falcon Insurance Company	0.55%	\$96,354,863	\$86,052,115	11.97%	(\$7,171,705)	65.98
20	Amica Mutual Group	0.49%	\$85,270,412	\$73,592,853	15.87%	(\$19,300,182)	70.25
21	Mercury General Group	0.39%	\$67,301,918	\$53,309,770	26.25%	(\$9,306,965)	60.66
22	Alinsco Insurance Company	0.38%	\$65,986,099	\$64,622,285	2.11%	\$3,220,854	85.13
23	Hartford Fire and Casualty Group	0.37%	\$64,381,871	\$66,140,600	(2.66%)	(\$11,422,973)	48.93
24	Elephant Insurance Company	0.33%	\$56,929,136	\$58,089,112	(2.00%)	(\$4,895,758)	85.81
25	J & P Holdings Group	0.30%	\$51,980,233	\$38,189,278	36.11%	(\$3,906,664)	24.17
Top 25 Groups Total		97.07%	\$16,876,239,632	\$14,019,765,307	20.37%	(\$182,673,511)	63.72
Total Market		100.00%	\$17,386,047,024	\$14,483,975,121	20.04%	(\$552,012,754)	64.02

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$6,833,341,798	\$6,472,784,366	\$3,984,173,403
2005	\$6,788,504,444	\$6,431,656,712	\$3,963,184,928
2006	\$7,046,388,720	\$6,493,127,628	\$3,770,446,244
2007	\$7,078,598,260	\$6,579,794,194	\$4,163,412,281
2008	\$7,542,403,617	\$7,153,055,472	\$4,337,778,671
2009	\$7,672,929,851	\$7,360,102,321	\$4,439,145,113
2010	\$7,622,115,206	\$7,596,649,330	\$4,336,201,328
2011	\$8,090,752,010	\$7,767,415,941	\$4,691,238,492
2012	\$8,535,096,397	\$8,110,016,680	\$4,992,152,140
2013	\$9,033,708,736	\$8,510,843,513	\$5,246,138,936
2014	\$9,821,483,376	\$9,079,192,487	\$5,703,307,190
2015	\$10,579,356,097	\$9,698,424,366	\$6,388,074,628
2016	\$11,505,606,098	\$10,685,465,288	\$7,017,190,071
2017	\$12,760,943,865	\$11,924,521,047	\$7,123,657,074
2018	\$13,300,681,474	\$12,692,307,438	\$7,428,270,166
2019	\$12,330,933,467	\$12,878,196,950	\$7,885,024,163
2020	\$12,229,088,015	\$12,359,084,820	\$7,249,129,688
2021	\$12,343,040,969	\$12,897,661,449	\$8,077,931,061
2022	\$14,185,884,487	\$14,483,975,121	\$10,072,784,266
2023	\$16,508,362,401	\$17,386,047,024	\$11,131,145,191

Private Passenger Auto (Assigned Risk)

There were six groups (six companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for private passenger auto in 2023, compared to six groups (six companies) in 2022.

The table below represents the top groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto (Assigned Risk)

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Allstate Insurance Group	59.87%	\$790,123	\$422,842	86.86%	(\$145,366)	41.91
2	Farmers Insurance Group	39.71%	\$524,032	\$330,449	58.58%	\$155,006	65.14
3	Berkshire Hathaway Group	0.37%	\$4,906	\$145,431	(96.63%)	(\$90,538)	**
4	Alfa Insurance Group	0.04%	\$472	\$1,165	(59.48%)	\$438	**
5	Texas Farm Bureau Mutual Group	0.01%	\$136	\$28,129	(99.52%)	(\$16,287)	43,089.71
6	State Farm Group	(0.00%)	(\$12)	(\$7,537)	99.84%	(\$208,849)	(253,050.00)
7	Liberty Mutual Group	0.00%	\$0	\$0	*	(\$172)	**
Top Groups Total		100.00%	\$1,319,657	\$920,479	43.37%	(\$305,768)	57.70
Total Market		100.00%	\$1,319,657	\$920,479	43.37%	(\$305,768)	57.70

* Premiums from the previous year were \$0, less than \$0, or negligible.

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$42,344,483	\$26,300,074	\$22,751,263
2005	\$27,353,802	\$16,150,560	\$14,443,920
2006	\$16,364,019	\$10,731,919	\$10,318,960
2007	\$10,961,438	\$7,505,268	\$6,426,977
2008	\$8,476,375	\$5,856,958	\$4,053,743
2009	\$6,737,718	\$4,607,203	\$3,787,814
2010	\$5,502,921	\$4,167,575	\$3,661,329
2011	\$4,463,251	\$3,377,301	\$3,330,561
2012	\$4,346,990	\$3,079,634	\$2,518,278
2013	\$3,996,431	\$2,689,959	\$2,303,012
2014	\$3,335,724	\$2,145,506	\$1,958,834
2015	\$2,683,165	\$1,864,575	\$1,782,516
2016	\$2,683,778	\$1,916,600	\$1,559,531
2017	\$3,074,031	\$2,424,419	\$1,740,537
2018	\$3,523,741	\$2,344,088	\$1,749,485
2019	\$2,440,337	\$1,785,125	\$1,774,971
2020	\$1,635,276	\$1,262,528	\$1,187,123
2021	\$1,101,554	\$1,000,446	\$877,266
2022	\$925,413	\$920,479	\$971,607
2023	\$1,277,235	\$1,319,657	\$761,455

Private Passenger Auto (Physical Damage)

There were 69 groups (170 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for private passenger auto in 2023, compared to 69 groups (175 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto (Physical Damage)

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	State Farm Group	18.86%	\$2,691,302,314	\$1,884,276,859	42.83%	(\$276,901,692)	73.12
2	Progressive Group	18.13%	\$2,587,143,107	\$1,895,465,662	36.49%	\$315,331,491	65.01
3	Allstate Insurance Group	11.15%	\$1,590,593,521	\$1,571,940,588	1.19%	\$238,613,547	58.58
4	United Services Auto Assn. Group	9.71%	\$1,385,178,207	\$1,054,741,099	31.33%	(\$42,938,919)	73.37
5	Berkshire Hathaway Group	8.98%	\$1,280,565,269	\$1,402,376,620	(8.69%)	\$52,583,917	78.83
6	Farmers Insurance Group	5.83%	\$831,803,729	\$723,190,272	15.02%	\$18,971,324	61.93
7	Liberty Mutual Group	4.67%	\$665,690,422	\$589,672,225	12.89%	\$116,396,952	60.11
8	Texas Farm Bureau Mutual Group	4.25%	\$606,299,393	\$450,930,059	34.46%	(\$29,110,439)	71.73
9	Consumers County Mutual Insurance Co.	2.46%	\$350,375,651	\$292,522,015	19.78%	\$12,930,148	69.88
10	Auto Club Enterprises Ins. Group	1.85%	\$263,683,022	\$197,113,860	33.77%	(\$36,595,620)	66.94
11	Home State Insurance Group	1.79%	\$254,676,354	\$172,453,693	47.68%	\$1,127,074	60.47
12	Incline Property and Casualty Group	1.50%	\$214,098,622	\$140,113,616	52.80%	\$19,373,752	77.93
13	Germania Insurance Group	1.20%	\$171,746,499	\$172,655,020	(0.53%)	\$3,625,899	66.16
14	Nationwide Corp. Group	1.10%	\$157,006,963	\$149,662,587	4.91%	(\$10,633,420)	76.82
15	Orpheus Group	0.99%	\$140,737,211	\$95,350,581	47.60%	\$28,639,238	49.76
16	Kemper Corp. Group	0.84%	\$119,839,955	\$169,459,640	(29.28%)	\$33,056,211	72.48
17	Loya Group	0.70%	\$99,766,114	\$87,208,249	14.40%	\$23,249,344	37.28
18	Amica Mutual Group	0.45%	\$64,619,830	\$57,719,970	11.95%	(\$7,642,479)	79.69
19	Markel Corporation Group	0.41%	\$58,148,906	\$45,989,062	26.44%	\$27,579,013	31.17
20	Mercury General Group	0.39%	\$54,973,920	\$43,253,692	27.10%	(\$71,148,640)	68.79
21	Sentry Insurance Group	0.37%	\$52,149,977	\$46,813,261	11.40%	\$124,816	61.35
22	Chubb Limited Group	0.34%	\$47,857,051	\$41,771,505	14.57%	(\$73,389,688)	52.75
23	Hartford Fire and Casualty Group	0.32%	\$45,397,385	\$44,461,970	2.10%	(\$2,605,020)	72.56
24	Elephant Insurance Company	0.31%	\$43,985,592	\$42,768,590	2.85%	\$1,817,070	77.45
25	American Family Insurance Group	0.29%	\$40,816,080	\$25,530,043	59.87%	(\$2,682,873)	76.31
Top 25 Groups Total		96.86%	\$13,818,455,094	\$11,397,440,738	21.24%	\$339,771,006	67.96
Total Market		100.00%	\$14,267,070,526	\$11,791,608,019	20.99%	\$130,000,175	68.03

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$5,235,822,464	\$4,985,512,645	\$2,603,631,563
2005	\$5,223,955,335	\$4,999,879,544	\$2,800,122,052
2006	\$5,387,107,339	\$5,130,457,145	\$3,114,037,030
2007	\$5,549,603,444	\$5,207,319,697	\$3,236,138,144
2008	\$6,448,435,474	\$5,544,072,894	\$3,704,637,477
2009	\$6,120,449,847	\$5,661,389,354	\$3,611,533,916
2010	\$5,807,249,629	\$5,674,174,567	\$2,966,323,322
2011	\$5,935,701,701	\$5,700,223,601	\$3,521,008,118
2012	\$6,333,937,538	\$6,030,454,225	\$4,006,555,766
2013	\$6,876,971,302	\$6,482,874,062	\$3,982,302,162
2014	\$7,571,412,801	\$7,044,502,426	\$4,377,987,266
2015	\$8,335,524,875	\$7,653,669,074	\$5,193,129,660
2016	\$9,022,663,774	\$8,302,840,268	\$6,849,162,825
2017	\$9,709,731,965	\$9,077,385,916	\$7,664,443,430
2018	\$10,310,276,589	\$9,810,500,216	\$5,393,958,484
2019	\$9,748,170,207	\$10,150,975,677	\$6,325,619,638
2020	\$9,810,487,769	\$9,906,323,555	\$5,287,561,451
2021	\$10,054,045,300	\$10,594,437,426	\$7,503,848,679
2022	\$11,390,360,745	\$11,791,608,019	\$8,402,278,543
2023	\$13,449,607,974	\$14,267,070,526	\$9,706,174,357

Commercial Auto (All Coverages)

There were 117 groups (325 companies) that had direct premiums written for commercial auto in 2023, compared to 110 groups (320 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Commercial Auto (All Coverages)

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Progressive Group	23.44%	\$1,493,523,559	\$1,426,149,246	4.72%	\$204,586,639	55.17
2	Liberty Mutual Group	6.87%	\$437,462,932	\$343,926,832	27.20%	\$43,863,763	59.06
3	Travelers Group	4.75%	\$302,808,565	\$274,094,871	10.48%	(\$372,917,757)	65.02
4	Berkshire Hathaway Group	4.54%	\$289,346,626	\$258,511,778	11.93%	\$55,085,591	50.10
5	Old Republic Group	4.09%	\$260,487,973	\$209,117,654	24.57%	\$13,393,409	70.64
6	Zurich Insurance Group	3.46%	\$220,173,197	\$169,028,114	30.26%	(\$172,542,755)	92.05
7	State Farm Group	2.80%	\$178,068,000	\$137,875,923	29.15%	(\$87,317,276)	79.97
8	WR Berkley Corporation Group	2.79%	\$177,797,895	\$186,217,772	(4.52%)	(\$2,040,697)	60.07
9	Chubb Limited Group	2.78%	\$177,134,715	\$176,156,891	0.56%	(\$119,764,980)	66.31
10	Hartford Fire and Casualty Group	2.31%	\$147,062,862	\$130,460,630	12.73%	(\$24,071,741)	55.94
11	American International Group	2.24%	\$142,946,240	\$126,671,148	12.85%	\$39,345,926	75.46
12	Kemper Corp. Group	2.12%	\$135,010,393	\$128,599,914	4.98%	\$8,456,452	53.17
13	CNA Insurance Group	1.86%	\$118,341,631	\$98,761,782	19.83%	(\$9,707,163)	58.66
14	Acuity, A Mutual Insurance Company	1.85%	\$117,581,551	\$94,101,765	24.95%	(\$17,630,739)	44.24
15	Clear Blue Financial Group	1.84%	\$117,449,110	\$137,181,677	(14.38%)	(\$24,582,181)	79.92
16	Nationwide Corp. Group	1.73%	\$109,924,843	\$142,484,810	(22.85%)	(\$37,698,362)	109.51
17	Sentry Insurance Group	1.59%	\$101,424,310	\$91,194,694	11.22%	(\$17,161,491)	59.70
18	Arch Insurance Group	1.58%	\$100,691,419	\$77,825,652	29.38%	\$33,062,113	2.87
19	Fairfax Financial Group	1.53%	\$97,572,734	\$101,100,431	(3.49%)	\$27,304,006	57.30
20	Farmers Insurance Group	1.46%	\$93,292,756	\$95,535,137	(2.35%)	\$21,559,190	65.43
21	American Financial Group	1.35%	\$86,212,360	\$79,059,159	9.05%	(\$7,112,102)	58.58
22	Federated Mutual Group	1.27%	\$80,990,178	\$73,422,212	10.31%	\$946,015	61.17
23	Incline Property and Casualty Group	1.17%	\$74,801,589	\$71,743,043	4.26%	\$39,523,888	48.90
24	Tokio Marine Holdings Inc. Group	1.14%	\$72,624,692	\$64,625,576	12.38%	(\$6,896,799)	36.84
25	Everest Reinsurance Holdings Group	1.12%	\$71,660,058	\$60,511,011	18.42%	(\$14,650,384)	56.39
Top 25 Groups Total		81.69%	\$5,204,390,188	\$4,754,357,722	9.47%	(\$426,967,435)	60.70
Total Market		100.00%	\$6,370,888,218	\$5,793,378,793	9.97%	(\$526,656,472)	63.49

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$3,117,380,913	\$3,245,433,983	\$2,100,495,005
2018	\$3,670,383,705	\$3,780,087,615	\$2,278,115,160
2019	\$4,005,706,790	\$4,198,396,013	\$2,837,193,942
2020	\$4,183,646,928	\$4,269,259,247	\$2,430,133,883
2021	\$4,834,614,459	\$5,174,904,407	\$2,749,412,986
2022	\$5,285,069,763	\$5,793,378,793	\$3,618,438,437
2023	\$5,887,089,844	\$6,370,888,218	\$4,044,563,209

* 2017 was the first year TDI collected the data above.

Earned to Incurred Loss Ratio by Year Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2013	65.7%
2014	66.2%
2015	70.7%
2016	77.6%
2017	82.2%
2018	72.4%
2019	78.7%
2020	72.8%
2021	80.6%
2022	76.5%

Commercial Auto (Voluntary Liability)

There were 115 groups (318 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for commercial auto in 2023, compared to 109 groups (315 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Commercial Auto (Voluntary Liability)

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Progressive Group	23.25%	\$1,188,745,731	\$1,134,538,730	4.78%	\$156,945,941	53.61
2	Liberty Mutual Group	7.18%	\$366,984,693	\$281,443,711	30.39%	\$25,126,527	58.57
3	Travelers Group	4.98%	\$254,500,334	\$229,133,977	11.07%	(\$297,513,607)	63.87
4	Berkshire Hathaway Group	4.21%	\$215,042,548	\$191,407,376	12.35%	\$37,528,987	50.31
5	Old Republic Group	4.01%	\$204,929,445	\$162,739,569	25.92%	(\$5,451,657)	71.45
6	Zurich Insurance Group	3.10%	\$158,531,289	\$131,155,551	20.87%	(\$139,918,247)	80.71
7	Chubb Limited Group	3.05%	\$155,993,716	\$159,205,657	(2.02%)	(\$105,943,076)	68.08
8	WR Berkley Corporation Group	2.76%	\$141,190,641	\$149,833,249	(5.77%)	(\$9,448,072)	59.18
9	American International Group	2.44%	\$124,926,379	\$113,632,454	9.94%	\$40,209,935	76.30
10	Hartford Fire and Casualty Group	2.39%	\$122,054,063	\$109,907,018	11.05%	(\$20,250,002)	55.20
11	State Farm Group	2.33%	\$119,312,704	\$92,372,558	29.16%	(\$84,958,389)	84.86
12	Kemper Corp. Group	2.08%	\$106,448,469	\$101,425,422	4.95%	\$2,214,997	50.10
13	CNA Insurance Group	1.98%	\$101,191,904	\$83,793,990	20.76%	(\$7,150,672)	54.83
14	Clear Blue Financial Group	1.91%	\$97,540,217	\$118,628,045	(17.78%)	(\$26,734,708)	87.09
15	Acuity, A Mutual Insurance Company	1.76%	\$90,000,619	\$71,831,033	25.29%	(\$14,668,033)	39.11
16	Nationwide Corp. Group	1.71%	\$87,203,122	\$114,312,159	(23.71%)	(\$32,828,232)	113.62
17	Arch Insurance Group	1.67%	\$85,265,189	\$64,224,582	32.76%	\$29,188,498	1.68
18	Fairfax Financial Group	1.60%	\$81,561,567	\$85,968,115	(5.13%)	\$12,646,394	61.40
19	Sentry Insurance Group	1.57%	\$80,515,899	\$71,916,100	11.96%	(\$18,198,138)	58.51
20	Farmers Insurance Group	1.40%	\$71,661,679	\$71,499,864	0.23%	\$19,659,574	67.70
21	Federated Mutual Group	1.25%	\$63,918,675	\$56,526,005	13.08%	\$3,174,349	59.30
22	Incline Property and Casualty Group	1.24%	\$63,552,727	\$61,918,428	2.64%	\$35,077,721	51.85
23	Everest Reinsurance Holdings Group	1.23%	\$62,791,939	\$53,933,360	16.43%	(\$14,927,954)	56.27
24	Tokio Marine Holdings Inc. Group	1.22%	\$62,606,444	\$56,545,122	10.72%	(\$7,401,111)	33.22
25	American Financial Group	1.20%	\$61,542,585	\$52,983,985	16.15%	(\$9,811,877)	57.05
Top 25 Groups Total		81.51%	\$4,168,012,578	\$3,820,876,060	9.09%	(\$433,430,852)	59.70
Total Market		100.00%	\$5,113,480,035	\$4,668,896,811	9.52%	(\$535,692,242)	62.99

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$2,410,716,117	\$2,500,496,584	\$1,550,337,890
2018	\$2,871,225,005	\$2,948,199,154	\$1,764,384,634
2019	\$3,182,863,534	\$3,291,461,106	\$2,304,584,682
2020	\$3,296,756,887	\$3,361,807,891	\$1,978,214,455
2021	\$3,914,399,540	\$4,152,405,309	\$2,212,138,531
2022	\$4,287,239,642	\$4,668,896,811	\$2,941,707,120
2023	\$4,745,651,666	\$5,113,480,035	\$3,221,175,470

* 2017 was the first year TDI collected the data above.

Commercial Auto (Assigned Risk)

There were three groups (three companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for commercial auto in 2023, compared to three groups (three companies) in 2022.

The table below represents the top groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Commercial Auto (Assigned Risk)

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Allstate Insurance Group	105.11%	\$1,686,788	\$1,536,596	9.77%	(\$849,719)	137.14
2	State Farm Group	(0.02%)	(\$307)	\$2,868	(110.70%)	\$332,016	**
3	Munich Re Group	(5.09%)	(\$81,733)	\$0	*	(\$1,381,572)	(1,470.77)
4	Texas Farm Bureau Mutual Group	0.00%	\$0	\$1,738	(100.00%)	\$575	**
5	Nationwide Corp. Group	0.00%	\$0	\$0	*	\$145	**
Top Groups Total		100.00%	\$1,604,748	\$1,541,202	4.12%	(\$1,898,555)	219.06
Total Market		100.00%	\$1,604,748	\$1,541,202	4.12%	(\$1,898,555)	219.06

* Premiums from the previous year were \$0, less than \$0, or negligible.

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,276,193	\$1,546,802	\$1,023,225
2018	\$1,415,183	\$1,314,580	\$1,136,455
2019	\$1,641,784	\$1,632,182	\$1,146,312
2020	\$1,345,787	\$1,472,474	\$1,057,673
2021	\$7,534,133	\$8,015,412	\$6,166,481
2022	\$1,441,418	\$1,541,202	\$1,790,992
2023	\$1,681,387	\$1,604,748	\$3,515,425

* 2017 was the first year TDI collected the data above.

Commercial Auto (Physical Damage)

There were 102 groups (295 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for commercial auto in 2023, compared to 95 groups (289 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Commercial Auto (Physical Damage)

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Progressive Group	24.27%	\$304,777,828	\$291,610,516	4.52%	\$47,640,698	61.22
2	Berkshire Hathaway Group	5.92%	\$74,304,078	\$67,104,402	10.73%	\$17,556,604	49.47
3	Liberty Mutual Group	5.61%	\$70,478,239	\$62,483,121	12.80%	\$18,737,236	61.59
4	Zurich Insurance Group	4.91%	\$61,641,908	\$37,872,563	62.76%	(\$32,624,508)	121.21
5	State Farm Group	4.68%	\$58,755,603	\$45,500,497	29.13%	(\$2,690,903)	70.04
6	Old Republic Group	4.42%	\$55,558,528	\$46,378,085	19.79%	\$18,845,066	67.66
7	Travelers Group	3.85%	\$48,308,231	\$44,960,894	7.44%	(\$75,404,150)	71.10
8	WR Berkley Corporation Group	2.92%	\$36,607,254	\$36,384,523	0.61%	\$7,407,375	63.51
9	Kemper Corp. Group	2.27%	\$28,561,924	\$27,174,492	5.11%	\$6,241,455	64.60
10	Acuity, A Mutual Insurance Company	2.20%	\$27,580,932	\$22,270,732	23.84%	(\$2,962,706)	60.98
11	Hartford Fire and Casualty Group	1.99%	\$25,008,799	\$20,553,612	21.68%	(\$3,821,739)	59.56
12	American Financial Group	1.96%	\$24,669,775	\$26,075,174	(5.39%)	\$2,699,775	62.39
13	Nationwide Corp. Group	1.81%	\$22,721,721	\$28,172,651	(19.35%)	(\$4,870,275)	93.75
14	Farmers Insurance Group	1.72%	\$21,631,077	\$24,035,273	(10.00%)	\$1,899,616	57.90
15	Chubb Limited Group	1.68%	\$21,140,999	\$16,951,234	24.72%	(\$13,821,904)	53.27
16	Sentry Insurance Group	1.66%	\$20,908,411	\$19,278,594	8.45%	\$1,036,647	64.30
17	Clear Blue Financial Group	1.59%	\$19,908,893	\$18,553,632	7.30%	\$2,152,527	44.77
18	Texas Farm Bureau Mutual Group	1.47%	\$18,404,058	\$12,396,273	48.46%	(\$4,411,182)	85.35
19	American International Group	1.43%	\$18,019,861	\$13,038,694	38.20%	(\$864,009)	69.65
20	CNA Insurance Group	1.37%	\$17,149,727	\$14,967,792	14.58%	(\$2,556,491)	81.25
21	Federated Mutual Group	1.36%	\$17,071,503	\$16,896,207	1.04%	(\$2,228,334)	68.16
22	Fairfax Financial Group	1.27%	\$16,011,167	\$15,132,316	5.81%	\$14,657,612	36.37
23	Allstate Insurance Group	1.24%	\$15,618,878	\$14,698,058	6.26%	(\$2,387,633)	66.06
24	Arch Insurance Group	1.23%	\$15,426,230	\$13,601,070	13.42%	\$3,873,615	9.44
25	Incline Property and Casualty Group	0.90%	\$11,248,862	\$9,824,615	14.50%	\$4,446,167	32.22
Top 25 Groups Total		83.73%	\$1,051,514,486	\$945,915,020	11.16%	(\$1,449,441)	65.22
Total Market		100.00%	\$1,255,803,435	\$1,122,940,780	11.83%	\$10,934,325	65.29

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$705,388,603	\$743,390,597	\$549,133,890
2018	\$797,743,517	\$830,573,881	\$512,594,071
2019	\$821,201,472	\$905,302,725	\$531,462,948
2020	\$885,544,254	\$905,978,882	\$450,861,755
2021	\$912,680,786	\$1,014,483,686	\$531,107,974
2022	\$996,388,703	\$1,122,940,780	\$674,940,325
2023	\$1,139,756,791	\$1,255,803,435	\$819,872,314

* 2017 was the first year TDI collected the data above.

Homeowners Multiple Peril

There were 79 groups (161 companies) that had direct premiums written for homeowners multiple peril (including renters insurance) in 2023, compared to 78 groups (163 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Homeowners Multiple Peril

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	State Farm Group	18.51%	\$2,865,316,745	\$2,362,790,572	21.27%	\$128,191,092	55.94
2	Allstate Insurance Group	15.46%	\$2,393,017,342	\$1,954,030,554	22.47%	(\$166,251,771)	58.36
3	United Services Auto Assn. Group	10.64%	\$1,646,792,463	\$1,335,866,656	23.28%	(\$125,801,910)	75.07
4	Farmers Insurance Group	7.63%	\$1,180,809,025	\$1,163,539,099	1.48%	(\$122,548,974)	71.21
5	Liberty Mutual Group	7.14%	\$1,104,552,372	\$1,075,711,799	2.68%	(\$15,713,353)	71.77
6	Travelers Group	6.85%	\$1,060,090,369	\$835,065,481	26.95%	(\$459,571,385)	64.94
7	Texas Farm Bureau Mutual Group	2.64%	\$408,434,912	\$317,549,882	28.62%	(\$102,077,437)	91.27
8	Progressive Group	2.52%	\$390,170,992	\$306,391,551	27.34%	\$101,694,659	40.24
9	American Family Insurance Group	2.51%	\$387,941,185	\$225,985,279	71.67%	\$112,264,897	37.80
10	Nationwide Corp. Group	2.40%	\$371,276,293	\$323,208,249	14.87%	(\$140,482,250)	82.86
11	Homeowners of America Ins. Company	2.00%	\$309,837,876	\$310,472,776	(0.20%)	\$114,280,159	45.18
12	Chubb Limited Group	1.95%	\$301,646,090	\$242,601,081	24.34%	(\$176,885,293)	48.18
13	Iron Family Holdings Group	1.62%	\$250,797,888	\$137,741,166	82.08%	(\$23,542,730)	23.19
14	Auto Club Enterprises Ins. Group	1.48%	\$228,547,947	\$174,791,920	30.75%	(\$54,887,877)	69.15
15	Amica Mutual Group	1.01%	\$156,245,101	\$145,499,777	7.39%	\$6,083,778	64.15
16	Mercury General Group	0.95%	\$147,332,183	\$104,804,568	40.58%	\$19,700,042	56.61
17	IAT Reinsurance Company Group	0.92%	\$141,876,268	\$118,998,276	19.23%	\$39,419,112	31.04
18	Tokio Marine Holdings Inc. Group	0.80%	\$124,045,899	\$101,862,088	21.78%	\$3,010,609	58.10
19	Munich Re Group	0.75%	\$115,983,135	\$93,129,395	24.54%	\$19,322,789	53.53
20	American Risk Insurance Company, Inc.	0.70%	\$108,744,780	\$76,847,287	41.51%	(\$8,766,000)	55.06
21	SH1 Holdings Group	0.67%	\$103,822,717	\$131,236,542	(20.89%)	\$40,848,083	89.70
22	Allied Trust Insurance Company	0.66%	\$101,768,509	\$92,745,328	9.73%	\$31,747,983	46.09
23	Benchmark Holding Group	0.66%	\$101,591,109	\$32,423,569	213.32%	\$111,028,693	19.36
24	MGI Holdings Group	0.62%	\$96,583,136	\$63,346,062	52.47%	\$11,932,434	41.88
25	Lemonade Inc. Group	0.62%	\$96,131,845	\$81,271,988	18.28%	\$15,419,618	62.53
Top 25 Groups Total		91.69%	\$14,193,356,181	\$11,807,910,945	20.20%	(\$641,585,032)	61.47
Total Market		100.00%	\$15,479,192,847	\$12,979,382,504	19.26%	(\$686,178,696)	63.53

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$4,877,261,840	\$4,455,028,701	\$1,461,088,076
2005	\$4,985,314,385	\$4,591,335,036	\$2,293,428,353
2006	\$5,270,882,056	\$4,794,467,915	\$1,905,474,902
2007	\$5,512,218,077	\$5,051,492,348	\$1,870,168,524
2008	\$5,665,234,426	\$5,244,087,583	\$5,381,469,405
2009	\$6,111,728,031	\$5,558,143,977	\$4,480,409,262
2010	\$6,126,438,869	\$5,734,653,315	\$2,749,558,123
2011	\$6,193,285,036	\$5,876,198,065	\$4,080,880,706
2012	\$6,667,071,651	\$6,244,249,997	\$3,505,628,511
2013	\$7,537,056,648	\$7,076,331,467	\$3,038,467,072
2014	\$8,145,173,568	\$7,682,949,217	\$3,309,860,311
2015	\$8,341,228,184	\$7,811,271,286	\$3,705,102,872
2016	\$8,646,429,795	\$8,315,094,257	\$6,993,604,910
2017	\$8,942,434,363	\$8,646,354,148	\$6,327,132,238
2018	\$9,595,623,269	\$9,254,804,583	\$4,591,025,716
2019	\$10,290,863,999	\$9,986,225,002	\$5,865,926,799
2020	\$10,967,809,243	\$10,552,749,712	\$5,707,352,492
2021	\$11,948,436,474	\$11,501,377,650	\$10,450,539,846
2022	\$13,506,474,687	\$12,979,382,504	\$6,408,358,755
2023	\$15,721,466,610	\$15,479,192,847	\$9,834,149,168

