

Texas Department of Insurance

2024 Market Conditions Annual Report

March 2025





2024 Market Conditions Annual Report

by the

Texas Department of Insurance

Submitted March 2025

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

First posting, March 2025 | Revised, May 2025

Publication ID: TDIMCAR | 0325a

This document is available online at tdi.texas.gov/reports.

Revision Notes:

American International Group submitted their data and has been added to this report. There were also a few corrections submitted by other companies. Pages 5-12, 15-20, 23-28, 31-38, 41-54, 57-59, and 84-136 were revised in May 2025.

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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 2024

	Number of Groups/Companies	Number of Policies Written	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
Product Liability	56 / 192	38,440	\$254,210,461	\$276,201,867	\$107,065,307
General Liability	158 / 440	3,212,702	\$4,597,006,979	\$4,887,719,345	\$2,841,073,524
Commercial Fire and Allied Lines	72 / 211	80,824	\$2,101,403,684	\$2,072,400,366	\$1,101,922,402
Residential Fire and Allied Lines	51 / 72	1,227,913	\$2,796,729,476	\$2,094,766,368	\$1,173,198,437
Commercial Multiple Peril	95 / 267	883,662	\$4,186,850,994	\$4,181,333,533	\$2,198,570,185
Private Passenger Auto					
Voluntary Liability	69 / 163	17,057,608	\$18,698,110,820	\$19,593,083,162	\$12,269,020,519
Assigned Risk Liability	2 / 2	1,596	\$1,757,576	\$1,889,735	\$1,269,571
Physical Damage	67 / 162	13,743,596	\$14,673,184,544	\$15,607,706,005	\$9,101,908,237
Total Private Passenger Auto	69 / 167		\$33,373,052,940	\$35,202,678,902	\$21,372,198,327
Commercial Auto					
Voluntary Liability	115 / 326	500,716	\$5,455,163,777	\$5,860,242,758	\$3,521,627,650
Assigned Risk Liability	1 / 1	367	\$1,814,251	\$1,841,996	\$2,264,963
Physical Damage	105 / 303	398,444	\$1,249,932,085	\$1,380,671,097	\$773,893,043
Total Commercial Auto	115 / 330		\$6,706,910,113	\$7,242,755,851	\$4,297,785,656
Homeowners Multiple Peril	80 / 158	8,133,425	\$18,994,130,662	\$18,692,039,519	\$10,477,516,262
Workers' Compensation					
Voluntary Premiums < \$5,000		240,808	\$266,733,560	*	*
Voluntary Premiums \$5,000 - \$100,000		59,307	\$1,135,973,178	*	*
Voluntary Premiums > \$100,000		4,150	\$1,000,912,607	*	*
Total Voluntary	98 / 335	304,265	\$2,403,619,345	\$2,588,236,457	\$1,117,248,692
Residual Market **	1 / 1	104	\$6,067,352	\$5,982,873	\$1,628,535
Total Workers' Compensation	98 / 335	304,369	\$2,409,686,697	\$2,594,219,330	\$1,118,877,227
Boiler and Machinery	55 / 168	84,983	\$205,872,146	\$210,715,129	\$98,900,808
Inland Marine	128 / 349	8,736,699	\$3,132,705,253	\$3,348,516,436	\$1,763,473,758
Surety	73 / 142	482,143	\$986,783,541	\$1,104,950,258	\$215,134,600
Commercial Crime	47 / 125	56,456	\$53,156,629	\$54,494,617	\$15,008,849
Commercial Glass	1 / 1	16	\$30,135	\$30,135	\$0
Medical Professional Liability	31 / 44	126,626	\$230,681,627	\$236,168,767	\$52,531,836
Miscellaneous Professional Liability	38 / 107	170,398	\$829,064,486	\$875,475,292	\$385,323,108

* 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	2020	2021	2022	2023	2024
Product Liability	62 / 193	59 / 186	57 / 189	60 / 192	54 / 182
General Liability	150 / 419	156 / 418	144 / 418	152 / 426	157 / 431
Commercial Fire and Allied Lines	78 / 213	76 / 204	73 / 202	73 / 199	72 / 207
Residential Fire and Allied Lines	57 / 79	56 / 78	47 / 70	48 / 71	49 / 67
Commercial Multiple Peril	88 / 253	92 / 244	88 / 251	92 / 258	94 / 263
Private Passenger Auto	74 / 172	76 / 174	70 / 174	70 / 167	66 / 159
Commercial Auto	106 / 313	114 / 309	109 / 314	116 / 318	112 / 320
Homeowners Multiple Peril	84 / 159	85 / 156	76 / 157	76 / 155	77 / 148
Workers' Compensation	103 / 303	105 / 312	90 / 294	90 / 297	98 / 329
Boiler and Machinery	48 / 155	51 / 156	50 / 162	54 / 167	54 / 166
Inland Marine	121 / 330	123 / 333	118 / 339	126 / 335	127 / 342
Surety	72 / 138	72 / 135	74 / 143	75 / 140	73 / 141
Commercial Crime	47 / 118	47 / 120	46 / 126	46 / 126	47 / 125
Commercial Glass	1 / 1	1 / 1	1 / 1	1 / 1	1 / 1
Medical Professional Liability	32 / 49	31 / 46	30 / 45	31 / 45	31 / 44
Miscellaneous Professional Liability	37 / 103	36 / 105	36 / 104	37 / 109	38 / 107