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2013	44.8%
2014	46.4%
2015	53.4%
2016	87.5%
2017	79.7%
2018	44.7%
2019	66.6%
2020	55.8%
2021	104.0%
2022	56.6%

Workers' Compensation (All Markets)

There were 91 groups (304 companies) that had direct premiums written for workers' compensation in 2023, compared to 91 groups (302 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation (All Markets)

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Texas Mutual Insurance Company	41.40%	\$1,090,472,150	\$1,060,021,072	2.87%	(\$126,449,092)	34.41
2	Travelers Group	5.17%	\$136,230,557	\$130,825,029	4.13%	(\$271,761,921)	43.81
3	Zurich Insurance Group	5.13%	\$135,086,050	\$134,832,690	0.19%	(\$17,602,110)	46.02
4	Hartford Fire and Casualty Group	5.09%	\$133,964,758	\$127,425,996	5.13%	\$24,933,145	34.23
5	Liberty Mutual Group	4.06%	\$106,902,421	\$130,987,410	(18.39%)	\$71,692,834	51.95
6	Chubb Limited Group	3.99%	\$105,215,463	\$97,334,098	8.10%	(\$16,876,387)	22.67
7	CNA Insurance Group	2.60%	\$68,453,682	\$55,466,286	23.41%	\$53,273,251	29.90
8	WR Berkley Corporation Group	2.11%	\$55,457,234	\$55,763,952	(0.55%)	\$9,909,353	45.75
9	Starr Group	2.07%	\$54,610,464	\$33,870,248	61.23%	\$36,352,427	20.86
10	American International Group	2.01%	\$52,867,883	\$42,229,480	25.19%	(\$58,148,922)	61.08
11	Arch Insurance Group	1.98%	\$52,142,672	\$44,486,544	17.21%	\$20,275,184	3.40
12	AmTrust GMACI Maiden Group	1.95%	\$51,369,223	\$47,505,871	8.13%	\$5,117,259	37.85
13	Old Republic Group	1.92%	\$50,671,478	\$51,722,055	(2.03%)	\$35,111,524	46.52
14	American Financial Group	1.48%	\$38,851,114	\$30,847,564	25.95%	\$17,344,547	29.16
15	Service Life Group	1.41%	\$37,206,288	\$37,794,034	(1.56%)	\$2,206,182	54.57
16	Berkshire Hathaway Group	1.28%	\$33,698,261	\$33,196,917	1.51%	\$13,418,827	43.83
17	Amerisure Company Group	1.05%	\$27,631,677	\$31,716,223	(12.88%)	\$5,550,325	47.22
18	BCBS of Michigan Group	1.01%	\$26,534,852	\$35,278,626	(24.78%)	\$12,235,072	323.10
19	Everest Reinsurance Holdings Group	0.96%	\$25,353,762	\$23,488,482	7.94%	\$11,208,584	30.10
20	The Hanover Insurance Group	0.92%	\$24,268,689	\$24,538,226	(1.10%)	(\$121,043)	31.76
21	Sentry Insurance Group	0.89%	\$23,490,115	\$21,796,398	7.77%	\$17,364,689	21.01
22	American Assets Group	0.73%	\$19,278,802	\$12,521,356	53.97%	\$6,230,588	34.76
23	Federated Mutual Group	0.72%	\$19,079,913	\$18,219,739	4.72%	\$8,209,390	28.32
24	Fairfax Financial Group	0.69%	\$18,228,743	\$16,873,635	8.03%	\$422,141,613	44.54
25	Markel Corporation Group	0.65%	\$17,132,979	\$19,965,950	(14.19%)	\$8,073,939	29.66
Top 25 Groups Total		91.28%	\$2,404,199,230	\$2,318,707,881	3.69%	\$289,689,258	39.41
Total Market		100.00%	\$2,633,787,468	\$2,540,398,225	3.68%	\$351,585,432	39.35

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$2,857,873,273	\$2,640,428,599	\$954,663,865
2005	\$2,649,294,586	\$2,653,687,954	\$954,163,621
2006	\$2,725,555,848	\$2,791,648,176	\$833,722,403
2007	\$2,631,413,507	\$2,915,863,143	\$915,442,039
2008	\$2,593,528,123	\$2,643,489,104	\$939,768,971
2009	\$2,476,128,105	\$2,161,755,957	\$947,391,817
2010	\$2,345,836,656	\$1,920,490,468	\$928,826,955
2011	\$2,265,379,377	\$2,171,745,849	\$975,503,429
2012	\$2,312,364,520	\$2,419,392,758	\$1,020,502,441
2013	\$2,576,586,894	\$2,662,389,008	\$991,117,887
2014	\$2,664,970,050	\$2,848,156,515	\$984,850,709
2015	\$2,602,176,209	\$2,784,541,095	\$1,173,450,116
2016	\$2,302,921,656	\$2,353,249,332	\$942,913,836
2017	\$2,201,544,243	\$2,334,845,717	\$929,680,677
2018	\$2,289,580,083	\$2,514,244,033	\$1,003,666,372
2019	\$2,340,307,413	\$2,522,087,959	\$1,049,758,118
2020	\$2,148,252,546	\$2,199,734,312	\$895,278,875
2021	\$2,116,693,956	\$2,226,595,935	\$926,792,079
2022	\$2,365,914,012	\$2,540,398,225	\$906,954,689
2023	\$2,493,185,031	\$2,633,787,468	\$1,036,202,272

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2013	47.7%
2014	46.2%
2015	44.3%
2016	39.9%
2017	35.8%
2018	47.1%
2019	37.0%
2020	40.9%
2021	36.6%
2022	37.3%

Workers' Compensation (Voluntary Market)

There were 91 groups (304 companies) that had voluntary direct premiums written for workers' compensation in 2023, compared to 91 groups (302 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation (Voluntary Market)

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Texas Mutual Insurance Company	41.24%	\$1,082,978,465	\$1,051,743,079	2.97%	(\$129,593,375)	34.46
2	Travelers Group	5.19%	\$136,230,557	\$130,825,029	4.13%	(\$271,761,921)	43.81
3	Zurich Insurance Group	5.14%	\$135,086,050	\$134,832,690	0.19%	(\$17,602,110)	46.02
4	Hartford Fire and Casualty Group	5.10%	\$133,964,758	\$127,425,996	5.13%	\$24,933,145	34.23
5	Liberty Mutual Group	4.07%	\$106,902,421	\$130,987,410	(18.39%)	\$71,692,834	51.95
6	Chubb Limited Group	4.01%	\$105,215,463	\$97,334,098	8.10%	(\$16,876,387)	22.67
7	CNA Insurance Group	2.61%	\$68,453,682	\$55,466,286	23.41%	\$53,273,251	29.90
8	WR Berkley Corporation Group	2.11%	\$55,457,234	\$55,763,952	(0.55%)	\$9,909,353	45.75
9	Starr Group	2.08%	\$54,610,464	\$33,870,248	61.23%	\$36,352,427	20.86
10	American International Group	2.01%	\$52,867,883	\$42,229,480	25.19%	(\$58,148,922)	61.08
11	Arch Insurance Group	1.99%	\$52,142,672	\$44,486,544	17.21%	\$20,275,184	3.40
12	AmTrust GMACI Maiden Group	1.96%	\$51,369,223	\$47,505,871	8.13%	\$5,117,259	37.85
13	Old Republic Group	1.93%	\$50,671,478	\$51,722,055	(2.03%)	\$35,111,524	46.52
14	American Financial Group	1.48%	\$38,851,114	\$30,847,564	25.95%	\$17,344,547	29.16
15	Service Life Group	1.42%	\$37,206,288	\$37,794,034	(1.56%)	\$2,206,182	54.57
16	Berkshire Hathaway Group	1.28%	\$33,698,261	\$33,196,917	1.51%	\$13,418,827	43.83
17	Amerisure Company Group	1.05%	\$27,631,677	\$31,716,223	(12.88%)	\$5,550,325	47.22
18	BCBS of Michigan Group	1.01%	\$26,534,852	\$35,278,626	(24.78%)	\$12,235,072	323.10
19	Everest Reinsurance Holdings Group	0.97%	\$25,353,762	\$23,488,482	7.94%	\$11,208,584	30.10
20	The Hanover Insurance Group	0.92%	\$24,268,689	\$24,538,226	(1.10%)	(\$121,043)	31.76
21	Sentry Insurance Group	0.89%	\$23,490,115	\$21,796,398	7.77%	\$17,364,689	21.01
22	American Assets Group	0.73%	\$19,278,802	\$12,521,356	53.97%	\$6,230,588	34.76
23	Federated Mutual Group	0.73%	\$19,079,913	\$18,219,739	4.72%	\$8,209,390	28.32
24	Fairfax Financial Group	0.69%	\$18,228,743	\$16,873,635	8.03%	\$422,141,613	44.54
25	Markel Corporation Group	0.65%	\$17,132,979	\$19,965,950	(14.19%)	\$8,073,939	29.66
Top 25 Groups Total		91.26%	\$2,396,705,545	\$2,310,429,888	3.73%	\$286,544,975	39.44
Total Market		100.00%	\$2,626,293,783	\$2,532,120,232	3.72%	\$348,441,149	39.38

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$2,837,872,189	\$2,622,547,300	\$942,392,463
2005	\$2,639,479,208	\$2,644,938,087	\$940,232,757
2006	\$2,718,699,372	\$2,785,379,186	\$826,929,984
2007	\$2,625,191,922	\$2,909,821,617	\$911,225,250
2008	\$2,589,912,074	\$2,640,538,337	\$936,511,361
2009	\$2,472,761,990	\$2,159,005,113	\$943,860,871
2010	\$2,342,970,005	\$1,917,677,391	\$926,716,803
2011	\$2,263,071,358	\$2,169,261,374	\$973,991,546
2012	\$2,308,436,359	\$2,415,528,029	\$1,018,372,246
2013	\$2,570,654,431	\$2,656,960,797	\$988,318,669
2014	\$2,658,764,003	\$2,843,740,272	\$982,580,332
2015	\$2,597,715,643	\$2,781,249,802	\$1,171,321,995
2016	\$2,298,456,043	\$2,349,823,596	\$940,809,421
2017	\$2,197,553,243	\$2,330,932,036	\$927,542,786
2018	\$2,279,983,110	\$2,503,928,023	\$1,001,237,603
2019	\$2,329,270,620	\$2,511,071,790	\$1,047,173,834
2020	\$2,141,034,230	\$2,194,638,949	\$893,224,843
2021	\$2,104,847,071	\$2,215,751,907	\$925,002,019
2022	\$2,357,719,748	\$2,532,120,232	\$904,996,143
2023	\$2,486,111,613	\$2,626,293,783	\$1,034,186,039

Workers' Compensation (Residual Market)

Workers' compensation assigned risk policies can't be written as of January 1, 1994. As business runs off, all experience reported here will be that of the Start Program (residual market) reported by Texas Mutual Insurance Company (formerly the Texas Workers' Compensation Fund).

For the year ending in December 2023, the Start Program reported \$7,493,685 in direct premiums written. This accounted for 100% of all residual market experience reported, and was a decrease of 9.5% from the year before.

The balance of all workers' compensation (Page 35) minus the voluntary market (Page 37) minus residual market experience reported above is due to runoff business, including retro adjustments and policy audits, reported on policies written before January 1, 1994.

The table below includes data for all groups, including Texas Mutual Insurance Company. The table on the following page contains data only for Texas Mutual Insurance Company. This table illustrates the experience of the Start Program.

Annual Experience All Groups

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$20,001,084	\$17,881,299	\$12,271,402
2005	\$9,815,378	\$8,749,867	\$13,930,864
2006	\$6,856,476	\$6,268,990	\$6,792,419
2007	\$6,221,585	\$6,041,526	\$4,216,789
2008	\$3,616,049	\$2,950,767	\$3,257,610
2009	\$3,366,115	\$2,750,844	\$3,530,946
2010	\$2,866,651	\$2,813,077	\$2,110,152
2011	\$2,308,019	\$2,484,475	\$1,511,883
2012	\$3,928,161	\$3,864,729	\$2,130,195
2013	\$5,932,463	\$5,428,211	\$2,799,218
2014	\$6,206,047	\$4,416,243	\$2,270,377
2015	\$4,460,566	\$3,291,293	\$2,128,121
2016	\$4,465,613	\$3,425,736	\$2,104,415
2017	\$3,991,000	\$3,913,681	\$2,137,891
2018	\$9,596,973	\$10,316,010	\$2,428,769
2019	\$11,036,793	\$11,016,169	\$2,584,284
2020	\$7,218,316	\$5,095,363	\$2,054,032
2021	\$11,846,885	\$10,844,028	\$1,790,060
2022	\$8,194,264	\$8,277,993	\$1,958,546
2023	\$7,073,418	\$7,493,685	\$2,016,233

Annual Experience

Texas Mutual Insurance Company

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$20,001,084	\$17,881,299	\$7,812,871
2005	\$9,815,378	\$7,256,039	\$6,031,054
2006	\$6,856,476	\$6,268,990	\$4,107,721
2007	\$6,221,585	\$6,041,526	\$3,030,093
2008	\$3,616,049	\$2,973,347	\$2,655,386
2009	\$3,366,115	\$2,750,844	\$2,835,267
2010	\$2,866,651	\$2,813,077	\$2,110,059
2011	\$2,308,019	\$2,484,475	\$1,511,883
2012	\$3,928,161	\$3,864,729	\$2,130,195
2013	\$5,932,463	\$5,428,211	\$2,799,218
2014	\$6,206,047	\$4,416,243	\$2,270,377
2015	\$4,460,566	\$3,291,293	\$2,128,121
2016	\$4,465,613	\$3,425,736	\$2,104,415
2017	\$3,991,000	\$3,913,681	\$2,137,891
2018	\$9,596,973	\$10,316,010	\$2,428,769
2019	\$11,036,793	\$11,016,169	\$2,584,284
2020	\$7,218,316	\$5,095,363	\$2,054,032
2021	\$11,846,885	\$10,844,028	\$1,790,060
2022	\$8,194,264	\$8,277,993	\$1,958,546
2023	\$7,073,418	\$7,493,685	\$2,016,233

Workers' Compensation (Deductible Plans)

There were 90 groups (297 companies) that wrote voluntary policies for workers' compensation in 2023, as compared to 90 groups (294 companies) in 2022.

The data in the following table represents direct policies written as new or renewal policies in 2023. The policies are adjusted to an annual basis (a six-month policy is reported as 0.5). The premiums on direct policies written are total premiums (estimated if initial premium collected was a deposit or fourth installment premium).

The total premiums on direct policies written after deductible credit as shown in the table below and on Page 42 will not equal the total direct premiums written on Page 35. As referenced on Page 2 of this report, premiums on policies written captures the direct premiums written in the year without adjustments for cancellations or endorsements, so it may not match the written premium figures in the statutory Annual Statement. In contrast, direct premiums written are reported using the same methods and rules used in completing the statutory Annual Statement.

The premiums on direct policies written are presented before any credits are given for the purchase of deductible plans, and in the following column after the credit has been given for the applicable deductible plan. This is presented to highlight the effect deductible plans have on insureds' premiums. The final section of the table contains data which illustrates the volume of workers' compensation insurance written on policies which do not include a deductible plan.

	Policies Written 2023	Premium on Direct Policies Written Before Deductible Credit	Premium on Direct Policies Written After Deductible Credit	Percent of Reduction in Premiums
Per Accident Deductible Plan				
Premium of \$5,000 - \$9,999	242	\$1,778,649	\$1,314,625	26.09%
Premium of \$10,000 - \$24,999	302	\$4,967,102	\$3,872,708	22.03%
Premium of \$25,000 - \$49,999	165	\$5,871,100	\$4,471,964	23.83%
Premium of \$50,000 - \$74,999	81	\$4,920,836	\$3,441,688	30.06%
Premium of \$75,000 - \$100,000	46	\$4,068,820	\$2,905,890	28.58%
Total Per Accident Plan	836	\$21,606,507	\$16,006,875	25.92%
Per Claim Deductible Plan				
Premium of \$5,000 - \$9,999	78	\$618,135	\$559,057	9.56%
Premium of \$10,000 - \$24,999	36	\$570,721	\$523,196	8.33%
Premium of \$25,000 - \$49,999	35	\$1,313,197	\$1,209,132	7.92%
Premium of \$50,000 - \$74,999	19	\$1,148,349	\$1,022,369	10.97%
Premium of \$75,000 - \$100,000	8	\$723,388	\$642,919	11.12%
Total Per Claim Plan	176	\$4,373,790	\$3,956,673	9.54%

Workers' Compensation (Deductible Plans)

	Policies Written 2023	Premium on Direct Policies Written Before Deductible Credit	Premium on Direct Policies Written After Deductible Credit	Percent of Reduction in Premiums
Medical Only Deductible Plan				
Premium of \$5,000 - \$9,999	6	\$44,222	\$42,908	2.97%
Premium of \$10,000 - \$24,999	8	\$125,151	\$112,874	9.81%
Premium of \$25,000 - \$49,999	3	\$92,508	\$88,673	4.15%
Premium of \$50,000 - \$74,999	0	\$0	\$0	0.00%
Premium of \$75,000 - \$100,000	1	\$89,252	\$85,381	4.34%
Total Medical Only Plan	18	\$351,133	\$329,836	6.07%
Negotiated Deductible Plan				
Premium Up To \$100,000	9,473	\$77,169,288	\$34,460,072	55.34%
Premium of \$100,001 - \$150,000	334	\$41,903,892	\$17,624,193	57.94%
Premium of \$150,001 - \$250,000	334	\$64,226,475	\$25,532,157	60.25%
Premium of \$250,001 - \$350,000	184	\$53,268,587	\$19,684,601	63.05%
Premium of \$350,001 - \$500,000	162	\$67,777,168	\$21,324,805	68.54%
Premium of \$500,001 - \$750,000	149	\$90,978,846	\$30,554,450	66.42%
Premium of \$750,001 - \$1,000,000	41	\$35,304,959	\$9,663,869	72.63%
Premium of \$1,000,001 - \$2,500,000	89	\$133,272,789	\$35,818,156	73.12%
Premium of \$2,500,001 - \$5,000,000	20	\$67,889,464	\$13,127,362	80.66%
Premium of \$5,000,001 and above	15	\$102,527,701	\$16,230,027	84.17%
Total Negotiated Plan	10,801	\$734,319,169	\$224,019,692	69.49%
No Deductible Plan				
Premium Less Than \$5,000	237,482	\$268,979,176	\$268,979,176	0.00%
Premium of \$5,000 - \$9,999	24,589	\$172,707,196	\$172,707,196	0.00%
Premium of \$10,000 - \$24,999	19,789	\$308,750,037	\$308,750,037	0.00%
Premium of \$25,000 - \$49,999	7,842	\$273,855,371	\$273,855,371	0.00%
Premium of \$50,000 - \$74,999	2,986	\$181,828,572	\$181,828,572	0.00%
Premium of \$75,000 - \$100,000	1,577	\$136,113,649	\$136,113,649	0.00%
Premium Greater Than \$100,000	3,652	\$900,046,613	\$900,046,613	0.00%
Total No Deductible Plan	297,917	\$2,242,280,614	\$2,242,280,614	0.00%
Total	309,748	\$3,002,931,213	\$2,486,593,690	17.19%

Boiler and Machinery

There were 55 groups (173 companies) that had direct premiums written for boiler and machinery in 2023, compared to 50 groups (163 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Boiler and Machinery

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	FM Global Group	30.77%	\$62,230,779	\$50,271,695	23.79%	\$18,190,214	72.54
2	Zurich Insurance Group	9.93%	\$20,084,363	\$16,439,808	22.17%	\$15,151,063	**
3	American International Group	9.47%	\$19,150,579	\$20,464,589	(6.42%)	(\$99,713,706)	713.49
4	Travelers Group	7.50%	\$15,165,475	\$14,454,043	4.92%	(\$46,455,862)	24.99
5	Swiss Re Group	6.82%	\$13,784,565	\$10,673,751	29.14%	\$6,407,486	28.65
6	Chubb Limited Group	6.39%	\$12,914,954	\$10,258,545	25.89%	(\$2,336,113)	14.20
7	Liberty Mutual Group	5.40%	\$10,912,209	\$9,743,359	12.00%	\$4,893,412	19.83
8	AXA Insurance Group	3.77%	\$7,622,805	\$5,788,165	31.70%	\$1,583,838	13.15
9	Munich Re Group	3.30%	\$6,677,277	\$6,284,896	6.24%	\$1,234,144	26.12
10	Nationwide Corp. Group	3.19%	\$6,459,427	\$7,458,927	(13.40%)	\$4,169,802	15.98
11	Federated Mutual Group	1.83%	\$3,702,237	\$2,991,852	23.74%	\$2,682,736	6.00
12	CNA Insurance Group	1.55%	\$3,125,489	\$3,559,787	(12.20%)	\$1,906,085	44.22
13	WR Berkley Corporation Group	1.23%	\$2,496,898	\$2,425,921	2.93%	\$1,703,051	13.17
14	NKSJ Holdings Inc. Group	1.08%	\$2,177,312	\$1,784,841	21.99%	\$1,606,525	**
15	United Fire and Casualty Group	0.81%	\$1,632,696	\$1,287,623	26.80%	\$1,039,685	31.56
16	Acuity, A Mutual Insurance Company	0.69%	\$1,396,110	\$1,105,692	26.27%	\$347,790	3.07
17	American Financial Group	0.65%	\$1,307,560	\$1,230,278	6.28%	(\$221,123)	65.75
18	Brotherhood Mutual Insurance Company	0.59%	\$1,202,145	\$1,112,848	8.02%	\$898,928	8.63
19	EMC Insurance Company Group	0.53%	\$1,062,779	\$965,920	10.03%	\$544,894	13.95
20	Tokio Marine Holdings Inc. Group	0.49%	\$981,623	\$938,171	4.63%	\$879,276	**
21	The Hanover Insurance Group	0.44%	\$882,752	\$819,891	7.67%	\$1,894	2.22
22	Triangle Insurance Company, Inc.	0.41%	\$838,261	\$760,712	10.19%	\$483,760	30.27
23	Allianz Insurance Group	0.37%	\$748,171	\$591,811	26.42%	\$748,171	**
24	Cincinnati Financial Group	0.36%	\$737,531	\$710,373	3.82%	\$412,779	5.90
25	Indiana Lumbersmens Group	0.34%	\$692,904	\$814,576	(14.94%)	\$409,833	3.60
Top 25 Groups Total		97.91%	\$197,986,901	\$172,938,074	14.48%	(\$83,431,438)	101.64
Total Market		100.00%	\$202,214,879	\$176,019,282	14.88%	(\$81,376,076)	100.45

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$64,415,029	\$66,458,271	\$39,201,585
2005	\$58,836,887	\$70,847,664	\$10,481,474
2006	\$61,167,654	\$79,070,900	\$52,859,077
2007	\$66,718,928	\$90,961,373	\$28,512,277
2008	\$64,768,235	\$79,611,270	\$47,918,561
2009	\$91,913,680	\$110,225,873	\$60,780,660
2010	\$92,204,697	\$105,671,240	\$93,745,611
2011	\$111,060,055	\$126,618,509	\$57,007,973
2012	\$111,765,418	\$135,817,280	\$51,091,304
2013	\$91,135,724	\$104,270,965	\$30,533,967
2014	\$91,846,748	\$106,142,647	\$83,941,069
2015	\$103,852,214	\$122,493,438	\$62,037,594
2016	\$114,116,745	\$119,094,028	\$49,903,891
2017	\$104,287,485	\$113,739,979	\$28,517,288
2018	\$106,939,155	\$118,568,993	\$43,424,509
2019	\$119,218,607	\$131,674,310	\$40,237,401
2020	\$142,166,232	\$146,636,561	\$108,304,244
2021	\$157,291,306	\$160,405,386	\$91,813,571
2022	\$174,930,202	\$176,019,282	\$333,484,471
2023	\$201,991,723	\$202,214,879	\$203,132,721

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2013	44.4%
2014	105.9%
2015	31.0%
2016	30.2%
2017	22.8%
2018	61.2%
2019	22.5%
2020	170.3%
2021	158.5%
2022	109.6%

* FM Global Group reported about \$150,000,000 of incurred losses impacting the industry's overall ratio.

Inland Marine

There were 126 groups (338 companies) that had direct premiums written for inland marine in 2023, compared to 119 groups (343 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Inland Marine

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	CNA Insurance Group	14.20%	\$452,129,555	\$499,446,516	(9.47%)	(\$11,482,981)	85.37
2	Ohio Indemnity Company	8.33%	\$265,201,156	\$241,171,325	9.96%	\$53,362,344	40.64
3	Liberty Mutual Group	8.24%	\$262,515,844	\$265,728,944	(1.21%)	\$18,002,888	84.52
4	Chubb Limited Group	4.92%	\$156,533,049	\$144,493,707	8.33%	\$12,703,854	30.58
5	Zurich Insurance Group	4.77%	\$151,919,874	\$141,787,359	7.15%	(\$36,064,624)	53.31
6	Allianz Insurance Group	4.68%	\$149,197,690	\$147,220,430	1.34%	\$102,103,929	31.56
7	Travelers Group	4.07%	\$129,492,420	\$108,350,193	19.51%	(\$66,422,581)	49.66
8	Assurant Incorporated Group	3.51%	\$111,848,849	\$152,266,041	(26.54%)	\$52,041,636	24.83
9	American International Group	2.44%	\$77,679,042	\$90,301,528	(13.98%)	\$8,171,909	26.26
10	Nationwide Corp. Group	2.42%	\$77,111,284	\$71,685,912	7.57%	\$7,535,381	60.21
11	Starr Group	2.25%	\$71,625,527	\$71,923,275	(0.41%)	\$27,590,473	18.67
12	FM Global Group	2.21%	\$70,532,118	\$57,020,308	23.70%	\$21,946,821	26.00
13	State Farm Group	2.20%	\$70,012,354	\$64,715,219	8.19%	\$6,414,223	47.55
14	The Hanover Insurance Group	2.13%	\$67,692,477	\$62,503,446	8.30%	\$573,612	48.84
15	Generali - United States Branch	1.97%	\$62,851,937	\$33,066,050	90.08%	\$3,053,792	27.01
16	American Financial Group	1.95%	\$62,237,121	\$55,393,385	12.35%	\$7,425,405	35.91
17	Texas Farm Bureau Mutual Group	1.85%	\$58,836,279	\$48,095,851	22.33%	\$16,036,803	44.61
18	Progressive Group	1.76%	\$55,989,585	\$50,675,006	10.49%	\$19,200,858	31.30
19	Markel Corporation Group	1.67%	\$53,198,664	\$45,713,590	16.37%	(\$495,099)	(28.13)
20	United Services Auto Assn. Group	1.59%	\$50,708,182	\$48,542,978	4.46%	\$20,870,613	26.50
21	Fairfax Financial Group	1.47%	\$46,829,615	\$35,935,615	30.32%	\$10,707,379	51.62
22	IAT Reinsurance Company Group	1.39%	\$44,177,014	\$32,987,618	33.92%	\$23,171,513	15.15
23	AXA Insurance Group	1.35%	\$42,885,179	\$38,136,631	12.45%	\$33,679,018	52.15
24	Old Republic Group	1.33%	\$42,310,933	\$34,222,248	23.64%	\$48,495,615	26.23
25	Trupanion Group	1.26%	\$40,021,607	\$34,475,180	16.09%	\$11,758,371	62.94
Top 25 Groups Total		83.95%	\$2,673,537,355	\$2,575,858,355	3.79%	\$390,381,152	49.36
Total Market		100.00%	\$3,184,783,465	\$3,050,104,292	4.42%	\$556,730,887	46.94

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,825,384,599	\$1,918,384,360	\$1,136,950,132
2018	\$1,960,692,370	\$2,078,052,044	\$1,153,723,184
2019	\$1,969,058,029	\$2,235,725,284	\$1,329,591,133
2020	\$2,128,919,813	\$2,281,547,141	\$1,279,164,446
2021	\$2,491,601,703	\$2,620,294,580	\$1,342,788,225
2022	\$3,158,352,149	\$3,050,104,292	\$1,516,467,868
2023	\$3,040,438,099	\$3,184,783,465	\$1,500,080,523

* 2017 was the first year TDI collected the data above.

Earned to Incurred Loss Ratio by Year Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2013	42.5%
2014	44.4%
2015	58.0%
2016	56.6%
2017	73.8%
2018	48.8%
2019	60.6%
2020	68.5%
2021	59.7%
2022	47.0%

Surety

There were 75 groups (143 companies) that had direct premiums written for surety in 2023, compared to 74 groups (145 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Surety

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Travelers Group	11.31%	\$107,589,005	\$95,497,752	12.66%	(\$143,884,165)	19.79
2	Liberty Mutual Group	10.81%	\$102,765,905	\$89,791,038	14.45%	\$69,933,371	29.45
3	Chubb Limited Group	8.69%	\$82,596,045	\$58,121,760	42.11%	(\$46,039,156)	0.03
4	CNA Insurance Group	7.60%	\$72,250,812	\$65,521,354	10.27%	\$14,769,982	8.64
5	Hartford Fire and Casualty Group	6.40%	\$60,848,073	\$50,350,028	20.85%	(\$17,289,397)	31.09
6	Zurich Insurance Group	6.13%	\$58,323,802	\$43,065,210	35.43%	\$26,612,105	1.56
7	Tokio Marine Holdings Inc. Group	4.66%	\$44,302,236	\$42,683,830	3.79%	\$18,545,079	0.34
8	Merchants Bonding Company Group	3.76%	\$35,739,282	\$29,348,144	21.78%	(\$3,856,007)	53.56
9	Fairfax Financial Group	2.70%	\$25,699,505	\$21,776,470	18.02%	\$8,313,405	19.72
10	Markel Corporation Group	2.65%	\$25,218,420	\$18,984,865	32.83%	(\$6,723,471)	41.32
11	Intact Financial Group	2.61%	\$24,817,143	\$27,850,908	(10.89%)	(\$52,387,955)	128.18
12	Swiss Re Group	2.44%	\$23,177,431	\$18,464,910	25.52%	\$19,394,800	4.53
13	American Financial Group	2.33%	\$22,198,701	\$22,995,332	(3.46%)	\$2,719,080	17.80
14	IAT Reinsurance Company Group	1.95%	\$18,527,631	\$13,598,803	36.24%	\$5,930,913	4.99
15	Berkshire Hathaway Group	1.93%	\$18,377,678	\$14,383,270	27.77%	\$7,745,240	(0.03)
16	Arch Insurance Group	1.87%	\$17,740,163	\$18,428,618	(3.74%)	(\$4,055,813)	5.08
17	NKSJ Holdings Inc. Group	1.71%	\$16,303,179	\$23,718,428	(31.26%)	\$8,023,983	29.25
18	Argonaut Group	1.50%	\$14,229,389	\$27,000,792	(47.30%)	(\$4,708,553)	(20.90)
19	Westfield Group	1.37%	\$13,006,829	\$10,712,987	21.41%	\$2,823,776	(0.04)
20	FCCI Mutual Insurance Group	1.37%	\$12,995,487	\$11,213,021	15.90%	\$1,923,303	11.14
21	Nationwide Corp. Group	1.28%	\$12,162,145	\$9,055,138	34.31%	\$1,867,025	1.44
22	RLI Insurance Group	1.20%	\$11,439,149	\$11,690,696	(2.15%)	(\$2,464,946)	43.34
23	The Hanover Insurance Group	1.19%	\$11,354,117	\$9,570,676	18.63%	\$49,160	280.31
24	WR Berkley Corporation Group	1.11%	\$10,523,147	\$10,333,405	1.84%	(\$9,960,349)	124.06
25	Munich Re Group	1.04%	\$9,847,606	\$5,433,356	81.24%	(\$1,866,285)	7.14
Top 25 Groups Total		89.60%	\$852,032,880	\$749,590,791	13.67%	(\$104,584,875)	24.06
Total Market		100.00%	\$950,908,220	\$834,171,063	13.99%	(\$83,428,045)	24.74

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$482,829,141	\$541,484,196	\$46,560,118
2018	\$540,539,230	\$594,672,083	\$106,512,131
2019	\$615,708,620	\$684,442,031	\$96,298,754
2020	\$601,647,592	\$670,842,410	\$63,550,162
2021	\$660,239,931	\$739,478,651	\$26,314,597
2022	\$758,847,070	\$834,171,063	\$87,221,103
2023	\$872,576,196	\$950,908,220	\$235,291,311

* 2017 was the first year TDI collected the data above.

Earned to Incurred Loss Ratio by Year Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2013	56.4%
2014	-14.6%
2015	30.5%
2016	12.7%
2017	25.3%
2018	10.6%
2019	20.3%
2020	11.6%
2021	29.1%
2022	17.6%

* Liberty Mutual Insurance Company reported about (\$104,000,000) of incurred losses impacting the industry's overall loss ratio.

Commercial Crime

There were 46 groups (127 companies) that had direct premiums written for commercial crime in 2023, compared to 47 groups (129 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Commercial Crime

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Beazley Group	13.01%	\$5,398,242	\$4,879,939	10.62%	\$3,193,586	26.01
2	WR Berkley Corporation Group	12.46%	\$5,169,066	\$5,232,300	(1.21%)	\$3,667,119	5.24
3	Travelers Group	12.33%	\$5,116,656	\$5,104,276	0.24%	(\$2,597,034)	54.23
4	AXA Insurance Group	10.97%	\$4,550,949	\$3,732,175	21.94%	\$250,066	0.34
5	Kemper Corp. Group	7.01%	\$2,908,916	\$2,707,127	7.45%	\$37,122	2.66
6	AXIS Capital Group	6.95%	\$2,883,140	\$2,706,051	6.54%	\$2,800,496	2.87
7	Tokio Marine Holdings Inc. Group	5.62%	\$2,333,218	\$2,280,523	2.31%	\$1,262,919	3.82
8	CNA Insurance Group	4.59%	\$1,906,314	\$1,597,734	19.31%	(\$4,929,353)	25.24
9	Berkshire Hathaway Group	4.53%	\$1,878,226	\$1,504,731	24.82%	\$377,591	16.56
10	Hiscox Insurance Group	4.35%	\$1,805,427	\$3,483,992	(48.18%)	\$3,427,681	17.60
11	Cincinnati Financial Group	2.78%	\$1,151,644	\$1,230,331	(6.40%)	\$782,028	63.30
12	Hartford Fire and Casualty Group	2.59%	\$1,074,296	\$1,028,580	4.44%	\$836,061	1.86
13	The Hanover Insurance Group	2.19%	\$907,596	\$918,038	(1.14%)	\$1,807	132.47
14	Zurich Insurance Group	1.87%	\$774,911	\$769,935	0.65%	\$487,385	0.19
15	American International Group	1.68%	\$698,665	\$649,247	7.61%	\$641,840	32.04
16	Chubb Limited Group	1.32%	\$549,669	\$3,758,124	(85.37%)	\$179,834	(0.07)
17	Everest Reinsurance Holdings Group	1.14%	\$472,764	\$476,786	(0.84%)	\$259,063	**
18	Intact Financial Group	1.14%	\$472,061	\$501,191	(5.81%)	\$3,222,274	**
19	Fairfax Financial Group	0.51%	\$211,000	\$186,939	12.87%	\$43,493	**
20	James River Group	0.50%	\$205,550	\$188,917	8.80%	\$156,212	22.89
21	Allianz Insurance Group	0.40%	\$165,970	\$101,299	63.84%	\$115,970	30.13
22	United Fire and Casualty Group	0.36%	\$149,925	\$86,285	73.76%	\$120,557	(0.39)
23	Nationwide Corp. Group	0.32%	\$134,169	\$185,501	(27.67%)	\$144,220	(10.99)
24	Federated Mutual Group	0.22%	\$90,518	\$78,144	15.83%	\$50,254	9.88
25	Markel Corporation Group	0.20%	\$82,829	\$0	*	\$4,104	0.00
Top 25 Groups Total		99.04%	\$41,091,721	\$43,388,165	(5.29%)	\$14,535,295	19.69
Total Market		100.00%	\$41,490,741	\$43,759,526	(5.18%)	\$14,446,956	24.86

* Premiums from the previous year were \$0, less than \$0, or negligible.

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$8,493,898	\$8,656,381	\$809,456
2005	\$6,101,535	\$7,092,005	\$2,613,702
2006	\$6,069,533	\$7,664,799	\$725,536
2007	\$6,286,608	\$8,078,731	\$2,747,426
2008	\$7,093,000	\$9,303,358	\$1,295,742
2009	\$6,989,000	\$4,140,932	\$811,408
2010	\$8,269,745	\$10,702,467	\$1,956,936
2011	\$10,568,898	\$18,999,555	\$1,011,964
2012	\$9,781,935	\$13,698,759	\$776,099
2013	\$14,074,297	\$15,466,280	\$2,551,582
2014	\$16,154,825	\$18,034,897	\$968,281
2015	\$17,595,851	\$19,379,551	\$4,234,187
2016	\$19,411,211	\$19,447,256	\$5,691,372
2017	\$22,154,426	\$22,905,483	\$2,754,323
2018	\$26,707,455	\$27,574,015	\$10,913,866
2019	\$30,559,500	\$32,285,977	\$17,784,741
2020	\$37,370,283	\$38,028,585	\$15,669,301
2021	\$38,617,207	\$39,903,736	\$21,417,912
2022	\$42,181,201	\$43,759,526	\$9,008,292
2023	\$40,888,443	\$41,490,741	\$10,314,398

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2013	16.0%
2014	14.9%
2015	17.8%
2016	18.0%
2017	-16.9%
2018	29.2%
2019	67.5%
2020	65.7%
2021	55.8%
2022	35.2%

* National Union Fire Insurance Company of Pittsburgh PA reported about (\$10,000,000) of incurred losses impacting the industry's overall loss ratio.

Commercial Glass

There was one group (one company) that had direct premiums written for commercial glass in 2023, compared to one group (one company) in 2022.

The table below represents the top groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Commercial Glass

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	USPlate Glass Insurance Company	100.00%	\$29,195	\$29,249	(0.18%)	\$21,329	5.08
2	Sentry Insurance Group	0.00%	\$0	\$0	*	\$934	**
3	Liberty Mutual Group	0.00%	\$0	\$0	*	(\$663,545)	**
Top Groups Total		100.00%	\$29,195	\$29,249	(0.18%)	(\$641,282)	5.08
Total Market		100.00%	\$29,195	\$29,249	(0.18%)	(\$641,282)	5.08

* Premiums from the previous year were \$0, less than \$0, or negligible.

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$783,552	\$533,020	\$33,995
2005	\$123,132	\$91,505	\$4,210
2006	\$87,280	\$57,601	\$4,582
2007	\$51,753	(\$4,574)	\$5,609
2008	\$96,119	\$14,334	\$6,800
2009	\$73,855	\$13,265	\$6,129
2010	\$299,306	\$240,062	(\$132,758)
2011	\$52,175	\$21,079	\$0
2012	\$46,301	\$10,457	\$1,662
2013	\$118,248	\$37,463	\$618
2014	\$139,380	\$40,493	\$4,241
2015	\$37,276	\$37,515	\$3,636
2016	\$34,774	\$34,774	\$422
2017	\$35,849	\$35,190	\$1,685
2018	\$30,740	\$34,588	\$273
2019	\$30,267	\$29,767	\$3,443
2020	\$29,770	\$29,348	\$3,317
2021	\$29,290	\$29,290	\$500
2022	\$29,195	\$29,249	\$2,826
2023	\$29,195	\$29,195	\$1,483

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio*</u>
2013	34.0%
2014	32.5%
2015	52.8%
2016	86.2%
2017	254.5%
2018	22.2%
2019	77.4%
2020	50.5%
2021	110.9%
2022	43.3%

* Beginning in 1997, commercial glass is reported under allied lines on the Annual Statement, so the loss ratios in that and subsequent years represents all coverages reported under allied lines.

Medical Professional Liability

There were 31 groups (45 companies) that had direct premiums written for medical professional liability in 2023, compared to 30 groups (45 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Medical Professional Liability

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Berkshire Hathaway Group	25.46%	\$60,542,516	\$57,904,512	4.56%	\$27,747,181	15.38
2	Doctors Company Group	20.18%	\$47,995,295	\$44,552,143	7.73%	\$452,407	26.96
3	ProAssurance Corp. Group	14.55%	\$34,612,432	\$36,162,311	(4.29%)	(\$4,521,886)	46.16
4	CNA Insurance Group	7.50%	\$17,843,016	\$16,856,641	5.85%	(\$6,150,280)	47.02
5	Health Care Indemnity Inc.	6.02%	\$14,308,664	\$11,054,137	29.44%	\$1,396,618	39.05
6	Coverys Group	4.45%	\$10,585,030	\$10,083,978	4.97%	\$434,226	5.74
7	MAG Mutual Insurance Group	3.47%	\$8,242,171	\$1,174,573	601.72%	\$4,537,288	8.59
8	Texas Medical Liability Trust Group	3.03%	\$7,194,481	\$7,149,876	0.62%	\$3,350,399	19.38
9	National Group	2.86%	\$6,794,145	\$6,657,279	2.06%	\$372,361	12.30
10	NCMIC Group	2.45%	\$5,818,508	\$5,839,279	(0.36%)	\$2,506,957	30.38
11	Texas Hospital Insurance Exchange	1.82%	\$4,318,938	\$3,665,978	17.81%	\$3,243,573	5.67
12	Liberty Mutual Group	1.75%	\$4,157,807	\$4,098,781	1.44%	\$2,239,213	1.27
13	Pharmacists Mutual Group	0.97%	\$2,318,291	\$2,195,536	5.59%	\$33,644	87.63
14	Chubb Limited Group	0.91%	\$2,159,961	\$2,134,562	1.19%	\$130,294	72.09
15	Church Mutual Group	0.84%	\$2,009,225	\$2,211,430	(9.14%)	\$368,836	58.23
16	Fairfax Financial Group	0.62%	\$1,466,233	\$1,479,005	(0.86%)	\$347,591	**
17	ISMIE Group	0.47%	\$1,110,453	\$1,050,168	5.74%	(\$144,180)	31.52
18	WR Berkley Corporation Group	0.46%	\$1,102,296	\$1,021,495	7.91%	\$507,064	5.96
19	Athene Group	0.40%	\$939,890	\$1,620,535	(42.00%)	\$506,849	23.60
20	Medmal Direct Insurance Company	0.33%	\$790,363	\$818,115	(3.39%)	\$540,964	25.30
21	American International Group	0.31%	\$737,370	\$827,398	(10.88%)	(\$2,877,919)	35.34
22	The Hanover Insurance Group	0.23%	\$535,438	\$532,814	0.49%	\$539	28.01
23	Insurance Capital Group	0.17%	\$414,573	\$0	*	\$10,018	**
24	Texas Medical Liability Underwriting Assoc.	0.15%	\$355,655	\$190,072	87.12%	(\$445,671)	6.21
25	State Volunteer Mutual Insurance Company	0.14%	\$332,974	\$209,266	59.12%	(\$2,522)	**
Top 25 Groups Total		99.53%	\$236,685,725	\$219,489,884	7.83%	\$34,583,564	26.98
Total Market		100.00%	\$237,804,506	\$220,377,037	7.91%	\$35,060,223	26.87

* Premiums from the previous year were \$0, less than \$0, or negligible.

** Direct losses paid or direct premiums written were \$0, less than \$0, or negligible due to accounting adjustments.

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$465,911,107	\$445,782,475	\$227,556,127
2005	\$399,101,391	\$430,683,474	\$162,646,753
2006	\$340,949,014	\$361,111,497	\$110,738,557
2007	\$252,756,471	\$265,773,358	\$84,108,629
2008	\$231,284,983	\$242,275,765	\$96,909,602
2009	\$223,390,216	\$235,823,393	\$77,926,049
2010	\$235,013,771	\$236,133,218	\$66,361,609
2011	\$210,415,028	\$229,593,686	\$57,696,392
2012	\$228,993,719	\$237,546,403	\$45,133,603
2013	\$194,922,237	\$209,934,360	\$56,741,327
2014	\$194,073,192	\$194,498,872	\$54,198,241
2015	\$180,129,642	\$184,526,724	\$59,713,153
2016	\$182,613,757	\$185,305,579	\$43,464,781
2017	\$186,704,853	\$187,887,611	\$38,488,012
2018	\$186,380,845	\$191,299,923	\$60,355,693
2019	\$184,314,194	\$190,586,314	\$42,812,921
2020	\$199,329,241	\$202,535,582	\$50,490,382
2021	\$207,743,240	\$210,624,657	\$45,359,861
2022	\$214,480,643	\$220,377,037	\$49,059,019
2023	\$230,110,429	\$237,804,506	\$63,906,417

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
2013	14.8%
2014	14.5%
2015	28.5%
2016	16.8%
2017	-18.5%
2018	27.2%
2019	37.1%
2020	11.9%
2021	25.6%
2022	21.9%

* The Medical Protective Company reported about (\$70,000,000) of incurred losses impacting the industry's overall ratio.

Miscellaneous Professional Liability

There were 37 groups (110 companies) that had direct premiums written for miscellaneous professional liability in 2023, compared to 37 groups (106 companies) in 2022.

The table below represents the top 25 groups for direct premiums written based on the most recent year. Also included is a comparison of direct premiums written in 2022 and 2023 for the same groups.

Direct Premiums Written Market Share for Miscellaneous Professional Liability

Annual Rank	Group Name	Market Share 2023	Premiums Written 2023	Premiums Written 2022	% Change 2022 to 2023	Net Underwriting Profit or Loss 2023	Loss Ratio 2023
1	Chubb Limited Group	20.29%	\$195,680,847	\$195,498,988	0.09%	(\$75,665,027)	34.05
2	AXA Insurance Group	14.09%	\$135,937,010	\$150,168,023	(9.48%)	\$97,714,725	26.04
3	Tokio Marine Holdings Inc. Group	6.84%	\$65,968,283	\$68,349,723	(3.48%)	\$33,412,522	26.17
4	NKSJ Holdings Inc. Group	6.72%	\$64,836,674	\$69,611,010	(6.86%)	\$509,213	12.89
5	Hartford Fire and Casualty Group	6.66%	\$64,262,165	\$61,822,385	3.95%	\$18,778,502	7.35
6	Fairfax Financial Group	5.88%	\$56,711,878	\$65,891,682	(13.93%)	\$6,676,069	18.18
7	Berkshire Hathaway Group	5.72%	\$55,159,359	\$56,871,708	(3.01%)	\$18,619,310	59.63
8	WR Berkley Corporation Group	4.79%	\$46,194,043	\$51,725,222	(10.69%)	\$19,968,163	18.49
9	AXIS Capital Group	3.48%	\$33,595,787	\$38,887,189	(13.61%)	\$15,159,881	54.88
10	Markel Corporation Group	3.27%	\$31,518,197	\$38,576,352	(18.30%)	\$8,416,760	(99.99)
11	Beazley Group	2.68%	\$25,868,602	\$27,493,950	(5.91%)	\$18,289,148	25.33
12	Hiscox Insurance Group	2.67%	\$25,761,171	\$24,176,316	6.56%	(\$2,574,743)	16.98
13	Nationwide Corp. Group	2.57%	\$24,776,178	\$21,391,321	15.82%	\$11,280,889	9.28
14	American Financial Group	2.42%	\$23,355,993	\$23,552,760	(0.84%)	\$6,851,130	28.60
15	The Hanover Insurance Group	2.22%	\$21,447,008	\$21,645,454	(0.92%)	\$166,196	13.44
16	Old Republic Group	1.83%	\$17,693,023	\$18,982,512	(6.79%)	(\$10,529,920)	84.79
17	Argonaut Group	1.36%	\$13,085,653	\$17,436,214	(24.95%)	(\$1,003,272)	(74.12)
18	Travelers Group	1.15%	\$11,108,100	\$11,466,023	(3.12%)	(\$1,180,848)	35.23
19	RLI Insurance Group	1.07%	\$10,327,810	\$1,362,001	658.28%	\$4,892,627	10.02
20	Intact Financial Group	1.04%	\$10,029,382	\$8,539,000	17.45%	\$479	25.08
21	CNA Insurance Group	0.86%	\$8,266,149	\$8,581,753	(3.68%)	(\$251,590)	27.12
22	Athene Group	0.76%	\$7,296,234	\$9,570,137	(23.76%)	\$2,147,004	48.73
23	Utica Group	0.42%	\$4,061,712	\$3,495,680	16.19%	(\$800,216)	55.63
24	Liberty Mutual Group	0.33%	\$3,208,262	\$2,990,407	7.29%	\$18,214,435	0.50
25	Munich Re Group	0.22%	\$2,111,045	\$1,621,421	30.20%	\$1,966,582	10.55
Top 25 Groups Total		99.36%	\$958,260,565	\$999,707,231	(4.15%)	\$191,058,019	22.42
Total Market		100.00%	\$964,449,880	\$1,004,733,603	(4.01%)	\$192,054,755	22.34

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
2004	\$316,811,063	\$320,418,180	\$59,108,383
2005	\$370,576,523	\$372,646,382	\$214,331,718
2006	\$367,501,201	\$382,334,133	\$115,544,349
2007	\$363,403,943	\$389,602,054	\$95,303,630
2008	\$324,481,555	\$296,376,645	\$63,481,901
2009	\$313,455,313	\$308,718,746	\$73,857,961
2010	\$343,292,674	\$401,811,648	\$136,115,417
2011	\$316,933,064	\$317,698,020	\$89,345,532
2012	\$345,108,336	\$377,776,996	\$114,986,546
2013	\$344,938,278	\$378,985,477	\$132,758,250
2014	\$396,320,756	\$440,733,899	\$159,171,606
2015	\$379,638,695	\$430,030,778	\$136,323,998
2016	\$411,017,898	\$450,084,888	\$159,678,079
2017	\$396,855,884	\$445,375,067	\$184,431,325
2018	\$434,501,005	\$483,396,505	\$196,808,138
2019	\$512,404,649	\$593,471,410	\$144,517,752
2020	\$716,559,889	\$857,108,528	\$164,779,101
2021	\$920,660,749	\$1,024,592,929	\$256,457,018
2022	\$923,314,120	\$1,004,733,603	\$245,802,635
2023	\$860,537,455	\$964,449,880	\$215,450,784

Earned to Incurred Loss Ratio by Year
Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio*</u>
2013	52.0%
2014	52.4%
2015	51.0%
2016	54.4%
2017	59.9%
2018	63.1%
2019	63.2%
2020	72.9%
2021	62.8%
2022	63.7%

* Miscellaneous professional liability is reported under general liability on the Annual Statement, so the loss ratios represent all coverages reported under general liability.

Complaint Data

The following chart compares complaints received and confirmed by TDI in 2023 and 2022. Also included is the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	2023			2022		
	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
Product Liability	1	50,473	0.00198%	0	51,475	0.00000%
General Liability	32	2,877,285	0.00111%	17	2,848,179	0.00060%
Commercial Fire and Allied Lines	16	84,665	0.01890%	26	82,645	0.03146%
Residential Fire and Allied Lines	0	1,301,325	0.00000%	0	1,257,751	0.00000%
Commercial Multiple Peril	0	798,533	0.00000%	0	763,279	0.00000%
Private Passenger Auto+	991	30,174,884	0.00328%	590	29,211,825	0.00202%
Commercial Auto+	71	903,247	0.00786%	25	900,135	0.00278%
Homeowners	596	7,980,944	0.00747%	282	7,969,555	0.00354%
Workers' Compensation	587	309,673	0.18955%	601	294,220	0.20427%
Boiler and Machinery	0	95,686	0.00000%	0	103,905	0.00000%
Inland Marine	0	9,019,564	0.00000%	0	9,490,177	0.00000%
Surety	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	0	130,582	0.00000%	0	113,968	0.00000%
Miscellaneous Professional Liability	0	170,860	0.00000%	0	164,827	0.00000%

+ Policies that included both voluntary liability and physical damage coverage reported a policy count in each category.

** Complaints are not tracked for this line of business.

The complaint data for private passenger auto and homeowners for the top 25 groups (ranking based on number of policies written in 2023) is on the next two pages.

Complaint Data

Private Passenger Auto Listed by Percent of Complaints per Policy

2023 Policy Written Rank	Group Name	2023			2022		
		Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
14	Loya Group	42	297,146	0.01413%	9	281,429	0.00320%
17	Kemper Corp. Group	22	267,050	0.00824%	14	404,157	0.00346%
10	Home State Insurance Group	45	607,697	0.00741%	23	482,387	0.00477%
7	Incline Property and Casualty Group	72	976,066	0.00738%	148	658,217	0.02248%
23	Tesla Inc Group	5	77,328	0.00647%	0	0	0.00000%
12	Auto Club Enterprises Ins. Group	30	467,672	0.00641%	17	438,433	0.00388%
5	United Services Auto Assn. Group	94	1,532,970	0.00613%	19	1,488,800	0.00128%
19	Amica Mutual Group	5	102,882	0.00486%	3	111,557	0.00269%
13	Orpheus Group	20	442,907	0.00452%	15	406,667	0.00369%
25	Mercury General Group	3	69,442	0.00432%	1	62,801	0.00159%
9	Liberty Mutual Group	25	722,203	0.00346%	17	782,116	0.00217%
21	GoAuto Insurance Company	3	98,262	0.00305%	0	0	0.00000%
20	Hartford Fire and Casualty Group	3	99,145	0.00303%	1	121,250	0.00082%
3	Allstate Insurance Group	94	3,253,522	0.00289%	76	4,083,013	0.00186%
24	American Family Insurance Group	2	73,350	0.00273%	0	58,182	0.00000%
6	Farmers Insurance Group	25	1,191,719	0.00210%	19	1,405,930	0.00135%
18	Nationwide Corp. Group	3	158,385	0.00189%	1	207,595	0.00048%
2	Progressive Group	124	7,146,121	0.00174%	75	5,408,367	0.00139%
1	State Farm Group	120	7,330,254	0.00164%	43	6,820,902	0.00063%
4	Berkshire Hathaway Group	36	2,321,044	0.00155%	34	2,992,286	0.00114%
8	Texas Farm Bureau Mutual Group	13	869,311	0.00150%	4	845,691	0.00047%
11	Consumers County Mutual Insurance Co.	6	468,317	0.00128%	7	488,106	0.00143%
22	Sentry Insurance Group	1	87,854	0.00114%	1	98,473	0.00102%
16	Markel Corporation Group	3	277,035	0.00108%	0	211,534	0.00000%
15	Germania Insurance Group	1	280,478	0.00036%	1	302,867	0.00033%
	(All other licensed insurers)	141	956,724	0.01474%	28	1,051,065	0.00266%
	(No company identified)*	53			34		
Totals		991	30,174,884	0.00328%	590	29,211,825	0.00202%

* Generally includes complaints where no company was identified by complainant, company was non-admitted (surplus lines), or complaint was against an agent.

Complaint Data

Homeowners Listed by Percent of Complaints per Policy

2023 Policy Written Rank	Group Name	2023			2022		
		Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Confirmed Complaints	Number of Policies Written	Percent of Complaints per Policy
19	Mercury General Group	16	64,546	0.02479%	4	10,867	0.03681%
21	QBE Insurance Group	12	53,195	0.02256%	6	84,190	0.00713%
16	SH1 Holdings Group	21	100,960	0.02080%	8	154,032	0.00519%
15	Nationwide Corp. Group	22	138,151	0.01592%	11	160,605	0.00685%
17	American Risk Insurance Company, Inc.	15	99,175	0.01512%	5	67,749	0.00738%
2	Allstate Insurance Group	149	1,064,169	0.01400%	44	1,093,674	0.00402%
5	Liberty Mutual Group	42	491,392	0.00855%	27	563,165	0.00479%
9	American Family Insurance Group	20	247,987	0.00806%	5	178,795	0.00280%
14	Auto Club Enterprises Ins. Group	12	180,473	0.00665%	3	158,964	0.00189%
1	State Farm Group	78	1,402,418	0.00556%	25	1,317,581	0.00190%
24	IAT Reinsurance Company Group	2	42,279	0.00473%	3	43,666	0.00687%
18	Iron Family Holdings Group	3	68,257	0.00440%	1	60,228	0.00166%
3	Farmers Insurance Group	23	681,206	0.00338%	10	670,675	0.00149%
4	United Services Auto Assn. Group	17	516,121	0.00329%	11	489,815	0.00225%
20	MGI Holdings Group	2	61,806	0.00324%	3	82,921	0.00362%
6	Travelers Group	15	478,293	0.00314%	6	494,531	0.00121%
7	Progressive Group	10	361,366	0.00277%	7	332,881	0.00210%
13	Texas Farm Bureau Mutual Group	5	199,985	0.00250%	3	196,853	0.00152%
25	Markel Corporation Group	1	41,513	0.00241%	0	49,725	0.00000%
11	Homeowners of America Ins. Company	5	213,335	0.00234%	2	233,713	0.00086%
22	Amica Mutual Group	1	48,044	0.00208%	2	52,025	0.00384%
8	Lemonade Inc. Group	6	337,879	0.00178%	6	304,588	0.00197%
12	Munich Re Group	2	202,881	0.00099%	1	200,457	0.00050%
10	Assurant Incorporated Group	2	216,547	0.00092%	3	259,578	0.00116%
23	Trisura Group	0	43,591	0.00000%	1	15,867	0.00630%
	(All other licensed insurers)	65	625,375	0.01039%	60	692,410	0.00867%
	(No company identified)*	50			25		
Totals		596	7,980,944	0.00747%	282	7,969,555	0.00354%

* Generally includes complaints where no company was identified by complainant, company was non-admitted (surplus lines), or complaint was against an agent.

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	20.00	03-15-2023	05-14-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ACUT-133555373 requesting approval for the following changes: Homeowners Base Rates have been updated.	10.00	5.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	09-12-2023	11-07-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	ACUT-133615593 Base rates, expense fee factors, roof factors, and form factors have been updated. Rating is being adjusted for HO-6 Increased Coverage A. We are also revising WBI factors for our Sewer Drain endorsement. Lastly, we are updating our Increase	10.00	5.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	09-18-2023	09-18-2023	Other	ACUT-133812791 requesting approval of the revision to our rule regarding appraisal requirements for homeowners scheduled property.	10.00	5.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	11-15-2023	11-15-2023	Other	ACUT-133866165 discontinuing the 11-Pay Direct Billed pay plan and Monthly Automatic Payment option. These options will be retained as a courtesy to our existing customers who are already utilizing these pay plans.	10.00	5.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	12-06-2023	12-06-2023	Other	ACUT-133849497 Offering a new endorsement, Blanket Firearms	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	0.00	12-06-2023	12-06-2023	Other	ACUT-133849497 offering a new endorsement, Blanket Firearms, to give our inland marine policyholders an option to purchase coverage for firearm and firearm accessories at a blanket coverage level. Acuity is offering multiple coverage limit options. A ded	10.00	5.00	0.00
American International Group	Aig Property Casualty Company	39.90	12-01-2023	12-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	0.00	0.00	0.00
Nationwide Corporation Group	Allied Property and Casualty Insurance Company	11.00		03-10-2023	Other	Consolidated APCIC company into NMIC company	10.60	9.20	8.60
Allied Trust Insurance Company	Allied Trust Insurance Company	28.50	05-22-2023	07-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate increase based on Reinsurance Costs, Experience adjustment and Expenses. Included policy fee adjustment.	0.00	0.00	13.30
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	8.70	02-20-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners Rate Change + NCOR	4.80	3.80	0.20
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	1.40	09-04-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners NCOR Change	4.80	3.80	0.20
Allstate Insurance Group	Allstate Indemnity Company	16.20	02-20-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MFH Rate Change + NCOR	8.10	0.30	0.50

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate Indemnity Company	12.80	04-17-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters Rate Change + NCOR	-0.30	-14.40	0.20
Allstate Insurance Group	Allstate Indemnity Company	8.40	04-17-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo Rate Change + NCOR	0.20	0.00	0.50
Allstate Insurance Group	Allstate Insurance Company	0.70	04-17-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR Change	-0.20	0.20	0.20
Allstate Insurance Group	Allstate Insurance Company	8.20	04-17-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo Rate Change + NCOR	3.20	0.00	0.60
Allstate Insurance Group	Allstate North American Insurance Company	0.00	11-13-2023	11-13-2024	Other	Renters - Introduction of Product	0.00	0.00	0.00
Allstate Insurance Group	Allstate Texas Lloyd's	4.40	02-20-2023	04-06-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners Rate Change + NCOR	4.60	1.70	0.40
Allstate Insurance Group	Allstate Texas Lloyd's	0.40	04-17-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR Change	-0.10	0.10	0.10
Allstate Insurance Group	Allstate Texas Lloyd's	1.80	09-04-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners NCOR Change	4.60	1.70	0.40

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	24.10	02-20-2023	04-06-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Owners Rate Change + NCOR	4.50	3.90	3.90
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	13.70	04-17-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo Rate Change + NCOR	9.70	6.80	0.40
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	5.80	09-04-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners Rate Change + NCOR	4.50	3.90	3.90
Liberty Mutual Group	American Economy Insurance Company	12.00	05-03-2023	07-09-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	10.20	11.00	11.00
Liberty Mutual Group	American Economy Insurance Company	12.00	07-07-2023	09-12-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	10.20	11.00	11.00
Liberty Mutual Group	American Economy Insurance Company	8.10	10-21-2023	12-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	10.20	11.00	11.00
Liberty Mutual Group	American Economy Insurance Company	11.00	12-15-2023	02-20-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	10.20	11.00	11.00
Mercury General Group	American Mercury Lloyd's Insurance Company	14.80	03-26-2023	05-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, new severe storm/hurricane/winter storm models, credit vendor switch, force ACV at renewal	23.20	5.80	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Mercury General Group	American Mercury Lloyd's Insurance Company	9.40	08-25-2023	09-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, flatten MPD	23.20	5.80	0.00
Mercury General Group	American Mercury Lloyd's Insurance Company	0.00	11-17-2023	01-21-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MH1.5: Territory smoothing, add digital discount, update deductible pricing, increase minimum W/H ded from 1% to 1.5%, major factor refreshes	23.20	5.80	0.00
Munich Re Group	American Modern Property and Casualty Insurance Company	-13.10	07-12-2023	08-05-2023	Other	Dwelling Basic & Dwelling Special updates: • Base Rates – update the base rates for Dwelling Coverages, Other Structures, Personal Property and Water Damager for all occupancies. • Residence Burglary - updated the rate for the first \$1000 • Theft – upd	24.00	0.00	16.17
Munich Re Group	American Modern Property and Casualty Insurance Company	1.50	09-13-2023	10-07-2023	Other	Base Rate – Revised factors for Equipment Breakdown and Flood Dwelling Scaling Factor – added 10% option and revised factors Flood Minimum Premium – new table Flood Territory – new table Inspection Fee – Revised factor Inspection Fee Waiver - Revised	6.43	0.00	16.55
Munich Re Group	American Modern Property and Casualty Insurance Company	12.10	09-27-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	• Base Rate – Revised factors for Equipment Breakdown and Flood • Dwelling Scaling Factor – added 10% option and revised factors • Flood Minimum Premium – new table • Flood Territory – new table • Inspection Fee – Revised factor • Inspection Fee Waiver	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Munich Re Group	American Modern Property and Casualty Insurance Company	11.80	11-08-2023	11-18-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate - Revised Dwelling Base Rates for Rental and Seasonal occupancies	18.00	0.00	0.00
Munich Re Group	American Modern Property and Casualty Insurance Company	9.14	11-08-2023	11-18-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	• Revised Dwelling Base Rate for the following perils of Other Fire, Theft & VMM, Other NonWeather, Liability, Other Weather, Other Wind & Hail, Severe Convective Storm, Hurricane, and Water Damage. • Revised Water Backup and Sump Overflow rates.	3.58	5.92	0.00
American National Finance Group	American National Lloyds Insurance Company	4.30	01-12-2023	01-12-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision for rates and factors	0.00	7.84	7.80
American Risk Insurance Company, Incorporated	American Risk Insurance Company, Incorporated	13.20	04-01-2023	05-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners Only	13.20	18.40	18.40
American Risk Insurance Company, Incorporated	American Risk Insurance Company, Incorporated	18.60	08-01-2023	04-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners Only	18.60	18.60	18.60
MGI Holdings Group	American Summit Insurance Company	29.00	12-01-2023	12-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	The purpose of the filing is to produce revised base rates by territory for the Atlas Coastal Program effective 12/1/2023 for new and renewal business.	12.90	0.00	0.00
Berkshire Hathaway Group	Amguard Insurance Company	6.90	06-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revisions	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Berkshire Hathaway Group	Amguard Insurance Company	0.00	06-01-2023	06-01-2023	Other	Manual Corrections - TDI Examination	0.00	0.00	0.00
Berkshire Hathaway Group	Amguard Insurance Company	16.00	08-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revisions	0.00	0.00	0.00
Amica Mutual Group	Amica Mutual Insurance Company	13.00	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates	7.09	0.00	0.00
Amica Mutual Group	Amica Mutual Insurance Company	0.00	01-01-2023	01-01-2023	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD	7.09	0.00	0.00
Amica Mutual Group	Amica Mutual Insurance Company	0.00	08-01-2023	08-01-2023	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	HomeVantage Introduction	7.09	0.00	0.00
Progressive Group	ASI Lloyds	11.00	03-08-2023	05-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to main new build homeowners program (H05 "HOB") only	9.90	2.00	5.00
Progressive Group	ASI Lloyds	20.00	03-08-2023	05-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to main homeowners program (H03 "HOH") only	8.00	7.50	20.50
Progressive Group	ASI Lloyds	9.60	07-12-2023	09-12-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to main homeowners program (H03 "HOH") only	8.00	7.50	20.50

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Progressive Group	ASI Lloyds	13.20	08-30-2023	10-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to main new build homeowners program (H05 "HOB") only	9.90	2.00	5.00
Auto Club Enterprises Insurance Group	Auto Club Indemnity Company	0.00	10-01-2023	10-01-2023	Other	We corrected a clerical error in the rates that were effective January 1, 2022.	-2.30	0.00	-5.00
Wellington Insurance Company	Aventus Insurance Company	19.20	09-01-2023	10-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and factor change.	0.00	4.00	0.00
Benchmark Holding Group	Benchmark Insurance Company	13.40	02-11-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	"The most current rate level indication for Benchmark Insurance Company's Swyfft Texas Homeowners Program is 13.4%. Theselected rate change is 12.0% with a new business effective date of February 11, 2023, and a renewal business effective dateof June 1, 2	12.00	11.70	0.00
Benchmark Holding Group	Benchmark Insurance Company	27.20	06-10-2023	07-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	"The most current rate level indication for Benchmark Insurance Company's Swyfft Texas Homeowners Program is 27.2%. Theselected rate change is 22.0% with a new business effective date of June 10, 2023, and a renewal business effective date of July 15, 2023	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Benchmark Holding Group	Benchmark Insurance Company	0.00	07-22-2023	10-06-2023	Surcharges - Introduction of new surcharge <describe> resulting in excess of +5% change for affected policyholders.	"Benchmark Insurance Company's Swyfft Texas Homeowners Program is submitting for your review, a filing to introduce a credit card convenience fee. The Company will set effective dates after receiving approval from the TDI."	12.00	0.00	0.00
Benchmark Holding Group	Benchmark Insurance Company	0.00	11-13-2023	12-18-2023	Other	Form Filing - On behalf of Benchmark Insurance Company (BIC), Swyfft Holdings LLC (Swyfft) is submitting a new mandatory endorsement.	0.00	0.00	0.00
W. R. Berkley Corporation Group	Berkley Insurance Company	19.30	05-21-2023	08-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	12.00	14.90	4.90
Branch Insurance Exchange	Branch Insurance Exchange	8.00	05-08-2023	06-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate revision	64.60	61.60	0.00
Branch Insurance Exchange	Branch Insurance Exchange	21.90	09-06-2023	11-20-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	NCOR	64.60	61.60	0.00
Branch Insurance Exchange	Branch Insurance Exchange	25.00	12-01-2023	01-15-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base revision, remove direct discount, preferred payer discount revision, home age, added 1.5% deductible, RRP	64.60	61.60	0.00
Central Mutual Insurance Company Group	Central Mutual Insurance Company	12.80	10-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	13.00	9.69	14.03

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Chubb Limited Group	Chubb Lloyds Insurance Company of Texas	18.10	06-24-2023	06-24-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised base rates by territory and liability	18.10	10.00	17.80
Cincinnati Financial Group	Cincinnati Casualty Company, The	9.43	12-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates,CAPE Analytics,Executive Select	0.00	0.00	0.00
Clear Blue Financial Group	Clear Blue Insurance Company	12.60	02-11-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increase to rates.	12.00	0.00	0.00
Nationwide Corporation Group	Crestbrook Insurance Company	21.90	10-01-2023	10-01-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rates, Deductible Factors, Equipment Breakdown Enhancement Endorsement	17.00	11.90	9.70
Cypress Holdings Group	Cypress Property and Casualty Insurance Company	0.00	04-01-2023	01-09-2024	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Initial HO3 HO6 program	0.00	0.00	0.00
Cypress Holdings Group	Cypress Property and Casualty Insurance Company	-37.20	10-10-2023	12-31-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	HO6 Competitive Rate Adjustment	85.63	37.04	10.19
Farmers Insurance Group	Economy Preferred Insurance Company	20.00	06-10-2023	07-20-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	62.40	59.10	0.00
Farmers Insurance Group	Economy Preferred Insurance Company	35.30	12-15-2023	01-24-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	62.40	59.10	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
General Electric Group	Electric Insurance Company	5.60	05-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to Base Rates, Territory Relativities, Rate Caps	2.20	3.20	0.00
General Electric Group	Electric Insurance Company	11.90	12-15-2023	12-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to Base Rates, Rate Caps, Introduced new water shutoff discount	2.20	3.20	0.00
Iron Family Holdings Group	Elevate Reciprocal Exchange	0.00	06-20-2023	07-16-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rates, Territory Relativity	0.00	0.00	0.00
Iron Family Holdings Group	Elevate Reciprocal Exchange	5.80	08-21-2023	09-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Wildfire Model	0.00	0.00	0.00
Allstate Insurance Group	Encompass Home and Auto Insurance Company	8.30	04-27-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factor by Territory Update	11.60	10.00	21.40
Allstate Insurance Group	Encompass Indemnity Company	8.30	04-27-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Adjustment Factor Update	11.60	10.00	22.00
Allstate Insurance Group	Encompass Indemnity Company	10.80	11-30-2023	11-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Adjustment Factor Update	11.60	10.00	22.00
Allstate Insurance Group	Encompass Independent Insurance Company	25.00	01-16-2023	03-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to Rate Adjustment Factors	0.00	-0.30	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Encompass Independent Insurance Company	8.50	06-26-2023	08-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to Rate Adjustment Factors	0.00	-0.30	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	10.80	10-16-2023	11-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to Rate Adjustment Factors	0.00	-0.30	0.00
Farmers Insurance Group	Farmers Insurance Exchange	0.20	02-22-2023	02-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate and Deductible Factor	9.90	9.90	0.00
Farmers Insurance Group	Farmers Insurance Exchange	1.80	08-08-2023	08-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	9.90	9.90	0.00
Farmers Insurance Group	Fire Insurance Exchange	13.30	02-23-2023	02-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	3.70	0.00	0.00
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	17.70	05-14-2023	07-30-2023	Other	Homeowners: Revised base rates and premium caps.	4.60	3.10	0.00
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	9.90	09-14-2023	11-30-2023	Other	Rental: Revised base rates.	4.60	3.10	0.00
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	4.00	11-21-2022	02-06-2023	Class - Relativity change in excess of ±5% for some policyholders.	Homeowners: Revised base rates, revised territory, Loss discount/surcharge and introduced 3%/5% W/H options, DHS in tier and Tech endorsement.	4.60	3.10	0.00

Homeowners Rate Filing Exhibit

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Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	20.40	04-20-2023	06-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Advantage – TRUM HFIC TCFIC HAIC	4.90	0.00	-1.70
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	24.10	11-09-2023	12-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Advantage – TRUM HFIC TCFIC HAIC	4.90	0.00	-1.70
Hartford Fire and Casualty Group	Hartford Fire Insurance Company	13.00	04-20-2023	06-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Advantage – TRUM HFIC TCFIC HAIC	5.40	5.60	0.10
Hartford Fire and Casualty Group	Hartford Fire Insurance Company	4.70	11-09-2023	12-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Advantage – TRUM HFIC TCFIC HAIC	5.40	5.60	0.10
Hartford Fire and Casualty Group	Hartford Insurance Company of The Southeast	20.00	04-06-2023	05-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Prevail - HICSE	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Lloyd's Insurance Company	5.00	05-20-2023	07-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home PLIC 84 - LLOYD	0.00	0.00	0.00
Homeowners of America Insurance Company	Homeowners of America Insurance Company	1.60	01-15-2023	02-15-2023	Other	Condominium Rate Filing	0.00	0.00	0.00
Homeowners of America Insurance Company	Homeowners of America Insurance Company	2.10	01-15-2023	02-15-2023	Other	Tenant Rate Filing	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Homeowners of America Insurance Company	Homeowners of America Insurance Company	0.00	04-01-2023	05-01-2023	Other	Homeowner Rate Filing	50.11	4.14	10.43
Homeowners of America Insurance Company	Homeowners of America Insurance Company	47.10	08-20-2023	08-20-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condominium Rate Filing	0.00	0.00	0.00
American Family Insurance Group	Homesite Indemnity Company	0.00	10-01-2023	10-01-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Renters program rate filing	0.00	0.00	0.00
American Family Insurance Group	Homesite Insurance Company	5.70	07-01-2023	07-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates by peril	5.00	3.00	4.00
American Family Insurance Group	Homesite Insurance Company	0.00	10-01-2023	10-01-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Renters program rate filing	5.00	3.00	4.00
American Family Insurance Group	Homesite Insurance Company	0.00	10-01-2023	10-01-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Renters program rate filing	0.00	0.00	0.00
Horace Mann Group	Horace Mann Insurance Company	29.30	10-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes; Introduction of Roof Payment Schedule & Corresponding Premium Reductions, Introduction of Underground Service Line Coverage	11.60	11.60	11.60
Incline Insurance Group Llc Group	Incline Casualty Company	5.30	09-01-2023	10-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Wellington: Base rates, reinsurance factor	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

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Independent Mutual Fire Insurance Company	Independent Mutual Fire Insurance Company	-8.48	08-01-2023	09-01-2023	Class - Relativity change in excess of ±5% for some policyholders.	Reduced FPC, Reduced out of park factor, increased inflation guard add inspection fee	0.00	-4.56	0.00
Allstate Insurance Group	Integon National Insurance Company	39.00	05-15-2023	06-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	This includes changes to Base Rates and Form Factors. The overall indicated rate level change for this program is +42.2%.	28.00	37.90	37.90
Allstate Insurance Group	Integon National Insurance Company	27.60	12-04-2023	01-08-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	This includes changes to Base Rates and Form Factors. The overall indicated rate level change for this program is +27.6%.	39.00	67.00	76.90
Kemper Corporation Group	Kemper Independence Insurance Company	25.00	06-22-2023	07-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase, overall 25	15.00	7.40	12.00
Kemper Corporation Group	Kemper Independence Insurance Company	0.00	12-29-2022	01-29-2023	Other	Implementing a change to acquisition factors	15.00	7.40	12.00
Lemonade Incorporated Group	Lemonade Insurance Company	8.20	06-03-2023	08-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Update loss cost modification factors and refresh rates on select other rules.	5.10	0.00	0.00
Liberty Mutual Group	Liberty Insurance Corporation	4.20	05-17-2023	06-21-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	18.60	4.00	6.00
Liberty Mutual Group	Liberty Lloyds of Texas Insurance Company	21.00		08-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	9.00	10.80	9.90

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Liberty Mutual Group	Liberty Mutual Fire Insurance Company	21.00		08-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	9.00	11.00	10.00
Liberty Mutual Group	Liberty Mutual Insurance Company	14.00	05-17-2023	06-21-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.00	0.00	0.00
Liberty Mutual Group	Meridian Security Insurance Company	24.90		01-24-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	21.00	25.10	9.00
Liberty Mutual Group	Meridian Security Insurance Company	24.90		01-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated multiple existing rating factors based on loss ratio relativity analysis and revised base rates.	22.08	25.10	7.91
Farmers Insurance Group	Mid-Century Insurance Company of Texas	11.10	02-23-2023	02-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	0.00	0.00	0.00
Farmers Insurance Group	Mid-Century Insurance Company of Texas	0.00	07-22-2023	07-22-2023	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Home/Life discount	0.00	0.00	0.00
Mgi Holdings Group	National Summit Insurance Company	8.30	03-02-2023	03-03-2023	Territory - Relativity change in excess of ±5% for some policyholders.	This rate increase will affect our Homeowners and Legacy HOA programs.	5.00	1.30	3.70
Mgi Holdings Group	National Summit Insurance Company	8.80	03-02-2023	03-03-2023	Territory - Relativity change in excess of ±5% for some policyholders.	We are submitting a rate increase for our Mobile Home Insurance Program.	5.00	1.60	6.80

Homeowners Rate Filing Exhibit

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Mgi Holdings Group	National Summit Insurance Company	20.50	08-20-2023	09-04-2023	Territory - Relativity change in excess of ±5% for some policyholders.	This rate increase will affect our Homeowners and Legacy HOA programs.	5.00	1.30	3.70
Mgi Holdings Group	National Summit Insurance Company	20.70	08-20-2023	09-04-2023	Territory - Relativity change in excess of ±5% for some policyholders.	We are submitting a rate increase for our Mobile Home Insurance Program.	5.00	1.60	6.80
Nationwide Corporation Group	Nationwide General Insurance Company	6.30	03-10-2023	03-10-2023	Other	Consolidated NGI company into NMIC company	10.40	9.20	8.10
Nationwide Corporation Group	Nationwide Insurance Company of America	5.10		03-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, implemented new wildfire peril, split wind and hail perils	6.10	5.00	2.40
Nationwide Corporation Group	Nationwide Insurance Company of America	24.80		06-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates for Homeowners and Condominiums	6.10	5.00	2.40
Nationwide Corporation Group	Nationwide Mutual Insurance Company	13.80	01-10-2023	03-10-2023	Other	Revised numerous rating factors due to GLM update, implemented wildfire peril, split wind and hail perils, implemented number of bathrooms rating variable, revised territory factors, revised base rates.	12.40	10.40	7.50
Nationwide Corporation Group	Nationwide Mutual Insurance Company	24.50	05-04-2023	06-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates for Homeowners and Condominiums	12.40	10.40	7.50

Homeowners Rate Filing Exhibit

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Nationwide Corporation Group	Nationwide Property and Casualty Insurance Company	8.10		03-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, implemented new wildfire peril, split wind and hail perils	6.10	9.20	6.30
Nationwide Corporation Group	Nationwide Property and Casualty Insurance Company	24.70		06-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates for Homeowners and Condominiums	6.10	9.20	6.30
Farmers Mut Protection Assn Group	New Century Insurance Company	26.02	11-01-2023	01-01-2024	Other	Territory Rating Factor Change - statewide overall change of 26.02%	0.00	16.16	0.00
Ocean Harbor Group	Ocean Harbor Casualty Insurance Company	14.10	12-01-2023	02-01-2024	Other	Changes to Base Rates, distance to coast factor revisions	8.20	4.17	0.00
Palomar Holdings Group	Palomar Specialty Insurance Company	19.60	09-01-2023	10-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and factor change.	17.80	4.00	0.00
Liberty Mutual Group	Peerless Indemnity Insurance Company	21.10	07-26-2023	08-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	9.00	11.10	9.10
QBE Insurance Group	Praetorian Insurance Company	13.50	12-05-2023	12-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Territory Base Rates & Revised New Home Discount	9.90	10.00	10.40
Tokio Marine Holdings Incorporated Group	Privilege Underwriters Reciprocal Exchange	19.90	07-01-2023	08-15-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Segmented Rate Change	14.90	6.90	19.90

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Hartford Fire and Casualty Group	Property and Casualty Insurance Company of Hartford	10.00	01-05-2023	02-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home PLIC2004 - PCIC	0.00	3.40	8.70
Liberty Mutual Group	Safeco Insurance Company of Indiana	12.00		09-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	11.60	9.20	7.00
Liberty Mutual Group	Safeco Insurance Company of Indiana	20.00		11-09-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	11.60	9.20	7.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	20.00		11-09-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	11.10	9.20	7.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	12.00		09-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	11.10	9.20	7.00
Safepoint Holdings Inc Group	Safepoint Insurance Company	20.00	08-16-2023	08-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	0.00	0.00	0.00
IAT Reinsurance Company Group	Safepoint Insurance Company	0.00	06-20-2023	09-01-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rates, Territory Relativity, Windstorm Loss Settlement	37.80	14.10	0.00
IAT Reinsurance Company Group	Safepoint Insurance Company	3.10	08-21-2023	09-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Wildfire Model	37.80	14.10	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Hartford Fire and Casualty Group	Sentinel Insurance Company, Limited	12.10	08-17-2023	10-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Dimensions - SENT	0.00	0.00	0.00
Standard Casualty Company	Standard Casualty Company	4.20	01-01-2023	01-01-2023	Other	Change CAT Fee and Policy Fee	0.00	0.00	0.00
Standard Casualty Company	Standard Casualty Company	10.00	10-01-2023	10-15-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Increased Territory Flex Factors	4.20	0.00	0.00
Liberty Mutual Group	State Auto Property and Casualty Insurance Company	4.80		01-21-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	10.40	0.00	1.80
Liberty Mutual Group	State Auto Property and Casualty Insurance Company	4.80		03-21-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Uniform base rate increase across the state for forms 3 and 5. No rate changes for forms 4 and 6.	10.40	0.00	2.80
State Farm Group	State Farm Lloyds	7.60	04-15-2023	06-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to base premiums	5.00	3.20	-0.10
State Farm Group	State Farm Lloyds	6.10	09-15-2023	11-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Introduced by-peril rating. Revised LRFs for Non-Tenant. Revised CRI post model adjustments. Introduced Fixed Expense Constant for Non-Tenant. Revised basic premium adjustments.	5.00	3.20	-0.10

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
State Farm Group	State Farm Lloyds	0.00	10-15-2023	12-15-2023	Other	Introduction of Increased Limits endorsement	5.00	3.20	-0.10
Iron Family Holdings Group	Surechoice Underwriters Reciprocal Exchange	0.00	06-20-2023	07-16-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rates, Proximity	37.70	0.00	0.00
Iron Family Holdings Group	Surechoice Underwriters Reciprocal Exchange	5.80	08-21-2023	09-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Wildfire Model	37.70	0.00	0.00
Brickell Insurance Holdings LLC Group	Sutton National Insurance Company	5.00	09-01-2023	10-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and factor change	3.00	0.00	0.00
Horace Mann Group	Teachers Insurance Company	10.00	10-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes; Introduction of Roof Payment Schedule & Corresponding Premium Reductions, Introduction of Underground Service Line Coverage	1.90	0.00	0.00
Texas Fair Plan and Texas Windstorm Insurance Group	Texas Fair Plan Association	10.00	08-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	10.00	17.60	27.20
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	5.00	01-15-2023	03-01-2023	Other	Update base rates	11.80	15.20	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	38.20	11-03-2023	12-08-2023	Other	Update base rates and rating factors	11.80	15.20	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	5.00	01-15-2023	03-01-2023	Other	Update base rates	11.80	15.20	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	38.20	11-03-2023	12-08-2023	Other	Update base rates and rating factors	11.80	15.20	0.00
Farmers Insurance Group	Texas Farmers Insurance Company	-4.70	02-23-2023	02-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate and Deductible Factor	15.00	8.30	0.00
Farmers Insurance Group	Texas Farmers Insurance Company	15.10	08-12-2023	08-12-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	15.00	8.30	0.00
Tower Hill Ins Group	Tower Hill Prime Insurance Company	19.70	05-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revision to the Hurricane Base Rate to Homebuilder	0.00	0.00	0.00
Tower Hill Ins Group	Tower Hill Prime Insurance Company	33.27	10-01-2023	11-01-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Multiple changes to rates and factors Manufactured Homeowners	16.80	11.40	0.00
Tower Hill Ins Group	Tower Hill Prime Insurance Company	34.50	10-01-2023	11-01-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Multiple changes to rates and factors to Homebuilder	0.00	0.00	0.00
Tower Hill Ins Group	Tower Hill Prime Insurance Company	19.76	10-15-2023	11-15-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Multiple changes to rates and factors	30.70	14.20	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
MS and AD Insurance Group	Transverse Insurance Company	17.20	09-01-2023	10-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and factor change	12.50	4.00	0.00
Travelers Group	Travelers Commercial Insurance Company	3.70		09-09-2023	Other	2023-06-0065	-8.60	0.00	0.00
Travelers Group	Travelers Home and Marine Insurance Company, The	5.00		09-09-2023	Other	2023-06-0065	0.00	0.00	0.00
Travelers Group	Travelers Lloyds of Texas Insurance Company	0.00		06-12-2023	Other	2023-03-0104	0.00	0.00	0.00
Travelers Group	Travelers Personal Insurance Company	16.80	06-30-2023	08-19-2023	Other	2023-06-0066	7.60	0.00	0.00
Travelers Group	Travelers Personal Insurance Company	0.00	09-29-2023	11-18-2023	Other	2023-09-0031	0.00	0.00	0.00
Travelers Group	Travelers Personal Insurance Company	19.00	10-23-2023	12-09-2023	Other	2023-02-0052	7.00	0.00	0.00
Travelers Group	Travelers Personal Security Insurance Company	0.00		06-12-2023	Other	2023-03-0104	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Trisura Group	Trisura Insurance Company	23.50	09-01-2023	10-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate increase filing for Trisura Insurance Company's Standard and Select Homeowner Products	10.00	0.00	0.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	13.30	04-20-2023	06-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Advantage – TRUM HFIC TCFIC HAIC	5.30	6.40	0.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	3.70	11-09-2023	12-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Advantage – TRUM HFIC TCFIC HAIC	5.30	6.40	0.00
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	13.60	04-20-2023	06-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Advantage – TRUM HFIC TCFIC HAIC	5.60	6.70	0.00
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	4.40	11-09-2023	12-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Advantage – TRUM HFIC TCFIC HAIC	5.60	6.70	0.00
U S Lloyds Insurance Company	U S Lloyds Insurance Company	28.40	03-15-2023	04-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	statewide	9.90	0.00	0.00
United Services Auto Association Group	United Services Automobile Association	15.80	05-14-2023	07-30-2023	Other	Homeowners: Revised base rates and premium caps	4.20	-0.10	0.00
United Services Auto Association Group	United Services Automobile Association	9.90	09-14-2023	11-30-2023	Other	Rental: Revised base rates.	4.20	-0.10	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Auto Association Group	United Services Automobile Association	4.90	11-21-2022	02-06-2023	Class - Relativity change in excess of ±5% for some policyholders.	Homeowners: Revised base rates, revised territory, Loss discount/surcharge and introduced 3%/5% W/H options, DHS in tier and Tech endorsement	4.20	-0.10	0.00
Kemper Corporation Group	Unitrin Safeguard Insurance Company	20.30		12-03-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate increase 20.3% overall	13.00	2.00	10.00
Universal Insurance Company Group	Universal North America Insurance Company	-0.40	09-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Affinity Credit Revision	18.80	14.13	-3.75
United Services Auto Association Group	Usaa Casualty Insurance Company	12.40	05-14-2023	07-30-2023	Other	Homeowners: Revised base rates and premium caps.	3.10	-0.10	0.00
United Services Auto Association Group	Usaa Casualty Insurance Company	9.90	09-14-2023	11-30-2023	Other	Rental: Revised base rates	3.10	-0.10	0.00
United Services Auto Association Group	Usaa Casualty Insurance Company	4.90	11-21-2022	02-06-2023	Class - Relativity change in excess of ±5% for some policyholders.	Homeowners: Revised base rates, revised territory, Loss discount/surcharge and introduced 3%/5% W/H options, DHS in tier and Tech endorsement	3.10	-0.10	0.00
United Services Auto Association Group	Usaa General Indemnity Company	24.10	05-14-2023	07-30-2023	Other	Homeowners: Revised base rates and premium caps.	5.00	1.90	-0.20

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Auto Association Group	Usaa General Indemnity Company	9.90	09-14-2023	11-30-2023	Other	Rental: Revised base rates.	5.00	1.90	-0.20
United Services Auto Association Group	Usaa General Indemnity Company	4.10	11-21-2022	02-06-2023	Class - Relativity change in excess of $\pm 5\%$ for some policyholders.	Homeowners: Revised base rates, revised territory, Loss discount/surcharge and introduced 3%/5% W/H options, DHS in tier and Tech endorsement.	5.00	1.90	-0.20
Woodlands Insurance Company, The	Woodlands Insurance Company, The	41.90	02-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base rate changes	8.10	21.90	0.18

*Note: The following describes the information included for the previous 12, 24, and 36 months:

Overall Rate Change Previous 12 months - overall rate change for the period January 1, 2022, through December 31, 2022.

Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2021, through December 31, 2021.

Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2020, through December 31, 2020.

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	03-01-2023	05-01-2023	Other	ACUT-133556556 submitting a rate/rule filing for Recreational Vehicle that is in conjunction with previously approved rate/rule filing ACUT-133443090 and credit filing ACUT-133461726. This filing contains our responsibility factors.	-43.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	10-11-2023	10-28-2023	Other	ACUT-133797882 This filing changes the fee amount passed to the policyholder from \$4 to \$5 in accordance with Senate Bill 224, 88th Legislature, 2023. Per the instructions in Bulletin B-0006-23, we have excluded supporting information and rate filing exhibit	-43.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	11-15-2023	11-15-2023	Other	ACUT-133866149 discontinuing the 11-Pay Direct Billed pay plan and Monthly Automatic Payment option. These options will be retained as a courtesy to our existing customers who are already utilizing these pay plans.	-43.00	0.00	0.00
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	01-29-2023	03-30-2023	Other	ACUT-133493468 we inadvertently did not file the correct package discount factors.	-43.00	0.00	0.00
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	Private Passenger Auto Vol Liability	18.66	11-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	1.00	1.00	1.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	Private Passenger Auto Vol Liability	0.00	09-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MVCPA Fee change	0.00	1.00	1.00
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	Private Passenger Auto Vol Liability	18.50	11-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	2.00	4.00	5.00
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	Private Passenger Auto Vol Liability	0.00	09-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MVCPA Fee change	2.00	3.00	4.00
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	Private Passenger Auto Vol Liability	7.00	04-03-2023	05-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates & Deductible factors fro Rec Trailers	1.00	2.00	3.00
American International Group	AIG Property Casualty Company	Private Passenger Auto Vol Liability	29.90	10-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	8.00	0.00	0.00
Alinsco Insurance Company	Alinsco Insurance Company	Private Passenger Auto Vol Liability	5.60	02-01-2023	03-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates	0.24	0.05	0.00
Alinsco Insurance Company	Alinsco Insurance Company	Private Passenger Auto Vol Liability	3.70	08-01-2023	09-01-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base rates & factors	0.24	0.05	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate County Mutual Insurance Company	Private Passenger Auto Vol Liability	19.70	09-04-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	13.2% Overall - ACMC and ACMA Combined	44.90	11.80	7.30
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Private Passenger Auto Vol Liability	8.10	12-11-2023	01-25-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	5.9% Overall Change	78.40	12.80	-3.20
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Private Passenger Auto Vol Liability	-0.10	09-04-2023	10-19-2023	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Tier Revision	78.40	12.80	-3.20
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Private Passenger Auto Vol Liability	19.60	06-26-2023	08-10-2023	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	13.9% Overall Change + MPD	78.40	12.80	-3.20
Allstate Insurance Group	Allstate Indemnity Company	Private Passenger Auto Vol Liability	13.80	09-04-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9.0% Overall Change	49.70	11.30	-3.00
Allstate Insurance Group	Allstate Insurance Company	Private Passenger Auto Vol Liability	8.30	09-04-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	3.5% Overall Change	39.50	11.30	-3.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	16.30	09-04-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	10.7% Overall Change	45.80	11.80	-3.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Kemper Corporation Group	American Access Casualty Company	Private Passenger Auto Vol Liability	-0.10	11-08-2023	12-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	46.70	16.63	-3.38
Kemper Corporation Group	American Access Casualty Company	Private Passenger Auto Vol Liability	11.50	12-21-2022	01-21-2023	Class - Relativity change in excess of ±5% for some policyholders.	Rating factors and base rate	46.70	16.63	-3.38
Kemper Corporation Group	American Access Casualty Company	Private Passenger Auto Vol Liability	25.10	06-23-2023	07-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and rating factors	46.70	16.63	-3.38
Munich Re Group	American Family Home Insurance Company	Private Passenger Auto Vol Liability	27.30	04-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Increase	0.00	0.00	0.00
Munich Re Group	American Modern Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	12.20	08-22-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates for Bodily Injury, Property Damage, Passenger Liability, Comprehensive, Collision, Uninsured Motorist, and Uninsured Motorist Property Damage. On Model Year x Symbol table, revised rates for Symbols M02, M19, M20, M21, M22, M23, M24.	12.40	0.00	0.00
American National Fin Group	American National County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.40	05-04-2023	05-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision for rates and factors	0.00	0.00	4.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
American National Fin Group	American National County Mutual Insurance Company	Private Passenger Auto Vol Liability	28.10	11-04-2023	11-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision for rates and factors	0.00	0.00	4.80
Amica Mutual Group	Amica Mutual Insurance Company	Private Passenger Auto Vol Liability	8.00	10-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	25.73	-0.50	-5.00
Amica Mutual Group	Amica Mutual Insurance Company	Private Passenger Auto Vol Liability	0.30	07-01-2023	07-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Introduction of Aggregate Rental	25.73	-0.50	-5.00
Amica Mutual Group	Amica Mutual Insurance Company	Private Passenger Auto Vol Liability	14.10	03-01-2023	04-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	25.73	-0.50	-5.00
Amica Mutual Group	Amica Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	01-01-2023	01-01-2023	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	TX VFD	25.73	-0.50	-5.00
Amica Mutual Group	Amica Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	0.30	07-01-2023	07-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Introduction of Aggregate Rental Limits	50.60	4.10	-4.60
Amica Mutual Group	Amica Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	14.10	03-01-2023	04-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	50.60	4.10	-4.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Amica Mutual Group	Amica Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	0.00	01-01-2023	01-01-2023	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD Assessment	50.60	4.10	-4.60
Amica Mutual Group	Amica Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	8.90	10-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	50.60	4.10	-4.60
AssuranceAmerica Corp Group	AssuranceAmerica Insurance Company	Private Passenger Auto Vol Liability	25.50	06-12-2023	07-18-2023	Other	BI & PD Base rates increased to keep up with the economic trends	9.39	8.28	2.81
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.00	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rate and Premium Transition Factors	9.00	5.00	0.00
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	Private Passenger Auto Vol Liability	15.50	09-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rate and reduced AAA OnBoard Activation Discount	9.00	5.00	0.00
Travelers Group	Automobile Insurance Company of Hartford, Connecticut, The	Private Passenger Auto Vol Liability	0.00		03-24-2023	Other	2023-03-0005	0.00	0.00	0.00
Travelers Group	Automobile Insurance Company of Hartford, Connecticut, The	Private Passenger Auto Vol Liability	0.00		08-20-2023	Other	2023-07-0007	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Travelers Group	Automobile Insurance Company of Hartford, Connecticut, The	Private Passenger Auto Vol Liability	0.00		09-15-2023	Other	2023-08-0028	0.00	0.00	0.00
W. R. Berkley Corporation Group	Berkley Insurance Company	Private Passenger Auto Vol Liability	23.50	05-21-2023	08-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	4.00	6.50	-0.20
Branch Insurance Exchange	Branch Insurance Exchange	Private Passenger Auto Vol Liability	25.00	11-17-2023	12-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate revision, Vehicle Symbol Factor updates, Deductible Factors revised	97.30	25.40	0.00
Branch Insurance Exchange	Branch Insurance Exchange	Private Passenger Auto Vol Liability	21.90	05-05-2023	06-14-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate revision	97.30	25.40	0.00
Branch Insurance Exchange	Branch Insurance Exchange	Private Passenger Auto Vol Liability	29.50	03-24-2023	05-03-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, revision to continuous insurance discount revision, financial responsibility tier factor changes	97.30	25.40	0.00
California Casualty Management Group	California Casualty Indemnity Exchange	Private Passenger Auto Vol Liability	15.10	08-26-2023	08-26-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	31.00	5.30	0.00
Central Mutual Insurance Company Group	Central Mutual Insurance Company	Private Passenger Auto Vol Liability	9.90	11-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	0.00	5.31	8.94

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Travelers Group	Charter Oak Fire Insurance Company, The	Private Passenger Auto Vol Liability	0.00		08-20-2023	Other	2023-07-0007	0.00	0.00	0.00
Chubb Limited Group	Chubb Lloyds Insurance Company of Texas	Private Passenger Auto Vol Liability	15.50	02-05-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	6.00	6.40	-6.00
Chubb Limited Group	Chubb National Insurance Company	Private Passenger Auto Vol Liability	20.40	02-05-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	9.40	6.40	-6.00
Cincinnati Financial Group	Cincinnati Casualty Company, The	Private Passenger Auto Vol Liability	13.80	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates changed	15.01	11.30	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Private Passenger Auto Vol Liability	13.93	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates changed	14.34	11.30	-5.00
Clearcover Ins Co	Clearcover Insurance Company	Private Passenger Auto Vol Liability	10.00	01-01-2023	02-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	BI Limit, ML Discount, Model Year Rating	0.00	0.00	0.00
Clearcover Ins Co	Clearcover Insurance Company	Private Passenger Auto Vol Liability	10.00	07-01-2023	08-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Multiple Rating Factor Changes, No Capping	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Private Passenger Auto Vol Liability	12.40	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and various rating plan changes.	26.70	0.00	0.60
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Private Passenger Auto Vol Liability	19.50	07-01-2023	07-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and various rating plan changes.	26.70	0.00	0.60
Consumers County Mutual Insurance Company	Consumers County Mutual Insurance Company	Private Passenger Auto Vol Liability	17.25	11-19-2023	12-24-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Group TTM-Quantum 2	9.58	8.94	-6.58
Consumers County Mutual Insurance Company	Consumers County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.83	03-10-2023	04-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Group TTM-Quantum 2	8.05	0.00	-6.58
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Private Passenger Auto Vol Liability	7.20	09-25-2023	10-25-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Powersports product. Update to base rates and vehicle makes.	11.10	1.00	7.40
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Private Passenger Auto Vol Liability	8.90	01-30-2023	03-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Auto product. Base rate change only.	15.70	5.00	1.20
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Private Passenger Auto Vol Liability	18.80	03-06-2023	04-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Powersports product. Update to base rates and other factors.	11.10	1.00	7.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Private Passenger Auto Vol Liability	8.30	06-30-2023	07-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Auto product. Update to base rates and other factors.	15.70	5.00	1.20
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Private Passenger Auto Vol Liability	0.00	02-01-2023	02-01-2023	Other	Applies to Auto product. Filed an updated list of vehicle symbols.	15.70	5.00	1.20
Farmers Insurance Group	Economy Fire and Casualty Company	Private Passenger Auto Vol Liability	0.18	04-03-2023	06-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	9.60	46.90	11.90
Farmers Insurance Group	Economy Fire and Casualty Company	Private Passenger Auto Vol Liability	9.50	04-30-2023	06-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	9.60	46.90	11.90
Farmers Insurance Group	Economy Fire and Casualty Company	Private Passenger Auto Vol Liability	-0.37	03-06-2023	05-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	9.60	46.90	11.90
General Electric Group	Electric Insurance Company	Private Passenger Auto Vol Liability	11.20	06-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to base rates, rate caps	15.20	5.10	-2.30
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	0.00	06-13-2023	08-13-2023	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction of MSRP Factors Table & Rate Variable Changes for Multicar Factors	35.70	11.20	-9.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	5.20	05-16-2023	07-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase and Rate Variable Changes for Channel & E-Signature Factors	35.70	11.20	-9.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	8.60	03-31-2023	05-31-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase, Rate Variable Changes for Channel & E-Signature Factors and Underwriting Renewal Tier Changes	35.70	11.20	-9.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	-0.10	04-17-2023	06-17-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Variable Changes for EarlyBird Discount (EarlyBird x PIF) & Work from Home (Discount) Factors	35.70	11.20	-9.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	7.30	02-14-2023	04-14-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase & Rate Variable Changes for E-Signature Factors	35.70	11.20	-9.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	0.00	02-21-2023	04-21-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Accident Overhaul & Rate Variable Changes with Liability (ISO) Symbol, Vehicle Mileage x Use (CARFAX), Vehicle Age x Ownership & Vehicle Ownership Factors	35.70	11.20	-9.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	0.10	03-09-2023	05-09-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Variable Changes for Liability (ISO) Symbol Factors	35.70	11.20	-9.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	0.00	07-11-2023	09-11-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Variable Changes for Channel Factors	35.70	11.20	-9.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	11.30	07-15-2023	09-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase, Rate Variable Changes for Channel Factors and Underwriting New Business Tier Changes	35.70	11.20	-9.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	0.00	09-07-2023	11-07-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Variable Changes for Limit (BI & PD), Age x Marital Status x Gender (adding renewal split) & CPVY (removing Agency rating) and Underwriting New Business\Marital Status Tier Changes	35.70	11.20	-9.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	0.00	10-02-2023	12-02-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Variable Changes for Occupation Status x Age & Occupation Factors	35.70	11.20	-9.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	0.00	01-31-2023	03-31-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Removal of Expense/Lifetime/Survival Model	35.70	11.20	-9.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Vol Liability	0.00	06-14-2023	08-14-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Addition of Nonbinary Gender Rating Factors	35.70	11.20	-9.10
Allstate Insurance Group	Encompass Home and Auto Insurance Company	Private Passenger Auto Vol Liability	-2.10	09-28-2023	09-28-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factor Update	17.50	0.00	0.00
Allstate Insurance Group	Encompass Home and Auto Insurance Company	Private Passenger Auto Vol Liability	36.60	04-27-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factor Update	17.50	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Encompass Indemnity Company	Private Passenger Auto Vol Liability	27.30	11-30-2023	11-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Adjustment Factor Update; Crime Prevention Fee	17.20	0.00	-3.50
Allstate Insurance Group	Encompass Indemnity Company	Private Passenger Auto Vol Liability	-2.30	09-28-2023	09-28-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Adjustment Factor Update	17.20	0.00	-3.50
Allstate Insurance Group	Encompass Indemnity Company	Private Passenger Auto Vol Liability	37.90	04-27-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Adjustment Factor Update	17.20	0.00	-3.50
Allstate Insurance Group	Encompass Independent Insurance Company	Private Passenger Auto Vol Liability	20.00	01-16-2023	03-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to Rate Adjustment Factors	0.00	-9.90	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	Private Passenger Auto Vol Liability	27.00	10-16-2023	11-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to Rate Adjustment Factors	0.00	-9.90	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	Private Passenger Auto Vol Liability	31.20	06-26-2023	08-10-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate increases included segmentation by number of vehicles and operators	0.00	-9.90	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	Private Passenger Auto Vol Liability	11.30	03-13-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to Rate Adjustment Factors	0.00	-9.90	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Encompass Insurance Company of America	Private Passenger Auto Vol Liability	-2.40	09-28-2023	09-28-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factor Update	16.30	0.00	0.00
Allstate Insurance Group	Encompass Insurance Company of America	Private Passenger Auto Vol Liability	36.60	04-27-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factor Update	16.30	0.00	0.00
Allstate Insurance Group	Encompass Property and Casualty Company	Private Passenger Auto Vol Liability	36.10	04-27-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factor Update	16.60	0.00	0.00
Allstate Insurance Group	Encompass Property and Casualty Company	Private Passenger Auto Vol Liability	-2.40	09-28-2023	09-28-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factor Update	16.60	0.00	0.00
Allstate Insurance Group	Esurance Insurance Company	Private Passenger Auto Vol Liability	9.70	04-19-2023	06-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	22.70	22.70	22.70
Allstate Insurance Group	Esurance Insurance Company	Private Passenger Auto Vol Liability	8.00	12-06-2023	01-25-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	32.40	32.40	32.40
Falcon Insurance Company	Falcon Insurance Company	Private Passenger Auto Vol Liability	13.30	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change in base rate >5%	14.10	-2.60	-9.40

Private Passenger Automobile Rate Filing Exhibit

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Falcon Insurance Company	Falcon Insurance Company	Private Passenger Auto Vol Liability	10.10	06-15-2023	07-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change in base rate >5%	14.10	-2.60	-9.40
Falcon Insurance Company	Falcon Insurance Company	Private Passenger Auto Vol Liability	21.60	10-04-2023	10-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change in base rate >5%	14.10	-2.60	-9.40
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Private Passenger Auto Vol Liability	4.30	01-15-2023	03-01-2023	Other	Update base rates and rating factors	8.10	0.00	9.87
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Private Passenger Auto Vol Liability	2.10	07-01-2023	09-01-2023	Other	Update tier and rating factors	8.10	0.00	9.87
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Private Passenger Auto Vol Liability	27.90	10-15-2023	11-15-2023	Other	Update base rates and rating factors	8.10	0.00	9.87
Farmers Insurance Group	Farmers Casualty Insurance Company	Private Passenger Auto Vol Liability	18.00	03-30-2023	05-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	35.00	18.00	0.00
Farmers Insurance Group	Farmers Casualty Insurance Company	Private Passenger Auto Vol Liability	14.40	10-30-2023	12-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	35.00	18.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	Farmers Direct Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	12.10	10-30-2023	12-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	31.20	7.30	0.00
Farmers Insurance Group	Farmers Direct Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	17.10	03-30-2023	05-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	31.20	7.30	0.00
Farmers Insurance Group	Farmers Group Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	12.24	10-30-2023	12-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	29.20	7.00	0.00
Farmers Insurance Group	Farmers Group Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	15.10	03-30-2023	05-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	29.20	7.00	0.00
Farmers Insurance Group	Farmers Lloyds Insurance Company of Texas	Private Passenger Auto Vol Liability	14.67	10-30-2023	12-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	26.90	12.30	0.00
Farmers Insurance Group	Farmers Lloyds Insurance Company of Texas	Private Passenger Auto Vol Liability	10.69	04-30-2023	06-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	26.90	12.30	0.00
Farmers Insurance Group	Farmers Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	0.18	04-03-2023	06-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	36.10	45.50	-11.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	Farmers Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	18.90	02-28-2023	02-28-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	36.10	45.50	-11.10
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.90	01-22-2023	01-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	27.90	5.40	0.00
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Private Passenger Auto Vol Liability	17.70	11-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision Toggle Auto product	0.00	0.00	0.00
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.40	04-22-2023	04-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	27.90	5.40	0.00
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.30	10-22-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	27.90	5.40	0.00
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.50	05-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision Toggle Auto product	0.00	0.00	0.00
Chubb Limited Group	Federal Insurance Company	Private Passenger Auto Vol Liability	17.00	07-01-2023	07-01-2023	Reference advisory organization filing, with no other changes	Adoption of ISO loss costs	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Chubb Limited Group	Federal Insurance Company	Private Passenger Auto Vol Liability	16.10	02-05-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	6.10	6.40	-6.00
First Acceptance Ins Group	First Acceptance Insurance Company, Incorporated	Private Passenger Auto Vol Liability	17.00	10-25-2023	11-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Coverage Type, Renewal, Channel, Model Year, Vehicle Count, increase of MVCPA fee	-1.34	11.00	6.00
First Acceptance Ins Group	First Acceptance Insurance Company, Incorporated	Private Passenger Auto Vol Liability	16.03	01-31-2023	02-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates, territory, coverage type, channel, and model years	-1.34	11.00	6.00
J and P Holdings Group	First Chicago Insurance Company	Private Passenger Auto Vol Liability	7.30	05-04-2023	06-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	21.20	28.00	18.70
Farmers Insurance Group	Foremost County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.20	08-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change to Base Rates	19.10	39.20	61.50
Farmers Insurance Group	Foremost County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.00	02-02-2023	03-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	39.20	16.00	0.00
Farmers Insurance Group	Foremost County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.20	08-26-2023	10-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	39.20	16.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	Private Passenger Auto Vol Liability	-2.10	12-15-2023	12-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Motor Home Sub-line (Base Rate Changes)	0.00	0.00	0.00
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	Private Passenger Auto Vol Liability	0.30	06-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Motor Home Sub-line (Base Rates - Territory - Limit of Liability)	0.00	0.00	0.00
Farmers Insurance Group	Foremost Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	10.10	08-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change to Base Rates	0.00	0.00	0.00
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	6.40	04-29-2023	04-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	4.70	-0.10	-3.80
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	17.50	01-08-2023	01-08-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate and Factor Changes.	14.10	-0.10	3.60
Gateway Insurance Company	Gateway Insurance Company	Private Passenger Auto Vol Liability	45.40	09-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Symbol assignment change	8.58	3.99	0.00
Gateway Insurance Company	Gateway Insurance Company	Private Passenger Auto Vol Liability	37.70	12-15-2022	01-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Factor Changes, Introduction of new Factors	8.58	3.99	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Berkshire Hathaway Group	Geico Advantage Insurance Company	Private Passenger Auto Vol Liability	7.00	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, revised Model Year Factors, Redesigned Base Rate Structure	82.60	13.70	-2.60
Berkshire Hathaway Group	Geico Choice Insurance Company	Private Passenger Auto Vol Liability	5.50	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Model Year Factors	71.10	8.60	-3.30
Berkshire Hathaway Group	Geico County Mutual Insurance Company	Private Passenger Auto Vol Liability	-0.10	08-24-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, Prop Telematics Program	59.20	11.70	-2.60
Berkshire Hathaway Group	Geico County Mutual Insurance Company	Private Passenger Auto Vol Liability	6.70	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, revised Model Year Factors, Redesigned Base Rate Structure	59.20	11.70	-2.60
Berkshire Hathaway Group	Geico General Insurance Company	Private Passenger Auto Vol Liability	0.00	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Model Year Factors	0	0	-2.10
Berkshire Hathaway Group	Geico Indemnity Company	Private Passenger Auto Vol Liability	7.20	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, revised Model Year Factors, Redesigned Base Rate Structure	6.30	0.00	-2.30
Berkshire Hathaway Group	Geico Secure Insurance Company	Private Passenger Auto Vol Liability	5.00	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, revised Model Year Factors, Redesigned Base Rate Structure	60.30	6.20	-3.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.50	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, revised Model Year Factors, Redesigned Base Rate Structure	288.40	0.00	0.00
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.70	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, revised Model Year Factors, Redesigned Base Rate Structure	288.40	0.00	0.00
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.70	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, revised Model Year Factors, Redesigned Base Rate Structure	288.40	0.00	0.00
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.50	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, revised Model Year Factors, Redesigned Base Rate Structure	288.40	0.00	0.00
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.50	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, revised Model Year Factors, Redesigned Base Rate Structure	288.40	0.00	0.00
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.70	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, revised Model Year Factors, Redesigned Base Rate Structure	288.40	0.00	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Private Passenger Auto Vol Liability	8.70	07-10-2023	07-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates	0.50	2.40	-1.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Germania Insurance Group	Germania Fire and Casualty Company	Private Passenger Auto Vol Liability	15.60	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Rental, Model Year, Rate Stabilization, Advance Quote Rule	4.30	-0.50	-1.70
Germania Insurance Group	Germania Fire and Casualty Company	Private Passenger Auto Vol Liability	24.50	10-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Utility TR, Travel TR, Change in Deductibles	0.00	0.00	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Private Passenger Auto Vol Liability	-0.20	03-15-2023	03-15-2023	Credit scoring - Relativity change in excess of ±5% for some policyholders.	Capping IBS at renewals	0.00	0.00	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Private Passenger Auto Vol Liability	6.80	04-15-2023	04-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates, Change % in PIFD, Renewal Discount	4.00	1.60	3.60
Germania Insurance Group	Germania Insurance Company	Private Passenger Auto Vol Liability	8.20	07-10-2023	07-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates	0.40	2.30	-1.00
Germania Insurance Group	Germania Insurance Company	Private Passenger Auto Vol Liability	24.50	10-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Utility TR, Travel TR, Change in Deductibles	0.00	0.00	0.00
Germania Insurance Group	Germania Insurance Company	Private Passenger Auto Vol Liability	-0.20	03-15-2023	03-15-2023	Credit scoring - Relativity change in excess of ±5% for some policyholders.	Capping IBS at renewals	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Germania Insurance Group	Germania Insurance Company	Private Passenger Auto Vol Liability	6.90	04-15-2023	04-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates, Change % in PIFD, Renewal Discount	4.70	0.10	-0.80
Germania Insurance Group	Germania Insurance Company	Private Passenger Auto Vol Liability	15.70	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Rental, Model Year, Rate Stabilization, Advance Quote rule	4.10	-0.50	-1.70
Germania Insurance Group	Germania Select Insurance Company	Private Passenger Auto Vol Liability	16.90	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Rental, Model Year, Rate Stabilization, Advance Quote rule	4.20	-0.50	-1.70
Germania Insurance Group	Germania Select Insurance Company	Private Passenger Auto Vol Liability	24.50	10-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Utility TR, Travel TR, Change in Deductibles	0.00	0.00	0.00
Germania Insurance Group	Germania Select Insurance Company	Private Passenger Auto Vol Liability	9.20	07-10-2023	07-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates	0.40	2.40	-1.00
Germania Insurance Group	Germania Select Insurance Company	Private Passenger Auto Vol Liability	8.20	04-15-2023	04-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates, Change % in PIFD, Renewal Discount	3.30	1.80	0.80
Germania Insurance Group	Germania Select Insurance Company	Private Passenger Auto Vol Liability	-0.20	03-15-2023	03-15-2023	Credit scoring - Relativity change in excess of ±5% for some policyholders.	Capping IBS at renewals	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
GoAuto Insurance Company	GoAuto Insurance Company	Private Passenger Auto Vol Liability	21.50	06-12-2023	07-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		24.80	35.70	56.50
GoAuto Insurance Company	GoAuto Insurance Company	Private Passenger Auto Vol Liability	2.80	01-16-2023	02-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		20.20	28.90	28.90
Berkshire Hathaway Group	Government Employees Insurance Company	Private Passenger Auto Vol Liability	10.10	08-17-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, revised Model Year Factors, Redesigned Base Rate Structure	7.80	0.00	-2.60
Chubb Limited Group	Great Northern Insurance Company	Private Passenger Auto Vol Liability	16.00	02-05-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	6.50	6.40	-6.00
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	Private Passenger Auto Vol Liability	34.00	05-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	0.00	0.00	0.00
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	Private Passenger Auto Vol Liability	0.00	07-01-2023	07-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	8.60	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-24-2023	06-24-2023	Other	Ignition Monthly VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	6.64	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-24-2023	06-24-2023	Other	Ignition Semi-Annual VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	4.46	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	6.69	09-07-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newstar increased BI and PD base rates.	20.74	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	01-09-2023	01-09-2023	Other	Auto MGA corrected foreign license surcharge factor.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.67	10-17-2023	11-17-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Ignition Monthly revised certain BI county factors.	6.64	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	13.40	01-03-2023	02-03-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	CGA revised Base Rates BI and PD, Territory BI and PD, and Revised Carfax Severe Problem surcharge table per TDI's request	39.60	13.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	4.13	10-17-2023	11-17-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Ignition Semi-Annual revised certain BI and PD county factors.	4.46	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	18.31	12-14-2023	01-14-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo MGA Monthly increased BI and PD base rates.	13.52	0.00	-7.36

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	7.39	12-14-2023	01-14-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo Select Monthly increased BI and PD base rates.	15.49	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.66	12-14-2023	01-14-2024	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Apollo Select Semi-Annual increased BI and PD vehicle profile surcharge factors.	11.73	7.45	-3.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	12.09	12-14-2023	01-14-2024	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Excellent increased BI and PD base rates and revised certain BI and PD tier factors.	16.27	5.14	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	15.28	12-14-2023	01-14-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newstar increased BI and PD base rates.	20.74	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	2.20	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Prime BI and PD base rate	18.30	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.20	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Prime 2.0 BI and PD base rate	22.10	3.60	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.20	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel BI and PD base rate	8.80	2.70	-2.90

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Edge BI and PD base rate	2.20	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	13.04	12-14-2023	01-14-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo MGA Semi-Annual increased BI and PD base rates and revised certain PD tier factors.	10.98	3.93	-6.39
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.84	09-07-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo Select Monthly increased BI and PD base rates.	15.49	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.50	01-12-2023	02-17-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rates, Territory Factors for RAD5 MM	12.57	14.54	21.43
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	08-07-2023	09-06-2023	Other	Updated MVCPA fee for Lemonade	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-11-2023	08-11-2023	Other	Apollo Specialty Semi-Annual increased MVCPA fee in accordance with TAC Rule 5.205.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-11-2023	08-11-2023	Other	Apollo Select Semi-Annual increased MVCPA fee in accordance with TAC Rule 5.205.	11.73	7.45	-3.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-11-2023	08-11-2023	Other	Apollo Select Monthly increased MVCPA fee in accordance with TAC Rule 5.205.	15.49	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-11-2023	08-11-2023	Other	Excellent increased MVCPA fee in accordance with TAC Rule 5.205.	16.27	5.14	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-11-2023	08-11-2023	Other	Ignition Monthly increased MVCPA fee in accordance with TAC Rule 5.205.	6.64	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-11-2023	08-11-2023	Other	Ignition Semi-Annual increased MVCPA fee in accordance with TAC Rule 5.205.	4.46	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-11-2023	08-11-2023	Other	Newstar increased MVCPA fee in accordance with TAC Rule 5.205.	20.74	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.41	08-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Ignition Monthly increased BI and PD base rates.	6.64	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.86	08-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Ignition Semi-Annual increased BI and PD base rates.	4.46	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-11-2023	08-11-2023	Other	Apollo MGA Monthly increased MVCPA fee in accordance with TAC Rule 5.205.	13.52	0.00	-7.36
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.54	09-07-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo MGA Semi-Annual increased BI and PD base rates.	10.98	3.93	-6.39
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-24-2023	06-24-2023	Other	Newstar VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	20.74	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.05	09-07-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo Select Semi-Annual increased BI and PD base rates.	11.73	7.45	-3.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.44	09-07-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excellent increased BI and PD base rates.	16.27	5.14	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-11-2023	08-11-2023	Other	Apollo Specialty Monthly increased MVCPA fee in accordance with TAC Rule 5.205.	0.00	0.00	-2.52
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-11-2023	08-11-2023	Other	Apollo MGA Semi-Annual increased MVCPA fee in accordance with TAC Rule 5.205.	10.98	3.93	-6.39

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Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.94	06-15-2023	07-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newstar increased PD base rate and revised certain BI and PD county factors.	20.74	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.61	06-15-2023	07-15-2023	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Excellent increased BI and PD base rates, revised certain BI and PD tier factors, and certain BI and PD policy discount factors.	16.27	5.14	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	7.29	06-15-2023	07-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo Specialty Monthly increased BI base rate.	0.00	0.00	-2.52
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.67	06-15-2023	07-15-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo Select Semi-Annual revised certain BI and PD county factors and certain BI and PD policy discount factors.	11.73	7.45	-3.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.92	06-15-2023	07-15-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo Select Monthly revised certain BI and PD county factors and certain BI and PD policy discount factors.	15.49	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.40	06-15-2023	07-15-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo MGA Semi-Annual increased BI and PD base rates, revised certain BI and PD county factors, and certain BI and PD tier factors.	10.98	3.93	-6.39
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.37	06-15-2023	07-15-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo MGA Monthly revised certain BI and PD county factors and certain BI and PD tier factors.	13.52	0.00	-7.36

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	11.11	09-07-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo MGA Monthly increased BI and PD base rates.	13.52	0.00	-7.36
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-17-2023	08-17-2023	Other	Updated MVCPA fee for Star Canyon program	22.70	11.50	2.30
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	08-11-2023	09-16-2023	Other	Updated MVCPA fee for MRAD program	19.70	0.00	-11.26
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-01-2023	08-01-2023	Other	Updated MVCPA fee for Prime	18.30	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-06-2023	08-21-2023	Other	Updated MVCPA fee for Point Rider program	11.70	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-10-2023	07-28-2023	Other	Updated MVCPA fee for Alfa Vision	26.10	6.10	-0.40
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	6.10	07-14-2023	08-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD5MM base rates BI, PD, MP, UM/UIM	12.57	14.54	21.43

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.80	07-15-2023	08-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen revised MVCPA fee, base, and rate cap factors for BI, PD	9.50	2.70	-0.60
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.70	07-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel BI and PD base rate, county factors, and vehicle to driver factors, MVPCA fee increase	8.80	2.70	-2.90
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-17-2023	08-17-2023	Other	Updated MVCPA fee for MSIS program	36.00	13.90	-4.30
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-01-2023	08-01-2023	Other	Updated MVCPA fee for Edge prgm	2.20	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-17-2023	08-17-2023	Other	Updated MVCPA fee for TSLC program	16.10	12.50	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-18-2023	08-05-2023	Other	Updated MVCPA fee for RAD 5 program	13.52	18.19	20.23
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-18-2023	08-05-2023	Other	Updated MVCPA fee for RAD 6 Program	13.52	18.19	20.23

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	13.90	07-20-2023	08-20-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	KPIGA Base rates & Increased MVCPA Fee	13.00	3.60	10.20
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.70	07-27-2023	09-11-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Point Rider revised base rates	11.70	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-28-2023	09-02-2023	Other	Updated RAD5MM payment options	13.52	18.19	20.23
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	13.40	07-28-2023	09-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD6 updated base rates, term factors, and pay plan rules	44.72	16.77	17.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-17-2023	08-17-2023	Other	Updated MVCPA fee for Aggressive pgm.	28.40	11.80	-3.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.50	05-25-2023	06-15-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Aspen revised base and pay plan factors for BI, PD	9.50	2.70	-0.60
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.54	04-12-2023	05-12-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SNAP base rates	3.00	3.00	1.60

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Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	27.60	04-24-2023	05-24-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base rates for MSIS	36.00	13.90	-4.30
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	04-27-2023	04-27-2023	Other	RAD5MM updated bill plan rules.	13.52	18.19	20.23
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	04-27-2023	04-27-2023	Other	RAD6 updated bill plan rules.	37.59	20.37	17.49
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.10	05-04-2023	06-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Point Rider revised base rates	11.70	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	4.10	05-12-2023	06-17-2023	Class - Relativity change in excess of ±5% for some policyholders.	RAD5MM updated various class factors and base rates.	12.57	14.54	21.43
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	4.70	07-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Prime 2.0 BI and PD base rate, county factors, and vehicle to driver factors, MVCPA fee increase	22.10	3.60	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.90	05-15-2023	06-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mendota updated Base Rates	21.00	3.58	0.00

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Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.28	06-05-2023	07-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base, Territory, Model Year for Aggressive	28.40	11.80	-3.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	06-15-2023	06-15-2023	Other	Updated MVCPA fee for Mendota Map program	21.00	3.58	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.90	06-15-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates BI, PD,UMBI, UMPD for Auto MGA	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	-0.40	06-21-2023	08-20-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acuity revised base rate, factors, adopt ISO 2020 Liab Symbols and Risk Analyzer.	10.70	4.97	-10.70
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	06-22-2023	06-22-2023	Other	Updated MVCPA fee for SNAP	9.04	0.00	-1.09
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	25.00	06-26-2023	07-26-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Star Canyon revised base rates	22.70	11.50	2.30
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.00	06-26-2023	07-26-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base rates for TSLC	16.10	12.50	0.00

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Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	11.00	05-12-2023	06-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD6 updated base rates, rate capping factors	44.72	16.77	17.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	09-15-2023	09-15-2023	Other	Germania added new limit options.	22.30	-0.60	-8.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	07-01-2023	07-01-2023	Other	Updated MVCPA fee for Anchor	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	14.70	09-04-2023	09-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	KGA revised Base Rates, factors and MVCPA fee	0.00	1.90	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	21.30	02-27-2023	02-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates for State Auto	20.30	9.90	-7.30
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	08-11-2023	08-11-2023	Other	Updated MVCPA fee for Germania	22.30	-0.60	-8.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	-0.20	03-15-2023	03-15-2023	Other	Adjusted IBS capping value rules for Germania.	22.30	-0.60	-8.50

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Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	4.10	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Germania revised base rates	22.23	-0.60	-8.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.00	08-01-2023	09-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mendota updated Base Rates	21.00	3.58	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.10	07-10-2023	07-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Germania revised base rates.	22.30	-0.60	-8.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	22.50	12-15-2023	01-20-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Class relativity change, base rates for MRAD program	22.50	0.00	-16.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.70	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Prime 2.0 BI and PD base rate and policy fee increase	22.10	3.60	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	4.30	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel BI and PD base rate and policy fee increase	8.80	2.70	-2.90
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	6.20	03-20-2023	05-01-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Aspen revised multiple factors for BI, PD	9.50	2.70	-0.60

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Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	03-01-2023	03-01-2023	Other	Mendota added new Endorsement Fee.	21.00	3.58	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.00	02-06-2023	03-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mendota updated Base Rates	21.00	3.58	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	-0.40	01-30-2023	02-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Alfa Vision filing adjustment to base rates required by TD	26.10	6.10	-0.40
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	20.40	01-19-2023	02-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	KPIGA revised base rates and factors.	13.00	3.60	10.20
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.50	04-15-2023	04-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Germania revised base rates and limit factors	22.30	-0.60	-8.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.70	11-01-2023	12-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen revised base rates for BI	9.50	2.70	-0.60
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	15.00	01-12-2023	02-17-2023	Territory - Relativity change in excess of ±5% for some policyholders.	RAD6 revised base rates, territory factors, bookroll stab factors.	44.72	16.77	17.50

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Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	08-25-2023	09-30-2023	Class - Relativity change in excess of ±5% for some policyholders.	RAD5MM adjusted class relativities	12.57	14.54	21.43
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	20.00	09-18-2023	10-18-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base, Territory for Aggressive	28.40	11.80	-3.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	25.00	09-18-2023	10-18-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base rates for MSIS	36.00	13.90	-4.30
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.30	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel BI and PD base rate	8.80	2.70	-2.90
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	4.90	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Prime 2.0 BI and PD base rate	22.10	3.60	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	15.60	10-01-2023	11-01-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Aspen revised multiple factors for BI, PD	9.50	2.70	-0.60
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	19.80	09-11-2023	09-11-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renegade updated base rates.	5.40	4.60	8.80

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Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	10-18-2023	12-07-2023	Other	Updated MVCPA fee for Esurance	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	08-21-2023	08-01-2023	Other	Updated MVCPA fee for Renegade program	5.40	4.60	8.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	6.00	11-06-2023	12-21-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Mendota updated Base Rates	21.00	3.58	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.50	11-10-2023	12-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD5MM updated base rates and rte cap factors	12.57	14.54	21.43
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	11-15-2023	11-15-2012	Other	Acuity adjusted pay plan options.	10.70	4.97	-10.70
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	15.00	11-20-2023	12-20-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Star Canyon revised base rates	22.70	11.50	2.30
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	25.70	12-01-2023	02-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acuity revised base rates.	10.70	4.97	-10.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	25.00	12-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates PD matricula factor for Auto MGA	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.75	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newstar increased PD base rate.	20.74	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	10-11-2023	10-28-2023	Other	Acuity updated the MVCPA fee	10.70	4.97	-10.70
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-24-2023	06-24-2023	Other	Apollo MGA Monthly VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	13.52	0.00	-7.36
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.50	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excellent increased BI and PD base rates.	16.27	5.14	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.15	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo Select Semi-Annual increased BI and PD base rates.	11.73	7.45	-3.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	4.00	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo Select Monthly increased BI and PD base rates.	15.49	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.12	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo MGA Semi-Annual increased BI and PD base rates.	10.98	3.93	-6.39
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.89	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo MGA Monthly increased BI and PD base rates.	13.52	0.00	-7.36
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	02-08-2023	02-08-2023	Other	Apollo Select Semi-Annual introduction of new rating variable, Vehicle Risk Score, resulting in 0% change for policyholders.	11.73	7.45	-3.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	02-08-2023	02-08-2023	Other	Apollo Select Monthly introduction of new rating variable, Vehicle Risk Score, resulting in 0% change for policyholders.	15.49	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	02-01-2023	02-01-2023	Other	Apollo MGA Semi-Annual introduction of new rating variable, Vehicle Risk Score, resulting in 0% change for policyholders.	10.98	3.93	-6.39
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	02-01-2023	02-01-2023	Other	Apollo MGA Monthly introduction of new rating variable, Vehicle Risk Score, resulting in 0% change for policyholders.	13.52	0.00	-7.36
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-24-2023	06-24-2023	Other	Apollo Select Monthly VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	15.49	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-24-2023	06-24-2023	Other	Excellent VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	16.27	5.14	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-24-2023	06-24-2023	Other	Apollo Specialty Semi-Annual VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.64	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Ignition Monthly decreased BI base rate and increased PD base rate.	6.64	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-24-2023	06-24-2023	Other	Apollo Select Semi-Annual VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	11.73	7.45	-3.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-24-2023	06-24-2023	Other	Apollo MGA Semi-Annual VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	10.98	3.93	-6.39
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	17.90	04-03-2023	06-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acuity revises base rates BI, PD, PIP	10.70	4.97	-10.70
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.97	05-02-2023	06-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Ignition Semi-Annual increased BI and PD base rates.	4.46	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-24-2023	06-24-2023	Other	Apollo Specialty Monthly VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	0.00	0.00	-2.52
Horace Mann Group	Horace Mann Insurance Company	Private Passenger Auto Vol Liability	-0.50	03-10-2023	03-10-2023	Other	Base Rate Revisions made after objections on the 2/15/23 revision	10.70	10.70	10.70
Horace Mann Group	Horace Mann Insurance Company	Private Passenger Auto Vol Liability	-0.60	09-10-2023	09-10-2023	Other	Base Rate Revisions made after objections on the 8/16/23 revision	10.70	10.70	10.70
Horace Mann Group	Horace Mann Insurance Company	Private Passenger Auto Vol Liability	10.30	08-16-2023	08-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes; Removal of the HMDrive Discount	10.70	10.70	10.70
Horace Mann Group	Horace Mann Insurance Company	Private Passenger Auto Vol Liability	17.80	02-15-2023	02-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes	10.70	10.70	10.70
Horace Mann Group	Horace Mann Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	19.00	02-15-2023	02-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes	13.80	0.00	0.00
Horace Mann Group	Horace Mann Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	0.60	03-10-2023	03-10-2023	Other	Base Rate Revisions made after objections on the 2/15/23 revision	13.80	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Horace Mann Group	Horace Mann Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	11.10	08-16-2023	08-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes; Removal of the HMDrive Discount	13.80	0.00	0.00
Horace Mann Group	Horace Mann Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	-0.40	09-10-2023	09-10-2023	Other	Base Rate Revisions made after objections on the 8/16/23 revision	13.80	0.00	0.00
Incline Insurance Group Llc Group	Incline Casualty Company	Private Passenger Auto Vol Liability	2.77	02-01-2023	03-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWins: Base rates, rental limits	15.41	-8.70	3.06
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.11	03-09-2023	04-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rates, Top Vehicle, Excess Vehicle, Vehicle History Score, Model year, Customer Choice, Policy Term, Household Structure, Limits & Deductibles, Market Tier	38.55	8.91	-5.89
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Vol Liability	16.28	11-02-2023	12-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rates, Limit, EFT, Model year, Vehicle History Score	38.55	8.91	-5.89
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Vol Liability	20.25	06-22-2023	07-31-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rates, Rate Cap	38.55	8.91	-5.89
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Vol Liability	14.21	11-02-2023	12-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rates, Limit, EFT, Model year, Vehicle History Score	43.12	6.54	-6.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Vol Liability	24.51	06-22-2023	07-31-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rates, Rate Cap	43.12	6.54	-6.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.40	03-09-2023	04-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rates, Top Vehicle, Excess Vehicle, Vehicle History Score, Model year, Policy Term, Household Structure, Limits & Deductibles, Market Tier	43.12	6.54	-6.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.20	07-16-2023	09-21-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.10	3.90	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.00	08-19-2023	09-28-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.20	3.90	4.60
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Vol Liability	12.80	10-05-2023	11-14-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	1.90	3.90	6.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.00	10-21-2023	12-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.10	3.90	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.70	03-20-2023	04-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	1.90	3.90	6.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.60	03-29-2023	06-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.10	3.90	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.20	03-17-2023	05-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	3.90	4.60	3.30
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Vol Liability	6.40	09-07-2023	11-11-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	5.60	7.90	26.90
Loya Group	Loya Insurance Company	Private Passenger Auto Vol Liability	0.00	12-04-2023	01-04-2024	Other	Amended PF discount rule to align with other companies	0.00	0.00	0.00
Loya Group	Loya Insurance Company	Private Passenger Auto Vol Liability	0.00	09-04-2023	10-04-2023	Other	Changed MVCPA Fee from \$4.00 to \$5.00 per change in regulation. Updated excluded driver rule	0.00	0.00	0.00
Loya Group	Loya Insurance Company	Private Passenger Auto Vol Liability	0.00	07-05-2023	08-05-2023	Other	Revised base rates, driver class factors and deductible factors from the November 10, 2022 rate change	0.00	0.00	0.00
Loya Group	Loya Insurance Company	Private Passenger Auto Vol Liability	6.30	06-26-2023	07-26-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes, Driver class factor changes for CP_CL, Point factor changes, updated excluded driver rule, updated preferred discount rule (removed CRC from rule for both NB and Renewals)	6.30	6.55	7.39

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Loya Group	Loya Insurance Company	Private Passenger Auto Vol Liability	0.00	04-10-2023	05-10-2023	Other	Revised base rates, driver class factors and deductible factors from the November 10, 2022 rate change	0.00	0.00	0.00
Loya Group	Loya Insurance Company	Private Passenger Auto Vol Liability	9.90	10-09-2023	11-09-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes, Updated model year, Removed CRC from the preferred discount rule, Added rule for refunds less than \$5.00	9.90	10.49	1.53
Loya Group	Loya Insurance Company	Private Passenger Auto Vol Liability	0.00	10-09-2023	11-09-2023	Other	changed MVCPA Fee from \$4.00 to \$5.00 per change in regulation. Updated excluded driver rule	0.00	0.00	0.00
Mercury General Group	Mercury County Mutual Insurance Company	Private Passenger Auto Vol Liability	7.10	03-26-2023	05-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, credit vendor switch	24.50	2.90	1.90
Mercury General Group	Mercury County Mutual Insurance Company	Private Passenger Auto Vol Liability	6.20	12-15-2023	02-15-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MA2.0 (VHS, prior/early cancels, tier placement redesign, new discounts, Kia/Hyundai symbol update, territory, limit/ded)	24.50	2.90	1.90
Mercury General Group	Mercury County Mutual Insurance Company	Private Passenger Auto Vol Liability	11.40	07-26-2023	08-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, MVCPA fee	24.50	2.90	1.90
State Farm Group	Mga Insurance Company, Incorporated	Private Passenger Auto Vol Liability	9.90	06-16-2023	07-31-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates	20.61	49.64	54.78

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
State Farm Group	Mga Insurance Company, Incorporated	Private Passenger Auto Vol Liability	4.77	03-23-2023	05-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates, Zip Code, Deductible Factor, Pay Plan Factor, Vehicle to Driver Factor, Source Factor	9.74	37.36	36.87
State Farm Group	Mga Insurance Company, Incorporated	Private Passenger Auto Vol Liability	17.00	09-23-2023	11-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates, Zip Code, Profile Initial Model Age, Advance Purchase, Length of Ownership, Vehicle Base Price, Policy Fee, Late Fee	34.72	65.83	81.09
Farmers Insurance Group	Mid-Century Insurance Company of Texas	Private Passenger Auto Vol Liability	8.20	09-12-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	3.90	0.00	0.00
Farmers Insurance Group	Mid-Century Insurance Company of Texas	Private Passenger Auto Vol Liability	10.30	03-14-2023	04-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	3.90	0.00	0.00
Farmers Insurance Group	Mid-Century Insurance Company of Texas	Private Passenger Auto Vol Liability	0.00	07-22-2023	07-22-2023	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Rate Revision	3.90	0.00	0.00
American Family Insurance Group	Midvale Indemnity Company	Private Passenger Auto Vol Liability	30.15	03-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate only	-3.04	-15.73	6.37
Nationwide Corporation Group	Nationwide Mutual Insurance Company	Private Passenger Auto Vol Liability	8.50	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and various rating plan changes.	7.10	0.00	0.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Nationwide Corporation Group	Nationwide Mutual Insurance Company	Private Passenger Auto Vol Liability	7.60	07-01-2023	07-01-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Base rates, territory relativity adjustments, and various rating plan changes	7.10	0.00	0.60
United Services Auto Association Group	Noblr Reciprocal Exchange	Private Passenger Auto Vol Liability	12.00	06-26-2023	08-03-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updating base rates based on indicated rate need.	85.40	117.60	117.60
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.60	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - VLX	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.00	02-22-2023	04-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect - CCB/CCM	22.90	1.90	-3.30
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.80	05-15-2023	06-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect - CCB/CCM	22.90	1.90	-3.30
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	7.90	10-15-2023	11-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect - CCB/CCM	22.90	1.90	-3.30
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.30	12-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect - CCB/CCM	22.90	1.90	-3.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.10	02-22-2023	04-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect - CCA	23.10	4.01	4.20
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	2.30	05-15-2023	06-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect - CCA	23.10	4.01	4.20
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	7.90	10-15-2023	11-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect - CCA	23.10	4.01	4.20
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	1.00	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - VLE - Base Rates/Fees	5.40	-1.30	-2.10
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	2.50	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - VLX	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	6.00	12-15-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Cox Insurance Group	4.00	-0.20	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	5.00	03-13-2023	04-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Hillco General Agency	13.90	3.20	-0.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.30	12-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect - CCA	23.10	4.01	4.20
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	5.00	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Cox Insurance Group	4.00	-0.20	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	5.00	06-01-2023	07-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Cox Insurance Group	4.00	-0.20	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	3.00	04-15-2023	04-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Cox Insurance Group	4.00	-0.20	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	3.00	01-15-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Cox Insurance Group	4.00	-0.20	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	5.50	12-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Hillco General Agency	13.90	3.20	-0.40
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	8.10	11-15-2023	12-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aguila Dorada	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.40	05-15-2023	06-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Hillco General Agency	13.90	3.20	-0.40
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	5.80	07-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - VLE - Base Rates/Fees	5.40	-1.30	-2.10
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	11.50	09-11-2023	09-11-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar - Maverick	0.00	2.00	-2.65
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	11.10	09-11-2023	09-11-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar - Standard	0.00	2.30	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	3.30	12-15-2023	01-15-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Louis A. Williams	3.50	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.00	09-01-2023	09-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Louis A. Williams	3.50	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	3.30	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Louis A. Williams	3.50	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	13.30	10-30-2023	01-15-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Sigo MGA	1.10	-27.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	9.50	08-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Hillco General Agency	13.90	3.20	-0.40
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	7.00	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - ADR	11.60	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	0.60	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - VLE	5.40	-1.30	-2.10
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	0.00	04-17-2023	05-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive Ins Svcs - Ignite	15.40	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.40	06-14-2023	07-14-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency	20.10	1.72	15.07
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	5.80	09-07-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency	20.10	1.72	15.07

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	17.90	06-01-2023	07-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Group - UATX	40.30	5.40	3.04
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	11.00	08-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Group - UATX	40.30	5.40	3.04
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	18.70	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - ADR	11.60	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	7.30	09-15-2023	10-18-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive Ins Svcs - Ignite	15.40	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	13.00	07-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - ADR - Base/Fees	11.60	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	17.20	01-31-2023	02-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acceptance Ins Ag - Credit	-0.70	7.30	3.22
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	11.90	04-03-2023	05-03-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies	32.30	11.90	-6.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	9.90	08-28-2023	09-28-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies	32.30	11.90	-6.30
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	22.70	06-01-2023	07-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Group - UAIS	1.80	0.00	-1.42
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	7.80	05-04-2023	06-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	The General - 3.9 Product	22.30	3.30	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	10.00	09-28-2023	11-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	The General - 3.9 Product	22.30	3.30	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	13.20	06-05-2023	07-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros - Base Rates/Fees	18.80	11.80	-15.70
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	10.50	10-09-2023	11-09-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros - Base Rates/Fees	18.80	11.80	-15.70
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	14.82	05-15-2023	06-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Standard Ins Agency	6.40	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	10.60	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - ADR	11.60	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.90	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - ALG	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	3.90	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - LEG	14.90	-0.60	-5.30
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.30	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - LEG - Base Rates/Fees	14.90	-0.60	-5.30
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	5.80	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - LEG	14.90	-0.60	-5.30
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	5.90	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - HTG	23.90	3.30	-4.50
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	6.80	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - HTG	23.90	3.30	-4.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	9.20	07-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - HTG - Base Rates/Fees	23.90	3.30	-4.50
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.61	11-01-2023	12-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century Business Auto	1.30	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	11.20	06-16-2023	07-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive Ins Srvcs - Ignite	15.40	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.10	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - ALG	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.70	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - VLE	5.40	-1.30	-2.10
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	0.70	07-01-2023	08-01-2023	Other	21st Century Business Auto-Fees	1.30	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	3.70	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century Business Auto	1.30	0.00	0.00

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Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.28	11-01-2023	12-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century Direct 2.0	1.30	0.00	4.20
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	7.30	07-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century Direct 2.0	1.30	0.00	4.20
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	21.90	06-12-2023	07-12-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Sigo MGA	1.10	-27.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	5.50	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century Direct 2.0	1.30	0.00	4.20
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.72	11-01-2023	12-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century Select 2.0	5.10	0.00	2.70
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	7.50	05-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century Select 2.0 - Base rates/Fees	5.10	0.00	2.70
Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	14.60	10-25-2023	11-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acceptance Ins Ag - Credit	-0.70	7.30	3.22

Private Passenger Automobile Rate Filing Exhibit

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Orpheus Group	Old American County Mutual Fire Insurance Company	Private Passenger Auto Vol Liability	4.60	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Amwins - HTG	23.90	3.30	-4.50
General Motors Group	Onstar National Insurance Company	Private Passenger Auto Vol Liability	-0.24	11-03-2023	11-03-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate decrease and small relativity change	0.00	0.00	0.00
General Motors Group	Onstar National Insurance Company	Private Passenger Auto Vol Liability	-0.18	12-22-2023	12-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate decrease	0.00	0.00	0.00
General Motors Group	Onstar National Insurance Company	Private Passenger Auto Vol Liability	0.00	10-12-2023		Other	New Program Launch	0.00	0.00	0.00
Chubb Limited Group	Pacific Indemnity Company	Private Passenger Auto Vol Liability	20.90	02-05-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	10.90	6.40	-6.00
Tokio Marine Holdings Incorporated Group	Philadelphia Indemnity Insurance Company	Private Passenger Auto Vol Liability	0.00	07-01-2023	07-01-2023	Other	Motor Vehicle Crime Prevention Authority (MVCPA) - Change in the amount of the fee from \$4.00 to \$5.00, per Senate Bill 224.	0.00	0.00	0.00
Travelers Group	Phoenix Insurance Company, The	Private Passenger Auto Vol Liability	0.00		08-20-2023	Other	2023-07-0007	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

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Tokio Marine Holdings Incorporated Group	Privilege Underwriters Reciprocal Exchange	Private Passenger Auto Vol Liability	19.90	07-01-2023	08-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Segmented Rate Change	7.90	5.70	0.00
Progressive Group	Progressive County Mutual Insurance Company	Private Passenger Auto Vol Liability	20.40	09-29-2023	11-02-2023	Other	Base rates and factor changes	28.20	10.20	-3.60
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.59	09-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Constitution: Base rates, territory, license	17.79	3.81	1.05
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	1.63	05-16-2023	07-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant: Base rates, channel rule factor, e-signature discount	41.45	14.66	-5.32
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	-0.25	04-17-2023	06-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant: Base rates, discounts, expense score rule, wfh factors	41.45	14.66	-5.32
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	03-09-2023	05-09-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Elephant: Liability symbols and associated ISO rules	41.45	14.66	-5.32
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	2.45	02-14-2023	04-14-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant: Base rates, e-signature discount	41.45	14.66	-5.32

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.21	11-01-2023	12-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Constitution: Base rate, installment fee	17.79	3.81	1.05
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	19.24	06-01-2023	07-01-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Constitution: Territory	17.79	3.81	1.05
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	13.45	10-13-2023	11-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Common: Base rates, multiple factors	44.51	4.73	5.78
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.35	08-17-2023	10-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Common: Base rates, symbols, fees	44.51	4.73	5.78
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	01-31-2023	03-31-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Elephant: Expense score factor	41.45	14.66	-5.32
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.20	04-27-2023	06-26-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Hartford: Base rate, vehicle history, violations, policy composition	6.79	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.68	10-19-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Loop: Base rates	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.91	08-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Loop: Base rates	0.00	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-05-2023	05-05-2023	Other	Loop: Fee adjustments	0.00	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	19.17	05-04-2023	06-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lamar: Base rates	22.67	9.97	3.28
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.22	09-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Entegra: Base rates	0.00	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.02	07-15-2023	09-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Grove: Base rates, channel rule factors, tier placement	41.45	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	22.98	04-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Evolution: Base rate, territory	26.86	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	11.07	12-15-2023	01-15-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Entegra: Base rates, fee adjustments	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	17.28	10-20-2023	12-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Bridger: Base rates, SR-22 factor table (non-owner factor)	24.07	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	16.40	10-26-2023	12-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Hartford: Base rate, deductibles, cosmetic rules adjustments (grammar, punctuation, etc...), updating symbols	6.79	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	30.40	04-14-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Common: Base rates, vehicle transfer factor added, assisted payment fee added, multiple factors updated	44.51	4.73	5.78
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	13.07	09-11-2023	10-11-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Base rates, discounts	29.30	0.00	-1.10
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-22-2023	06-21-2023	Other	Acacia: Policy Fee	29.30	0.00	-1.10
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	05-22-2023	06-21-2023	Other	Acacia: Fees	29.30	0.00	-1.10
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	7.16	04-10-2023	05-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Acacia: Base rates, driver class, discounts, territories	29.30	0.00	-1.10

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Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	28.28	01-23-2023	03-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent: Base rates	0.00	0.00	-5.46
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	7.90	04-10-2023	05-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Base rates, driver class, discounts	29.30	0.00	-1.10
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.88	01-16-2023	02-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Base rates, discounts, territories, vehicle age.	29.30	0.00	-1.10
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	6.56	10-23-2023	11-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Base rates, discounts, territories, vehicle age	29.30	0.00	-1.10
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	4.40	03-31-2023	05-31-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant: Base rates, tier placement, e-signature discount, channel rule factors	41.45	14.66	-5.32
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	11.62	07-01-2023	08-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Bridger: Base rates, driver class	24.07	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.61	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Breckenridge: Base rates, territories	0.00	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.58	08-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Breckenridge: Base rates, license type, fees, territory, ROC	0.00	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	16.10	12-11-2023	01-10-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Base rates	29.30	0.00	-1.10
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	24.84	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Breckenridge: Base rate	0.00	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	19.40	09-15-2023	09-15-2023	Other	Boundless: Initial filing	0.00	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	-0.30	04-17-2023	06-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent: Base rates, discounts, expense scoring rule	0.00	0.00	-5.46
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	03-09-2023	05-09-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Apparent: Liability Symbols	0.00	0.00	-5.46
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.00	01-31-2023	03-31-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Apparent: Expense Scores	0.00	0.00	-5.46

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	11.54	11-03-2023	12-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Root: Base rates, ROC, new factors, revising existing factors, fees	194.00	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.96	02-10-2023	03-09-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Sea Harbor: Base rate, renewal discount	11.60	-0.52	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.94	06-15-2023	07-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Sea Harbor: Base rate	11.60	-0.52	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.50	09-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Sea Harbor: Base rate	11.60	-0.52	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.00	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA: Base rate	19.39	1.45	8.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.95	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA: Base rate	19.39	1.45	8.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.82	08-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA: Base rate	19.39	1.45	8.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	3.39	09-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA: Base rate, policy fees	19.39	1.45	8.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.00	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Superior: Base rates, model year, territory, license type, discounts, fees	13.10	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	15.58	05-22-2023	07-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Superior: Base rates, symbol change from RAPA to VinMaster	13.10	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	6.00	09-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Superior: Base rates	13.10	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	0.10	10-15-2023	11-15-2023	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Superior: Fees, discounts, ineligible vehicles	13.10	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	2.12	06-17-2023	06-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tesla: Base rates, symbols, model year, safety scoring	18.60	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	8.37	08-20-2023	08-20-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tesla: Base rates	18.60	0.00	0.00

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Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.91	01-05-2023	02-14-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Nat Gen: Base rates, adding fees	35.01	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.89	03-12-2023	04-12-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto: Base rates, territory, installment fees	7.99	-12.34	-1.14
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	9.59	01-23-2023	02-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Q-Alliance: Base rates	9.99	0.00	6.88
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	24.95	12-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Q-Azul: Base rates	29.52	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.80	09-10-2023	10-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto: Base rates, territory, driver points, fee changes	7.99	-12.34	-1.14
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	-7.54	08-15-2023	09-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Q-Azul: Base rates, endorsement fee	29.52	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	17.88	11-01-2023	12-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Patriot: Base rates	0.00	0.00	0.00

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Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	5.18	08-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Patriot: Base rates, transfer discount	0.00	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	32.97	07-25-2023	08-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Nat Gen: Base rates, territories, class factors, term factors	35.01	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	26.89	03-14-2023	04-18-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Nat Gen: Base rates, territories	35.01	0.00	0.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	4.03	11-15-2023	12-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA: Base rate	19.39	1.45	8.00
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	10.04	05-20-2023	06-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto: Base rates, auto pay discount	7.99	-12.34	-1.14
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	23.95	12-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Q-Alliance: Base rates	9.99	0.00	6.88
Incline Insurance Group Llc Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Vol Liability	19.94	01-23-2023	02-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Q-Azul: Base rates	29.52	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Root Inc Group	Root Insurance Company	Private Passenger Auto Vol Liability	0.00	05-15-2023	06-17-2023	Other	Implement Policy Fees	42.00	79.00	93.00
Root Inc Group	Root Insurance Company	Private Passenger Auto Vol Liability	0.00	06-22-2023	07-25-2023	Other	\$2 motor vehicle crime prevention fee	42.00	79.00	93.00
Sentry Insurance Group	Sentry Select Insurance Company	Private Passenger Auto Vol Liability	17.00	12-15-2023	01-14-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Platinum product. Update to base rates and limit factors. Also updated motorcycle manufacturer list, vehicle make table, and territory code table.	15.00	1.90	2.80
Liberty Mutual Group	State Auto Property and Casualty Insurance Company	Private Passenger Auto Vol Liability	6.20		06-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	(CustomFit) revised base rates	0.00	0.00	0.00
State Farm Group	State Farm County Mutual Insurance Company of Texas	Private Passenger Auto Vol Liability	15.20	11-13-2023	11-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	-2.40	-0.20	-12.70
State Farm Group	State Farm County Mutual Insurance Company of Texas	Private Passenger Auto Vol Liability	3.40	05-08-2023	05-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	-2.40	-0.20	-12.70
State Farm Group	State Farm County Mutual Insurance Company of Texas	Private Passenger Auto Vol Liability	2.10	01-13-2023	01-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	-2.40	-0.20	-12.70

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State Farm Group	State Farm Fire and Casualty Company	Private Passenger Auto Vol Liability	8.80	05-08-2023	05-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	12.60	3.20	-12.90
State Farm Group	State Farm Fire and Casualty Company	Private Passenger Auto Vol Liability	13.70	01-13-2023	01-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	12.60	3.20	-12.90
State Farm Group	State Farm Fire and Casualty Company	Private Passenger Auto Vol Liability	10.70	11-13-2023	11-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	12.60	3.20	-12.90
State Farm Group	State Farm Mutual Automobile Insurance Company	Private Passenger Auto Vol Liability	13.70	01-13-2023	01-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	12.60	3.20	-12.90
State Farm Group	State Farm Mutual Automobile Insurance Company	Private Passenger Auto Vol Liability	10.70	11-13-2023	11-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	12.60	3.20	-12.90
State Farm Group	State Farm Mutual Automobile Insurance Company	Private Passenger Auto Vol Liability	8.80	05-08-2023	05-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	12.60	3.20	-12.90
Horace Mann Group	Teachers Insurance Company	Private Passenger Auto Vol Liability	0.50	03-10-2023	03-10-2023	Other	Base Rate Revisions made after objections on the 2/15/23 revision	22.00	0.00	0.00

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Horace Mann Group	Teachers Insurance Company	Private Passenger Auto Vol Liability	19.50	02-15-2023	02-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes	22.00	0.00	0.00
Horace Mann Group	Teachers Insurance Company	Private Passenger Auto Vol Liability	0.10	09-10-2023	09-10-2023	Other	Base Rate Revisions made after objections on the 8/16/23 revision	22.00	0.00	0.00
Tesla Incorporated Group	Tesla Property and Casualty, Incorporated	Private Passenger Auto Vol Liability	7.10	06-21-2023	08-20-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	base rate change	0.00	0.00	0.00
Tesla Incorporated Group	Tesla Property and Casualty, Incorporated	Private Passenger Auto Vol Liability	2.20	04-18-2023	06-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	base rate change, safety score model update	0.00	0.00	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Private Passenger Auto Vol Liability	0.30	07-01-2023	09-01-2023	Other	Update tier and rating factors	7.67	0.00	4.13
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Private Passenger Auto Vol Liability	25.60	10-15-2023	11-15-2023	Other	Update base rates and rating factors	7.67	0.00	4.13
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Private Passenger Auto Vol Liability	4.30	01-15-2023	03-01-2023	Other	Update base rates and rating factors	7.67	0.00	4.13

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Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Private Passenger Auto Vol Liability	4.30	01-15-2023	03-01-2023	Other	Update base rates and rating factors	7.80	0.00	2.07
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Private Passenger Auto Vol Liability	25.60	10-15-2023	11-15-2023	Other	Update base rates and rating factors	7.80	0.00	2.07
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Private Passenger Auto Vol Liability	0.30	07-01-2023	09-01-2023	Other	Update tier and rating factors	7.80	0.00	2.07
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Private Passenger Auto Vol Liability	4.20	01-15-2023	03-01-2023	Other	Update base rates and rating factors	7.30	0.00	-1.46
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Private Passenger Auto Vol Liability	25.90	10-15-2023	11-15-2023	Other	Update base rates and rating factors	7.30	0.00	-1.46
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Private Passenger Auto Vol Liability	-0.30	07-01-2023	09-01-2023	Other	Update tier and rating factors	7.30	0.00	-1.46
Travelers Group	Travelers Home and Marine Insurance Company, The	Private Passenger Auto Vol Liability	0.00		09-15-2023	Other	2023-08-0027	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Travelers Group	Travelers Home and Marine Insurance Company, The	Private Passenger Auto Vol Liability	0.00		08-20-2023	Other	2023-07-0007	0.00	0.00	0.00
Travelers Group	Travelers Home and Marine Insurance Company, The	Private Passenger Auto Vol Liability	0.00		03-24-2023	Other	2023-03-0004	0.00	0.00	0.00
Travelers Group	Travelers Indemnity Company of America, The	Private Passenger Auto Vol Liability	0.00		08-20-2023	Other	2023-07-0007	0.00	0.00	0.00
Travelers Group	Travelers Indemnity Company of Connecticut, The	Private Passenger Auto Vol Liability	0.00		08-20-2023	Other	2023-07-0007	0.00	0.00	0.00
Travelers Group	Travelers Indemnity Company, The	Private Passenger Auto Vol Liability	0.00		08-20-2023	Other	2023-07-0007	0.00	0.00	0.00
Travelers Group	Travelers Personal Security Insurance Company	Private Passenger Auto Vol Liability	0.00		08-20-2023	Other	2023-07-0007	0.00	0.00	0.00
U S Lloyds Insurance Company	U S Lloyds Insurance Company	Private Passenger Auto Vol Liability	35.20	05-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	statewide	10.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
J and P Holdings Group	United Security Insurance Company	Private Passenger Auto Vol Liability	5.90	02-23-2023	04-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	3.80	5.30	-5.10
J and P Holdings Group	United Security Insurance Company	Private Passenger Auto Vol Liability	1.90	03-25-2023	05-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	9.90	11.50	0.50
J and P Holdings Group	United Security Insurance Company	Private Passenger Auto Vol Liability	2.50	05-24-2023	07-09-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	7.90	13.60	2.50
J and P Holdings Group	United Security Insurance Company	Private Passenger Auto Vol Liability	13.00	05-26-2023	07-11-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	10.60	12.20	1.20
J and P Holdings Group	United Security Insurance Company	Private Passenger Auto Vol Liability	9.80	08-24-2023	09-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	25.00	31.60	18.70
J and P Holdings Group	United Security Insurance Company	Private Passenger Auto Vol Liability	-0.20	12-12-2023	12-31-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	37.20	42.50	30.30
United Services Auto Association Group	United Services Automobile Association	Private Passenger Auto Vol Liability	16.40	01-08-2023	01-08-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate and Factor changes.	17.00	0.00	2.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Auto Association Group	United Services Automobile Association	Private Passenger Auto Vol Liability	7.50	04-29-2023	04-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	5.10	0.00	-2.40
United Services Auto Association Group	USAA Casualty Insurance Company	Private Passenger Auto Vol Liability	10.90	04-29-2023	04-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	7.60	-0.10	-4.10
United Services Auto Association Group	USAA Casualty Insurance Company	Private Passenger Auto Vol Liability	13.10	01-08-2023	01-08-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate and Factor Changes	6.10	-0.10	4.00
United Services Auto Association Group	USAA General Indemnity Company	Private Passenger Auto Vol Liability	17.20	01-08-2023	01-08-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate and Factor Changes.	5.80	-0.20	5.40
United Services Auto Association Group	USAA General Indemnity Company	Private Passenger Auto Vol Liability	7.40	04-29-2023	04-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	1.20	-0.10	-5.70
Vault Holdings Group	Vault Reciprocal Exchange	Private Passenger Auto Vol Liability	70.50	04-15-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to base rates and various rating factors.	116.20	150.00	150.00
Chubb Limited Group	Vigilant Insurance Company	Private Passenger Auto Vol Liability	21.40	02-05-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	11.00	6.40	-6.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Loya Group	Vision Insurance Company	Private Passenger Auto Vol Liability	0.00	07-05-2023	08-05-2023	Other	Changed MVCPA Fee from \$2.00 to \$2.50 per change in regulation. Updated excluded driver rule	0.00	0.00	0.00
Loya Group	Vision Insurance Company	Private Passenger Auto Vol Liability	10.40	07-06-2023	08-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change to PIP and UMBI, select driver class factors, point factors, added \$2,500 deductible, updated exclusion rule, updated eft discount, updated claim free discount, updated silver discount	10.40	10.07	11.65
Loya Group	Vision Insurance Company	Private Passenger Auto Vol Liability	0.00	02-01-2023	03-01-2023	Other	Updated program to fill a perceived need for single vehicle policyholders desiring a low cost semi-annual policy.	0.00	0.00	0.00
Loya Group	Vision Insurance Company	Private Passenger Auto Vol Liability	-0.07	01-09-2023	02-09-2023	Other	Converted to ISO, Removed Tier (reverted back to Credit Score), Base Rates and Most Factors, Biggest reductions Driver Age 25 and under and Points (Increase)	-0.07	-0.07	-0.08
Loya Group	Young America Insurance Company	Private Passenger Auto Vol Liability	0.00	08-04-2023	09-04-2023	Other	Changed MVCPA Fee from \$4.00 to \$5.00 per change in regulation	0.00	0.00	0.00
American International Group	AIG Property Casualty Company	Private Passenger Auto Physical Damage	29.90	10-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO Revised Prospective Loss Cost	8.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.60	09-04-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	13.2% Overall - ACMC and ACMA Combined	-9.30	0.00	-3.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Private Passenger Auto Physical Damage	2.80	12-11-2023	01-25-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	5.9% Overall Change	31.30	-4.40	-3.20
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Private Passenger Auto Physical Damage	0.00	09-04-2023	10-19-2023	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction of Make and Model Year Rating	31.30	-4.40	-3.20
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Private Passenger Auto Physical Damage	6.50	06-26-2023	08-10-2023	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	13.9% Overall Change + MPD	31.30	-4.40	-3.20
Allstate Insurance Group	Allstate Indemnity Company	Private Passenger Auto Physical Damage	2.90	09-04-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9.0% Overall Change	-8.90	0.20	-3.00
Allstate Insurance Group	Allstate Insurance Company	Private Passenger Auto Physical Damage	-2.50	09-04-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	3.5% Overall Change	-12.10	0.30	-3.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	3.50	09-04-2023	10-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	10.7% Overall Change	-15.20	0.20	-3.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Kemper Corporation Group	American Access Casualty Company	Private Passenger Auto Physical Damage	-0.10	11-08-2023	12-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	18.10	1.49	-0.53
Kemper Corporation Group	American Access Casualty Company	Private Passenger Auto Physical Damage	25.01	06-23-2023	07-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and rating factors	18.10	1.49	-0.53
Kemper Corporation Group	American Access Casualty Company	Private Passenger Auto Physical Damage	5.90	12-21-2022	01-21-2023	Class - Relativity change in excess of ±5% for some policyholders.	Rating factors	18.10	1.49	-0.53
American National Fin Group	American National County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-04-2023	05-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision for rates and factors	0.00	0.00	-6.00
American National Fin Group	American National County Mutual Insurance Company	Private Passenger Auto Physical Damage	39.10	11-04-2023	11-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision for rates and factors	0.00	0.00	-6.00
Amica Mutual Group	Amica Mutual Insurance Company	Private Passenger Auto Physical Damage	8.00	10-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	25.94	-4.00	-4.80
Amica Mutual Group	Amica Mutual Insurance Company	Private Passenger Auto Physical Damage	-0.40	07-01-2023	07-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Introduction of Aggregate Rental	25.94	-4.00	-4.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Amica Mutual Group	Amica Mutual Insurance Company	Private Passenger Auto Physical Damage	-0.10	03-01-2023	04-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates and Symbols	25.94	-4.00	-4.80
Amica Mutual Group	Amica Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	01-01-2023	01-01-2023	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	TX VFD	25.94	-4.00	-4.80
Amica Mutual Group	Amica Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	8.10	10-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	48.90	-10.60	-4.10
Amica Mutual Group	Amica Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	-0.40	07-01-2023	07-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Introduction of Aggregate Rental Limits	48.90	-10.60	-4.10
Amica Mutual Group	Amica Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	0.00	01-01-2023	01-01-2023	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	VFD Assessment	48.90	-10.60	-4.10
Amica Mutual Group	Amica Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	0.00	03-01-2023	04-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates and Symbols	48.90	-10.60	-4.10
AssuranceAmerica Corp Group	AssuranceAmerica Insurance Company	Private Passenger Auto Physical Damage	1.13	06-12-2023	07-18-2023	Other	COL base rates increased to keep up with the current economic trends	10.86	1.46	-1.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
W. R. Berkley Corporation Group	Berkley Insurance Company	Private Passenger Auto Physical Damage	8.30	05-21-2023	08-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	4.00	5.70	-5.30
California Casualty Management Group	California Casualty Indemnity Exchange	Private Passenger Auto Physical Damage	17.20	08-26-2023	08-26-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	33.60	-4.40	0.00
Central Mutual Insurance Company Group	Central Mutual Insurance Company	Private Passenger Auto Physical Damage	9.90	11-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	0.00	3.78	-1.77
Chubb Limited Group	Chubb Lloyds Insurance Company of Texas	Private Passenger Auto Physical Damage	19.60	02-05-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	-1.50	6.40	-6.00
Chubb Limited Group	Chubb National Insurance Company	Private Passenger Auto Physical Damage	14.70	02-05-2024	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	-8.10	6.40	-6.00
Cincinnati Financial Group	Cincinnati Casualty Company, The	Private Passenger Auto Physical Damage	7.62	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates changed	14.64	17.60	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Private Passenger Auto Physical Damage	7.98	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates changed	15.17	17.60	-5.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Clearcover Ins Co	Clearcover Insurance Company	Private Passenger Auto Physical Damage	10.00	07-01-2023	08-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Multiple Rating Factor Changes, No Capping	0.00	0.00	0.00
Clearcover Ins Co	Clearcover Insurance Company	Private Passenger Auto Physical Damage	10.00	01-01-2023	02-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	BI Limit, ML Discount, Model Year Rating	0.00	0.00	0.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Private Passenger Auto Physical Damage	19.50	07-01-2023	07-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and various rating plan changes.	26.70	0.00	0.60
Nationwide Corporation Group	Colonial County Mutual Insurance Company	Private Passenger Auto Physical Damage	12.40	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and various rating plan changes.	26.70	0.00	0.60
Consumers County Mutual Insurance Company	Consumers County Mutual Insurance Company	Private Passenger Auto Physical Damage	12.68	03-10-2023	04-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Group TTM-Quantum 2	6.89	-0.35	-6.66
Consumers County Mutual Insurance Company	Consumers County Mutual Insurance Company	Private Passenger Auto Physical Damage	10.73	11-19-2023	12-24-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Group TTM-Quantum 2	12.89	-0.40	-6.66
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Private Passenger Auto Physical Damage	0.00	02-01-2023	02-01-2023	Other	Applies to Auto product. Filed an updated list of vehicle symbols.	16.00	4.20	-19.90

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Private Passenger Auto Physical Damage	5.80	09-25-2023	10-25-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Powersports product. Update to base rates and vehicle makes.	20.90	1.40	6.20
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Private Passenger Auto Physical Damage	9.60	01-30-2023	03-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Auto product. Base rate change only.	16.00	4.20	-19.90
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Private Passenger Auto Physical Damage	30.80	03-06-2023	04-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Powersports product. Update to base rates and other factors.	20.90	1.40	6.20
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Private Passenger Auto Physical Damage	8.00	06-30-2023	07-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Auto product. Update to base rates and other factors.	16.00	4.20	-19.90
Farmers Insurance Group	Economy Fire and Casualty Company	Private Passenger Auto Physical Damage	-0.37	03-06-2023	05-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	21.70	47.80	7.70
Farmers Insurance Group	Economy Fire and Casualty Company	Private Passenger Auto Physical Damage	0.40	04-03-2023	06-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	21.70	47.80	7.70
Farmers Insurance Group	Economy Fire and Casualty Company	Private Passenger Auto Physical Damage	21.30	04-30-2023	06-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	21.70	47.80	7.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
General Electric Group	Electric Insurance Company	Private Passenger Auto Physical Damage	11.20	06-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to base rates, rate caps	15.20	5.10	-2.30
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	0.00	06-13-2023	08-13-2023	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction of MSRP Factors Table & Rate Variable Changes for Multicar Factors	34.90	1.90	-7.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	8.60	05-16-2023	07-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase and Rate Variable Changes for Channel & E-Signature Factors	34.90	1.90	-7.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	13.30	03-31-2023	05-31-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase, Rate Variable Changes for Channel & E-Signature Factors and Underwriting Renewal Tier Changes	34.90	1.90	-7.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	0.10	03-09-2023	05-09-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Variable Changes for Liability (ISO) Symbol Factors	34.90	1.90	-7.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	0.00	02-21-2023	04-21-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Accident Overhaul & Rate Variable Changes with Liability (ISO) Symbol, Vehicle Mileage x Use (CARFAX), Vehicle Age x Ownership & Vehicle Ownership Factors	34.90	1.90	-7.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	-0.10	04-17-2023	06-17-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Variable Changes for EarlyBird Discount (EarlyBird x PIF) & Work from Home (Discount) Factors	34.90	1.90	-7.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	0.00	01-31-2023	03-31-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Removal of Expense/Lifetime/Survival Model	34.90	1.90	-7.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	6.10	02-14-2023	04-14-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase & Rate Variable Changes for E-Signature Factors	34.90	1.90	-7.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	0.00	06-14-2023	08-14-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Addition of Nonbinary Gender Rating Factors	34.90	1.90	-7.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	0.00	07-11-2023	09-11-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Variable Changes for Channel Factors	34.90	1.90	-7.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	12.40	07-15-2023	09-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase, Rate Variable Changes for Channel Factors and Underwriting New Business Tier Changes	34.90	1.90	-7.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	0.00	09-07-2023	11-07-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Variable Changes for Limit (BI & PD), Age x Marital Status x Gender (adding renewal split) & CPVY (removing Agency rating) and Underwriting New Business\Marital Status Tier Changes	34.90	1.90	-7.10
Elephant Insurance Company	Elephant Insurance Company	Private Passenger Auto Physical Damage	0.00	10-02-2023	12-02-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate Variable Changes for Occupation Status x Age & Occupation Factors	34.90	1.90	-7.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Encompass Home and Auto Insurance Company	Private Passenger Auto Physical Damage	22.50	04-27-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factor Update	0.00	0.00	0.00
Allstate Insurance Group	Encompass Indemnity Company	Private Passenger Auto Physical Damage	0.00	09-28-2023	09-28-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Adjustment Factor Update	0.00	0.00	-3.10
Allstate Insurance Group	Encompass Indemnity Company	Private Passenger Auto Physical Damage	20.30	04-27-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Adjustment Factor Update	0.00	0.00	-3.10
Allstate Insurance Group	Encompass Indemnity Company	Private Passenger Auto Physical Damage	26.80	11-30-2023	11-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Adjustment Factor Update; Crime Prevention Fee	0.00	0.00	-3.10
Allstate Insurance Group	Encompass Independent Insurance Company	Private Passenger Auto Physical Damage	20.90	10-16-2023	11-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to Rate Adjustment Factors	0.00	-8.90	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	Private Passenger Auto Physical Damage	26.20	06-26-2023	08-10-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Rate increases included segmentation by number of vehicles and operators	0.00	-8.90	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	Private Passenger Auto Physical Damage	-11.50	03-13-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to Rate Adjustment Factors	0.00	-8.90	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Encompass Independent Insurance Company	Private Passenger Auto Physical Damage	20.00	01-16-2023	03-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revisions to Rate Adjustment Factors	0.00	-8.90	0.00
Allstate Insurance Group	Encompass Insurance Company of America	Private Passenger Auto Physical Damage	20.10	04-27-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factor Update	0.00	0.00	0.00
Allstate Insurance Group	Encompass Property and Casualty Company	Private Passenger Auto Physical Damage	19.80	04-27-2023	04-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Deviation Factor Update	0.00	0.00	0.00
Allstate Insurance Group	Esurance Insurance Company	Private Passenger Auto Physical Damage	1.40	12-06-2023	01-25-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	17.00	17.00	17.00
Allstate Insurance Group	Esurance Insurance Company	Private Passenger Auto Physical Damage	17.00	04-19-2023	06-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00
Falcon Insurance Company	Falcon Insurance Company	Private Passenger Auto Physical Damage	9.60	06-15-2023	07-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change in base rate >5%	24.70	-6.00	-10.70
Falcon Insurance Company	Falcon Insurance Company	Private Passenger Auto Physical Damage	9.20	10-04-2023	10-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change in base rate >5%	24.70	-6.00	-10.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Falcon Insurance Company	Falcon Insurance Company	Private Passenger Auto Physical Damage	3.40	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change in base rate <5%	24.70	-6.00	-10.70
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Private Passenger Auto Physical Damage	16.50	10-15-2023	11-15-2023	Other	Update base rates and rating factors	11.23	0.00	-1.95
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Private Passenger Auto Physical Damage	6.10	01-15-2023	03-01-2023	Other	Update base rates and rating factors	11.23	0.00	-1.95
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Private Passenger Auto Physical Damage	-1.80	07-01-2023	09-01-2023	Other	Update tier and rating factors	11.23	0.00	-1.95
Farmers Insurance Group	Farmers Casualty Insurance Company	Private Passenger Auto Physical Damage	6.90	10-30-2023	12-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	17.30	1.20	0.00
Farmers Insurance Group	Farmers Casualty Insurance Company	Private Passenger Auto Physical Damage	9.70	03-30-2023	05-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	17.30	1.20	0.00
Farmers Insurance Group	Farmers Direct Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	10.60	03-30-2023	05-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	11.50	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	Farmers Direct Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	1.00	10-30-2023	12-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	11.50	0.00	0.00
Farmers Insurance Group	Farmers Group Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	12.50	10-30-2023	12-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	16.30	2.90	0.00
Farmers Insurance Group	Farmers Group Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	12.50	03-30-2023	05-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	16.30	2.90	0.00
Farmers Insurance Group	Farmers Lloyds Insurance Company of Texas	Private Passenger Auto Physical Damage	0.08	10-30-2023	12-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	14.00	18.20	0.00
Farmers Insurance Group	Farmers Lloyds Insurance Company of Texas	Private Passenger Auto Physical Damage	13.10	04-30-2023	06-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	14.00	18.20	0.00
Farmers Insurance Group	Farmers Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	16.90	02-28-2023	02-28-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	41.40	45.20	-11.10
Farmers Insurance Group	Farmers Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	0.40	04-03-2023	06-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	41.40	45.50	-11.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Private Passenger Auto Physical Damage	4.90	01-22-2023	01-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	39.30	2.40	0.00
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Private Passenger Auto Physical Damage	8.30	04-22-2023	04-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	39.30	2.40	0.00
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.10	10-22-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	39.30	2.40	0.00
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Private Passenger Auto Physical Damage	9.50	05-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision Toggle Auto product	0.00	0.00	0.00
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Private Passenger Auto Physical Damage	8.30	11-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision Toggle Auto product	0.00	0.00	0.00
Chubb Limited Group	Federal Insurance Company	Private Passenger Auto Physical Damage	19.80	02-05-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	-1.60	6.40	-6.00
First Acceptance Ins Group	First Acceptance Insurance Company, Incorporated	Private Passenger Auto Physical Damage	21.80	10-25-2023	11-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Coverage Type, Renewal, Channel, Model Year, Vehicle Count, increase of MVCPA fee	0.50	2.60	-0.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
First Acceptance Ins Group	First Acceptance Insurance Company, Incorporated	Private Passenger Auto Physical Damage	24.50	01-31-2023	02-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates, territory, coverage type, channel, and model years	0.50	2.60	-0.80
Farmers Insurance Group	Foremost County Mutual Insurance Company	Private Passenger Auto Physical Damage	9.10	08-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change to Base Rates	3.60	41.90	60.10
Farmers Insurance Group	Foremost County Mutual Insurance Company	Private Passenger Auto Physical Damage	12.00	02-02-2023	03-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	41.90	21.90	0.00
Farmers Insurance Group	Foremost County Mutual Insurance Company	Private Passenger Auto Physical Damage	-0.02	08-26-2023	10-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	41.90	12.90	0.00
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	Private Passenger Auto Physical Damage	4.60	12-01-2023	12-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Travel Trailer Sub-line (Base Rates - Unit Class - Territory)	0.00	0.00	0.00
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	Private Passenger Auto Physical Damage	16.90	12-15-2023	12-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Motor Home Sub-line (Base Rate Changes)	0.00	0.00	0.00
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	Private Passenger Auto Physical Damage	10.70	06-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Motor Home Sub-line (Base Rates - Territory)	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	Foremost Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	8.90	08-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change to Base Rates	9.60	0.00	0.00
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	13.30	04-29-2023	04-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	4.70	-0.10	-3.80
United Services Auto Association Group	Garrison Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	15.40	01-08-2023	01-08-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate and Factor Changes.	14.10	-0.10	3.60
Gateway Insurance Company	Gateway Insurance Company	Private Passenger Auto Physical Damage	67.60	12-15-2022	01-15-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Correction of Term Factors, Driver Class Changes, Base Rates	10.82	106.54	0.00
Gateway Insurance Company	Gateway Insurance Company	Private Passenger Auto Physical Damage	13.50	09-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Symbol assignment change	10.82	106.54	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Private Passenger Auto Physical Damage	1.00	07-10-2023	07-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates	16.30	1.70	-1.00
Germania Insurance Group	Germania Fire and Casualty Company	Private Passenger Auto Physical Damage	8.40	10-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Utility TR, Travel TR, Change in Deductibles	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Germania Insurance Group	Germania Fire and Casualty Company	Private Passenger Auto Physical Damage	7.20	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Rental, Model Year, Rate Stabilization, Advance Quote Rule	7.60	-0.40	-1.70
Germania Insurance Group	Germania Fire and Casualty Company	Private Passenger Auto Physical Damage	-0.20	03-15-2023	03-15-2023	Credit scoring - Relativity change in excess of ±5% for some policyholders.	Capping IBS at renewals	0.00	0.00	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Private Passenger Auto Physical Damage	3.30	04-15-2023	04-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates, Change % in PIFD, Renewal Discount	6.90	1.10	-1.50
Germania Insurance Group	Germania Insurance Company	Private Passenger Auto Physical Damage	7.30	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Rental, Model Year, Rate Stabilization, Advance Quote rule	7.70	-0.40	-1.70
Germania Insurance Group	Germania Insurance Company	Private Passenger Auto Physical Damage	-0.20	03-15-2023	03-15-2023	Credit scoring - Relativity change in excess of ±5% for some policyholders.	Capping IBS at renewals	0.00	0.00	0.00
Germania Insurance Group	Germania Insurance Company	Private Passenger Auto Physical Damage	3.40	04-15-2023	04-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates, Change % in PIFD, Renewal Discount	7.80	-0.40	-0.80
Germania Insurance Group	Germania Insurance Company	Private Passenger Auto Physical Damage	1.70	07-10-2023	07-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates	16.00	1.70	-4.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Germania Insurance Group	Germania Insurance Company	Private Passenger Auto Physical Damage	8.40	10-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Utility TR, Travel TR, Change in Deductibles	0.00	0.00	0.00
Germania Insurance Group	Germania Select Insurance Company	Private Passenger Auto Physical Damage	8.40	10-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Utility TR, Travel TR, Change in Deductibles	0.00	0.00	0.00
Germania Insurance Group	Germania Select Insurance Company	Private Passenger Auto Physical Damage	0.80	07-10-2023	07-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates	16.00	1.80	-4.60
Germania Insurance Group	Germania Select Insurance Company	Private Passenger Auto Physical Damage	4.70	04-15-2023	04-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Company, Rental Rates, Change % in PIFD, Renewal Discount	6.30	1.40	-4.40
Germania Insurance Group	Germania Select Insurance Company	Private Passenger Auto Physical Damage	-0.20	03-15-2023	03-15-2023	Credit scoring - Relativity change in excess of ±5% for some policyholders.	Capping IBS at renewals	0.00	0.00	0.00
Germania Insurance Group	Germania Select Insurance Company	Private Passenger Auto Physical Damage	8.80	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Rental, Model Year, Rate Stabilization, Advance Quote rule	7.70	-0.40	-1.70
GoAuto Insurance Company	GoAuto Insurance Company	Private Passenger Auto Physical Damage	9.60	01-16-2023	02-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		29.60	42.90	42.90

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
GoAuto Insurance Company	GoAuto Insurance Company	Private Passenger Auto Physical Damage	22.20	06-12-2023	07-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		33.90	51.50	74.60
Chubb Limited Group	Great Northern Insurance Company	Private Passenger Auto Physical Damage	20.20	02-05-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	-1.90	6.40	-6.00
Hartford Fire and Casualty Group	Hartford Insurance Company of The Midwest	Private Passenger Auto Physical Damage	20.00	05-20-2023	07-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Auto PLIC 84 - HICMW	0.00	0.00	0.00
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	Private Passenger Auto Physical Damage	0.00	07-01-2023	07-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	9.90	0.00	0.00
Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	Private Passenger Auto Physical Damage	19.90	05-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	16.10	10-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and deductibles for Germania	22.30	-0.60	-8.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	4.50	07-28-2023	09-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD6 updated base rates, term factors	23.52	27.56	17.65

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.07	09-18-2023	10-18-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base rates for MSIS	26.90	13.80	-8.40
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	1.28	09-18-2023	10-18-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base, Territory for Aggressive	23.50	11.30	-8.40
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	4.58	09-07-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newstar increased CL base rate.	14.99	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	10.33	09-07-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excellent increased CP and CL base rates.	15.92	10.94	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	10.12	09-07-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo Select Semi-Annual increased CP and CL base rates.	13.47	10.26	-4.66
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	5.06	09-07-2023	10-07-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo MGA Semi-Annual increased CL base rate.	10.35	8.28	-1.77
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	08-25-2023	09-30-2023	Class - Relativity change in excess of ±5% for some policyholders.	RAD5MM adjusted class relativities	14.60	23.30	18.35

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.71	06-15-2023	07-15-2023	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Excellent increased CP and CL base rates and revised certain CL policy discount factors.	15.92	10.94	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	5.54	08-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Ignition Semi-Annual decreased CP base rate and increased CL base rate.	6.36	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.90	07-15-2023	08-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen revised MVCPA fee, base, and rate cap factors for COMP, COLL	28.50	-2.40	-1.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.70	07-14-2023	08-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD5MM base rates COMP, COLL	14.60	23.30	18.35
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	2.60	07-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Prime 2.0 CMP and COL base rate, county factors, and vehicle to driver factors	7.40	0.70	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.50	07-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel CMP and COL base rate, county factors, and vehicle to driver factors	1.20	-3.10	-4.10
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.17	06-26-2023	07-26-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base rates for TSLC	31.50	9.60	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	10.02	06-26-2023	07-26-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Star Canyon revised base rates	29.90	13.60	0.40
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.40	06-21-2023	08-20-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acuity base rate, factors, adopt ISO 2020 Liab Symbols and Risk Analyzer.	-6.30	-1.40	0.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	9.76	08-24-2023	09-24-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SNAP discounts, territory, and base rates.	4.85	4.85	2.99
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	9.03	12-14-2023	01-14-2024	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Excellent increased CP and CL base rates and revised certain CP and CL tier factors.	15.92	10.94	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.40	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel CMP and COL base rate	1.20	-3.10	-4.10
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.63	12-14-2023	01-14-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newstar increased CL base rate.	14.99	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	1.70	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Prime 2.0 CMP and COL base rate	7.40	0.70	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	10.35	12-14-2023	01-14-2024	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Apollo Select Semi-Annual increased CP and CL vehicle profile surcharge factors.	13.47	10.26	-4.66
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.73	12-14-2023	01-14-2024	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo MGA Sem-Annual increased CP and CL base rates.	10.35	8.28	-1.77
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	23.00	12-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates COMP, COLL for Auto MGA	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	14.40	12-01-2023	02-01-2024	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acuity revised base rates.	-6.30	-1.40	0.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	5.04	11-20-2023	12-20-2023	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Star Canyon revised base rates	29.90	13.60	0.40
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.60	11-10-2023	12-16-2023	Base rate/loss cost/loss cost multiplier - Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD5MM updated base rates and rate cap factors	14.60	23.30	18.35
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.98	10-17-2023	11-17-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Ignition Semi-Annual revised certain CP and CL county factors.	6.36	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.26	06-15-2023	07-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo Specialty Monthly increased CL base rate.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	18.50	12-15-2023	01-20-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Class relativity change, base rates	18.50	0.00	-11.30
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	02-01-2023	02-01-2023	Other	Apollo MGA Semi-Annual introduction of new rating variable, Vehicle Risk Score, resulting in 0% change for policyholders.	10.35	8.28	-1.77
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	1.00	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Prime 2.0 CMP and COL base rate and policy fee increase	7.40	0.70	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.70	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel CMP and COL base rate and policy fee increase	1.20	-3.10	-4.10
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.20	03-20-2023	05-01-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Aspen revised multiple factors for COMP, COLL	28.50	-2.40	-1.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.32	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newstar decreased CP base rate and increased CL base rate.	14.99	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	4.66	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excellent increased CL base rate.	15.92	10.94	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.78	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo Select Semi-Annual increased CP and CL base rates.	13.47	10.26	-4.66
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	2.05	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apollo MGA Semi-Annual decreased CP base rate and increased CL base rate.	10.35	8.28	-1.77
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.91	06-15-2023	07-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newstar decreased CP base rate and increased CL base rate.	14.99	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	02-08-2023	02-08-2023	Other	Apollo Select Monthly introduction of new rating variable, Vehicle Risk Score, resulting in 0% change for policyholders.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	5.49	05-02-2023	06-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Ignition Semi-Annual increased CL base rate.	6.36	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	02-01-2023	02-01-2023	Other	Apollo MGA Monthly introduction of new rating variable, Vehicle Risk Score, resulting in 0% change for policyholders.	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	-0.40	01-30-2023	02-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Alfa Vision adjusts base rates required by TDI.	26.10	6.10	-0.40
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	10.80	01-12-2023	02-17-2023	Territory - Relativity change in excess of ±5% for some policyholders.	RAD6 revised base rates, territory factors, bookrol stab factors.	23.52	27.56	17.65
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.60	01-12-2023	02-17-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rates, Territory Factors for RAD5 MM	14.60	23.30	18.35
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	1.10	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Prime CMP and COL base rate	3.90	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	1.90	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Prime 2.0 CMP and COL base rate	7.40	0.70	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.90	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel CMP and COL base rate	1.20	-3.10	-4.10
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.20	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Edge CMP and COL base rate	1.10	-1.80	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	02-08-2023	02-08-2023	Other	Apollo Select Semi-Annual introduction of new rating variable, Vehicle Risk Score, resulting in 0% change for policyholders.	13.47	10.26	-4.66
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-24-2023	06-24-2023	Other	Apollo Specialty Monthly VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.52	06-15-2023	07-15-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo Select Semi-Annual revised certain CP and CL county factors and certain CP and CL policy discount factors.	13.47	10.26	-4.66
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	1.96	06-15-2023	07-15-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo MGA Semi-Annual decreased CP base rate, increased CL base rate, and revised certain CP and CL county factors.	10.35	8.28	-1.77
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	15.00	06-15-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates, COMP, COLL for Auto MGA	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.75	06-05-2023	07-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base, Territory, Model Year for Aggressive	23.50	11.30	-8.40
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-25-2023	05-25-2023	Other	Esurance updated VIN list.	0.00	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	2.90	05-25-2023	06-15-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Aspen revised base and pay plan factors for COMP, COLL	28.50	-2.40	-1.50
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-24-2023	06-24-2023	Other	Newstar VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	14.99	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-24-2023	06-24-2023	Other	Ignition Semi-Annual VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	6.36	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	12.30	04-03-2023	06-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acuity revises base rates Comp, COLL	-6.30	-1.40	0.80
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-24-2023	06-24-2023	Other	Excellent VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	15.92	10.94	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.07	04-24-2023	05-24-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base rates for MSIS	26.90	13.80	-8.40
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-24-2023	06-24-2023	Other	Apollo Specialty Monthly VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	0.00	0.00	0.00

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Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-24-2023	06-24-2023	Other	Apollo Select Semi-Annual VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	13.47	10.26	-4.66
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-24-2023	06-24-2023	Other	Apollo Select Monthly VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-24-2023	06-24-2023	Other	Apollo MGA Semi-Annual VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	10.35	8.28	-1.77
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-24-2023	06-24-2023	Other	Apollo MGA Monthly VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.70	05-12-2023	06-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD6 updated base rates, rate capping factors, telematics, discounts, symbols, deductibles.	23.52	27.56	17.65
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	5.00	05-12-2023	06-17-2023	Class - Relativity change in excess of ±5% for some policyholders.	RAD5MM updated various class factors and base rates.	14.60	23.30	18.35
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.80	11-01-2023	12-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen revised base rates for COMP, COLL	28.50	-2.40	-1.50

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Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-24-2023	06-24-2023	Other	Ignition Monthly VIN-symbol filing with new ISO updates for informational purposes only and no rate impact.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	Private Passenger Auto Physical Damage	7.30	10-01-2023	11-01-2023	Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders.	Aspen revised multiple factors for COMP, COLL	28.50	-2.40	-1.50
Horace Mann Group	Horace Mann Insurance Company	Private Passenger Auto Physical Damage	0.00	09-10-2023	09-10-2023	Other	Base Rate Revisions made after objections on the 8/16/23 revision	1.50	1.50	1.50
Horace Mann Group	Horace Mann Insurance Company	Private Passenger Auto Physical Damage	5.30	08-16-2023	08-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base Rate Changes; Removal of the HMDrive Discount	1.50	1.50	1.50
Horace Mann Group	Horace Mann Insurance Company	Private Passenger Auto Physical Damage	0.60	03-10-2023	03-10-2023	Other	Base Rate Revisions made after objections on the 2/15/23 revision	1.50	1.50	1.50
Horace Mann Group	Horace Mann Insurance Company	Private Passenger Auto Physical Damage	16.10	02-15-2023	02-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base Rate Changes	1.50	1.50	1.50
Horace Mann Group	Horace Mann Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	15.80	02-15-2023	02-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base Rate Changes	4.90	0.00	0.00

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Horace Mann Group	Horace Mann Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	-0.70	03-10-2023	03-10-2023	Other	Base Rate Revisions made after objections on the 2/15/23 revision	4.90	0.00	0.00
Horace Mann Group	Horace Mann Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	5.30	08-16-2023	08-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes; Removal of the HMDrive Discount	4.90	0.00	0.00
Horace Mann Group	Horace Mann Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	0.10	09-10-2023	09-10-2023	Other	Base Rate Revisions made after objections on the 8/16/23 revision	4.90	0.00	0.00
Incline Insurance Group Llc Group	Incline Casualty Company	Private Passenger Auto Physical Damage	4.37	02-01-2023	03-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWins: Base rates, rental limits	20.54	-9.07	0.00
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Physical Damage	-0.57	06-22-2023	07-31-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rates, Rate Cap	55.69	22.47	4.11
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Physical Damage	-3.51	11-02-2023	12-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rates, Limit, EFT, Model year, Vehicle History Score	55.69	22.47	4.11
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Physical Damage	-0.03	03-09-2023	04-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rates, Top Vehicle, Excess Vehicle, Vehicle History Score, Model year, Customer Choice, Policy Term, Household Structure, Limits & Deductibles, Market Tier	55.69	22.47	4.11

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Physical Damage	-2.62	11-02-2023	12-02-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rates, Limit, EFT, Model year, Vehicle History Score	53.73	18.04	0.01
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Physical Damage	-0.02	03-09-2023	04-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rates, Top Vehicle, Excess Vehicle, Vehicle History Score, Model year, Policy Term, Household Structure, Limits & Deductibles, Market Tier	53.73	18.04	0.01
Kemper Corporation Group	Infinity County Mutual Insurance Company	Private Passenger Auto Physical Damage	-0.51	06-22-2023	07-31-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rates, Rate Cap	53.73	18.04	0.01
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Physical Damage	44.40	03-17-2023	05-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	2.00	4.60	3.30
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Physical Damage	2.10	10-21-2023	12-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	7.10	3.90	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Physical Damage	17.80	10-05-2023	11-14-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	6.40	3.90	6.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Physical Damage	8.40	07-16-2023	09-21-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	7.10	3.90	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Physical Damage	-1.40	08-19-2023	09-28-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	44.40	2.00	4.60
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Physical Damage	9.30	03-20-2023	04-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	6.40	3.90	6.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Physical Damage	22.00	03-29-2023	06-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	7.10	3.90	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Private Passenger Auto Physical Damage	15.00	09-07-2023	11-11-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	12.10	7.90	26.90
Mercury General Group	Mercury County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.20	12-15-2023	02-15-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MA2.0 (VHS, prior/early cancels, tier placement redesign, new discounts, Kia/Hyundai symbol update, territory, limit/ded)	24.50	2.90	1.90
Mercury General Group	Mercury County Mutual Insurance Company	Private Passenger Auto Physical Damage	11.40	07-26-2023	08-27-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, MVCPA fee	24.50	2.90	1.90
Mercury General Group	Mercury County Mutual Insurance Company	Private Passenger Auto Physical Damage	7.10	03-26-2023	05-05-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, credit vendor switch	24.50	2.90	1.90

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	Mid-Century Insurance Company of Texas	Private Passenger Auto Physical Damage	3.00	09-12-2023	10-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	4.90	0.00	0.00
Farmers Insurance Group	Mid-Century Insurance Company of Texas	Private Passenger Auto Physical Damage	8.40	03-14-2023	04-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	4.90	0.00	0.00
Farmers Insurance Group	Mid-Century Insurance Company of Texas	Private Passenger Auto Physical Damage	0.00	07-22-2023	07-22-2023	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Rate Revision	4.90	0.00	0.00
American Family Insurance Group	Midvale Indemnity Company	Private Passenger Auto Physical Damage	37.86	03-15-2023	03-15-2023	Reference advisory organization filing, with no other changes	Base Rate only	-3.25	-17.65	6.78
Nationwide Corporation Group	Nationwide Mutual Insurance Company	Private Passenger Auto Physical Damage	8.50	01-01-2023	01-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates and various rating plan changes.	7.10	0.00	0.60
Nationwide Corporation Group	Nationwide Mutual Insurance Company	Private Passenger Auto Physical Damage	7.60	07-01-2023	07-01-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Base rates, territory relativity adjustments, and various rating plan changes	7.10	0.00	0.60
United Services Auto Association Group	Noblr Reciprocal Exchange	Private Passenger Auto Physical Damage	6.30	06-26-2023	08-03-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updating base rates based on indicated rate need.	46.60	58.00	58.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
General Motors Group	Onstar National Insurance Company	Private Passenger Auto Physical Damage	-0.18	11-03-2023	11-03-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate decrease and small relativity change	0.00	0.00	0.00
General Motors Group	Onstar National Insurance Company	Private Passenger Auto Physical Damage	0.00	10-12-2023		Other	New Program Launch	0.00	0.00	0.00
General Motors Group	Onstar National Insurance Company	Private Passenger Auto Physical Damage	-0.18	12-22-2023	12-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate decrease	0.00	0.00	0.00
Chubb Limited Group	Pacific Indemnity Company	Private Passenger Auto Physical Damage	14.50	02-05-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	-6.40	6.40	-6.00
Progressive Group	Progressive County Mutual Insurance Company	Private Passenger Auto Physical Damage	29.50	09-29-2023	11-02-2023	Other	Base rates and factor changes	25.10	18.30	-3.40
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	12.70	03-31-2023	05-31-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant: Base rates, tier placement, e-signature discount, channel rule factors	26.49	4.19	-4.33
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	01-31-2023	03-31-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Elephant: Expense score factor	26.49	4.19	-4.33

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	15.45	10-19-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Loop: Base rates	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	7.84	09-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Entegra: Base rates	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	11.81	06-01-2023	07-01-2023	Territory - Relativity change in excess of ±5% for some policyholders.	Constitution: Territory	0.69	-2.28	-9.78
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	14.85	10-13-2023	11-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Common: Base rates, multiple factors	1.56	-1.85	5.78
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	8.65	08-17-2023	10-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Common: Base rates, symbols, fees	1.56	-1.85	5.85
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	12.70	04-14-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Common: Base rates, vehicle transfer factor added, assisted payment fee added, multiple factors updated	1.56	-1.85	5.85
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	24.46	08-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Loop: Base rates	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-05-2023	05-05-2023	Other	Loop: Fee adjustments	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	11.32	10-26-2023	12-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Hartford: Base rate, deductibles, cosmetic rules adjustments (grammar, punctuation, etc...), updating symbols	29.25	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.38	05-16-2023	07-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant: Base rates, channel rule factor, e-signature discount	26.49	4.19	-4.33
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.43	04-27-2023	06-26-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Hartford: Base rate, vehicle history, violations, policy composition	29.25	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	13.35	07-15-2023	09-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Grove: Base rates, channel rule factors, tier placement	26.49	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	14.90	04-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Evolution: Base rate, territory	17.83	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	10.11	12-15-2023	01-15-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Entegra: Base rates, fee adjustments	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	8.77	04-10-2023	05-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Base rates, driver class, discounts	10.27	0.00	-1.20
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	1.09	09-11-2023	10-11-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Base rates, discounts	10.27	0.00	-1.20
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-22-2023	06-21-2023	Other	Acacia: Policy Fee	10.27	0.00	-1.20
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	05-22-2023	06-21-2023	Other	Acacia: Fees	10.27	0.00	-1.20
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	11.80	12-11-2023	01-10-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Base rates	10.27	0.00	-1.20
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.84	01-16-2023	02-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Base rates, discounts, territories, vehicle age	10.27	0.00	-1.20
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	2.86	10-23-2023	11-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Base rates, discounts, territories, vehicle age	10.27	0.00	-1.20

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.34	04-10-2023	05-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acacia: Acacia: Base rates, driver class, discounts, territories	10.27	0.00	-1.20
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	21.00	09-15-2023	09-15-2023	Other	Boundless: Initial filing	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	20.40	07-01-2023	08-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Bridger: Base rates, driver class	10.93	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	2.77	10-01-2023	11-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Breckenridge: Base rates, territories	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	6.47	08-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Breckenridge: Base rates, license type, fees, territory, ROC	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	17.13	10-20-2023	12-04-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Bridger: Base rates, SR-22 factor table (non-owner factor)	10.93	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	04-17-2023	06-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent: Base rates, discounts, expense scoring rule	0.00	0.00	-4.51

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.00	01-31-2023	03-31-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Apparent: Expense Scores	0.00	0.00	-4.51
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	32.28	01-23-2023	03-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Apparent: Base rates	0.00	0.00	-4.51
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	23.96	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Breckenridge: Base rate	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	7.43	02-14-2023	04-14-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Elephant: Base rates, e-signature discount	26.49	4.19	-4.33
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	-6.49	11-03-2023	12-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Root: Base rates, ROC, new factors, revising existing factors, fees	43.18	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	-0.34	02-10-2023	03-09-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Sea Harbor: Base rate, renewal discount	-0.95	-10.63	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.50	02-15-2023	03-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA: Base rate	0.00	-0.48	2.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.00	04-01-2023	05-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA: Base rate	0.00	-0.48	2.60
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	24.58	08-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA: Base rate	0.00	-0.48	2.60
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	-1.57	12-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Q-Alliance: Base rates	13.05	0.00	-11.50
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	9.60	09-15-2023	10-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA: Base rate, policy fees	0.00	-0.48	2.60
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.74	11-15-2023	12-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SGA: Base rate	0.00	-0.48	2.60
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	18.30	01-01-2023	02-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Superior: Base rates, model year, territory, license type, discounts, fees	4.28	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	19.36	05-22-2023	07-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Superior: Base rates, symbol change from RAPA to VinMaster	4.28	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	9.89	09-01-2023	10-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Superior: Base rates	4.28	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	0.22	10-15-2023	11-15-2023	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Superior: Fees, discounts, ineligible vehicles	4.28	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	10.87	06-17-2023	06-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tesla: Base rates, symbols, model year, safety scoring	31.92	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	29.81	08-20-2023	08-20-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tesla: Base rates	31.92	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	10.00	12-01-2023	01-01-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Q-Azul: Base rates	35.88	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	-14.94	08-15-2023	09-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Q-Azul: Base rates, endorsement fee	35.88	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	18.70	01-05-2023	02-14-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Nat Gen: Base rates, adding fees	-14.71	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	20.23	01-23-2023	02-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Q-Azul: Base rates	35.88	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	9.32	09-10-2023	10-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto: Base rates, territory, driver points, fee changes	30.96	-10.13	-11.81
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	7.19	05-20-2023	06-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto: Base rates, auto pay discount	30.96	-10.13	-11.81
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	28.21	01-23-2023	02-23-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Q-Alliance: Base rates	13.05	0.00	-11.50
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	8.19	03-12-2023	04-12-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto: Base rates, territory, installment fees	30.96	-10.13	-11.81
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	16.81	11-01-2023	12-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Patriot: Base rates	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	3.02	08-01-2023	09-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Patriot: Base rates, transfer discount	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	17.34	07-25-2023	08-30-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Nat Gen: Base rates, territories, class factors, term factors	-14.71	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	Private Passenger Auto Physical Damage	4.32	03-14-2023	04-18-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Nat Gen: Base rates, territories	-14.71	0.00	0.00
Hartford Fire and Casualty Group	Sentinel Insurance Company, Limited	Private Passenger Auto Physical Damage	18.40	11-02-2023	12-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Auto Open Road Agency – SENT	10.20	-0.60	0.00
Hartford Fire and Casualty Group	Sentinel Insurance Company, Limited	Private Passenger Auto Physical Damage	0.16	12-09-2023	12-09-2023	Other	TX Auto Open Road Agency Bill Plan Installment Fee Changes (TABS) – SENT	0.00	0.00	0.00
Hartford Fire and Casualty Group	Sentinel Insurance Company, Limited	Private Passenger Auto Physical Damage	9.10	04-20-2023	06-09-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Auto Open Road Agency - SENT	10.20	-0.60	0.00
Sentry Insurance Group	Sentry Insurance Company	Private Passenger Auto Physical Damage	17.50	08-01-2023	08-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adopt ISO ILFs, revise LCMs	8.50	5.10	7.40
Sentry Insurance Group	Sentry Select Insurance Company	Private Passenger Auto Physical Damage	25.80	12-15-2023	01-14-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Applies to Motorcycle Platinum product. Update to base rates and limit factors. Also updated motorcycle manufacturer list, vehicle make table, and territory code table.	19.60	7.70	12.90

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
SH1 Holdings Group	Spinnaker Insurance Company	Private Passenger Auto Physical Damage	12.00	12-15-2023	01-15-2024	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and factor rate changes	15.00	0.00	0.00
Liberty Mutual Group	State Auto Property and Casualty Insurance Company	Private Passenger Auto Physical Damage	7.70		06-19-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	(CustomFit) revised base rates	5.90	0.00	0.00
State Farm Group	State Farm County Mutual Insurance Company of Texas	Private Passenger Auto Physical Damage	7.70	01-13-2023	01-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	1.70	-0.30	-12.20
State Farm Group	State Farm County Mutual Insurance Company of Texas	Private Passenger Auto Physical Damage	22.40	11-13-2023	11-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	1.70	-0.30	-12.20
State Farm Group	State Farm County Mutual Insurance Company of Texas	Private Passenger Auto Physical Damage	3.20	05-08-2023	05-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	1.70	-0.30	-12.20
State Farm Group	State Farm Fire and Casualty Company	Private Passenger Auto Physical Damage	19.60	11-13-2023	11-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	21.40	2.90	-11.70
State Farm Group	State Farm Fire and Casualty Company	Private Passenger Auto Physical Damage	11.60	05-08-2023	05-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	21.40	2.90	-11.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
State Farm Group	State Farm Fire and Casualty Company	Private Passenger Auto Physical Damage	13.00	01-13-2023	01-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	21.40	2.90	-11.70
State Farm Group	State Farm Mutual Automobile Insurance Company	Private Passenger Auto Physical Damage	19.60	11-13-2023	11-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	21.40	2.90	-11.70
State Farm Group	State Farm Mutual Automobile Insurance Company	Private Passenger Auto Physical Damage	11.60	05-08-2023	05-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	21.40	2.90	-11.70
State Farm Group	State Farm Mutual Automobile Insurance Company	Private Passenger Auto Physical Damage	13.00	01-13-2023	01-13-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	General base rate	21.40	2.90	-11.70
Horace Mann Group	Teachers Insurance Company	Private Passenger Auto Physical Damage	-1.00	03-10-2023	03-10-2023	Other	Base Rate Revisions made after objections on the 2/15/23 revision	1.60	0.00	0.00
Horace Mann Group	Teachers Insurance Company	Private Passenger Auto Physical Damage	15.90	02-15-2023	02-15-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes	1.60	0.00	0.00
Horace Mann Group	Teachers Insurance Company	Private Passenger Auto Physical Damage	5.40	08-16-2023	08-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes; Removal of the HMDrive Discount	22.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Horace Mann Group	Teachers Insurance Company	Private Passenger Auto Physical Damage	11.10	08-16-2023	08-16-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Revisions made after objections on the 8/16/23 revision	1.60	0.00	0.00
Horace Mann Group	Teachers Insurance Company	Private Passenger Auto Physical Damage	-0.40	09-10-2023	09-10-2023	Other	Base Rate Revisions made after objections on the 8/16/23 revision	1.60	0.00	0.00
Tesla Incorporated Group	Tesla Property and Casualty, Incorporated	Private Passenger Auto Physical Damage	30.30	06-21-2023	08-20-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	base rate change	0.00	0.00	0.00
Tesla Incorporated Group	Tesla Property and Casualty, Incorporated	Private Passenger Auto Physical Damage	10.80	04-18-2023	06-17-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	base rate change, safety score model update	0.00	0.00	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Private Passenger Auto Physical Damage	-0.20	07-01-2023	09-01-2023	Other	Update tier and rating factors	11.43	0.00	2.02
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Private Passenger Auto Physical Damage	15.40	10-15-2023	11-15-2023	Other	Update base rates and rating factors	11.43	0.00	2.02
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Private Passenger Auto Physical Damage	5.80	01-15-2023	03-01-2023	Other	Update base rates and rating factors	11.43	0.00	2.02

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Private Passenger Auto Physical Damage	-0.20	07-01-2023	09-01-2023	Other	Update tier and rating factors	11.17	0.00	4.42
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Private Passenger Auto Physical Damage	5.70	01-15-2023	03-01-2023	Other	Update base rates and rating factors	11.17	0.00	4.42
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Private Passenger Auto Physical Damage	15.30	10-15-2023	11-15-2023	Other	Update base rates and rating factors	11.17	0.00	4.42
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Private Passenger Auto Physical Damage	5.50	01-15-2023	03-01-2023	Other	Update base rates and rating factors	11.60	0.00	3.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Private Passenger Auto Physical Damage	0.30	07-01-2023	09-01-2023	Other	Update tier and rating factors	11.60	0.00	3.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Private Passenger Auto Physical Damage	15.40	10-15-2023	11-15-2023	Other	Update base rates and rating factors	11.60	0.00	3.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	Private Passenger Auto Physical Damage	16.50	11-02-2023	12-22-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Auto Open Road Direct – TRUM	20.70	-0.70	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Hartford Fire and Casualty Group	Trumbull Insurance Company	Private Passenger Auto Physical Damage	0.19	12-09-2023	12-09-2023	Other	TX Auto Open Road Direct Bill Plan Installment Fee Changes (TABS) – TRUM	0.00	0.00	0.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	Private Passenger Auto Physical Damage	4.90	04-06-2023	05-26-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Auto Open Road Direct – TRUM	20.70	-0.70	0.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	Private Passenger Auto Physical Damage	6.00	07-20-2023	09-08-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Auto Open Road Direct - TRUM	20.70	-0.70	0.00
U S Lloyds Insurance Company	U S Lloyds Insurance Company	Private Passenger Auto Physical Damage	35.20	05-01-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	statewide	10.00	0.00	0.00
J and P Holdings Group	United Security Insurance Company	Private Passenger Auto Physical Damage	14.70	02-23-2023	04-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	5.90	9.10	2.80
J and P Holdings Group	United Security Insurance Company	Private Passenger Auto Physical Damage	2.10	03-25-2023	05-10-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	21.50	25.10	17.90
J and P Holdings Group	United Security Insurance Company	Private Passenger Auto Physical Damage	4.50	05-26-2023	07-11-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	17.90	21.50	14.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
J and P Holdings Group	United Security Insurance Company	Private Passenger Auto Physical Damage	-0.20	12-12-2023	12-12-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	23.20	30.50	26.60
J and P Holdings Group	United Security Insurance Company	Private Passenger Auto Physical Damage	0.70	05-24-2023	07-09-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	17.10	27.70	20.30
United Services Auto Association Group	United Services Automobile Association	Private Passenger Auto Physical Damage	11.20	01-08-2023	01-08-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate and Factor changes.	17.00	0.00	2.50
United Services Auto Association Group	United Services Automobile Association	Private Passenger Auto Physical Damage	9.50	04-29-2023	04-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	5.10	0.00	-2.40
United Services Auto Association Group	USAA Casualty Insurance Company	Private Passenger Auto Physical Damage	15.90	01-08-2023	01-08-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate and Factor Changes	6.10	-0.10	4.00
United Services Auto Association Group	USAA Casualty Insurance Company	Private Passenger Auto Physical Damage	10.20	04-29-2023	04-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	7.60	-0.10	-4.10
United Services Auto Association Group	USAA General Indemnity Company	Private Passenger Auto Physical Damage	12.20	01-08-2023	01-08-2023	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate and Factor Changes.	5.80	-0.20	5.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2023	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
United Services Auto Association Group	USAA General Indemnity Company	Private Passenger Auto Physical Damage	10.80	04-29-2023	04-29-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	1.20	-0.10	-5.70
Vault Holdings Group	Vault Reciprocal Exchange	Private Passenger Auto Physical Damage	73.10	04-15-2023	06-01-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to base rates and various rating factors.	85.60	90.90	90.90
Chubb Limited Group	Vigilant Insurance Company	Private Passenger Auto Physical Damage	14.90	02-05-2023	04-06-2023	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise Base Rates	-6.70	6.40	-6.00

*Note: The following describes the information included for the previous 12, 24, and 36 months:

Overall Rate Change Previous 12 months - overall rate change for the period January 1, 2022, through December 31, 2022.

Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2021, through December 31, 2021.

Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2020, through December 31, 2020.



Texas Department of Insurance
2023 Market Conditions Annual Report

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