Product Liability

There were 56 groups (192 companies) that had direct premiums written for product liability in 2024, compared to 62 groups (200 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Product Liability

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Chubb Limited Group	13.54%	\$37,397,493	\$32,238,791	16.00%	(\$19,008,439)	15.94
2	Hartford Fire and Casualty Group	11.31%	\$31,237,074	\$20,521,655	52.22%	(\$725,018)	4.69
3	Liberty Mutual Group	5.87%	\$16,214,824	\$20,208,000	(19.76%)	\$5,348,951	68.45
4	Travelers Group	5.85%	\$16,154,763	\$14,738,324	9.61%	(\$171,751,513)	29.27
5	United Fire and Casualty Group	5.45%	\$15,054,628	\$14,648,116	2.78%	\$8,410,593	83.70
6	American Financial Group	5.31%	\$14,665,580	\$13,797,159	6.29%	(\$3,830,994)	43.61
7	Zurich Insurance Group	4.69%	\$12,948,840	\$13,677,725	(5.33%)	(\$17,475,404)	148.15
8	CNA Insurance Group	4.17%	\$11,519,809	\$10,552,271	9.17%	(\$3,089,328)	43.62
9	Allianz Insurance Group	4.02%	\$11,093,350	\$9,382,449	18.24%	\$9,065,049	18.28
10	EMC Insurance Company Group	3.55%	\$9,795,115	\$4,914,406	99.31%	(\$2,683,784)	12.20
11	Chandler Insurance Group	3.48%	\$9,602,703	\$8,830,753	8.74%	\$4,418,868	0.19
12	Federated Mutual Group	3.00%	\$8,281,393	\$8,104,636	2.18%	\$1,341,236	26.75
13	Sentry Insurance Group	2.50%	\$6,905,733	\$6,446,688	7.12%	\$1,206,147	52.24
14	American International Group	2.30%	\$6,363,250	\$6,011,031	5.86%	(\$6,793,455)	41.79
15	Tokio Marine Holdings Incorporated Group	2.12%	\$5,845,265	\$4,751,539	23.02%	(\$3,947,436)	138.19
16	Starr Group	2.10%	\$5,810,770	\$3,931,663	47.79%	\$1,553,653	(2.69)
17	Hannover Group	2.01%	\$5,561,598	\$4,498,551	23.63%	\$5,361,712	3.59
18	Everest Reinsurance Holdings Group	1.71%	\$4,716,056	\$4,849,816	(2.76%)	(\$4,986,383)	**
19	Nationwide Corporation Group	1.49%	\$4,125,779	\$4,908,719	(15.95%)	(\$258,993)	19.12
20	Central Mutual Insurance Company Group	1.47%	\$4,051,308	\$4,553,127	(11.02%)	(\$713,468)	41.05
21	Arch Insurance Group	1.44%	\$3,977,684	\$9,812,369	(59.46%)	\$2,252,873	10.36
22	Apollo Global Management Group	1.24%	\$3,432,296	\$2,259,057	51.93%	\$2,430,418	6.22
23	Cincinnati Financial Group	1.19%	\$3,278,010	\$3,328,975	(1.53%)	(\$1,516,896)	66.38
24	Pennsylvania Lumbermens Mutual Ins. Co.	1.12%	\$3,105,948	\$1,530,928	102.88%	(\$309,840)	109.77
25	WR Berkley Corporation Group	1.06%	\$2,921,442	\$1,899,604	53.79%	(\$3,470,170)	40.95
Top 25 Groups Total		91.98%	\$254,060,711	\$230,396,352	10.27%	(\$199,171,621)	37.85
Total Market		100.00%	\$276,201,867	\$254,675,356	8.45%	(\$187,303,752)	38.76

** 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
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
2024	\$254,210,461	\$276,201,867	\$107,065,307

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>
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%
2023	50.4%

General Liability

There were 158 groups (440 companies) that had direct premiums written for general liability in 2024, compared to 153 groups (439 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for General Liability

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Chubb Limited Group	8.95%	\$437,567,261	\$500,301,160	(12.54%)	(\$357,434,031)	106.14
2	Travelers Group	7.62%	\$372,491,269	\$336,164,773	10.81%	(\$597,112,003)	49.29
3	Zurich Insurance Group	7.22%	\$352,877,458	\$331,679,578	6.39%	(\$114,309,416)	60.13
4	American International Group	4.67%	\$228,280,284	\$222,737,682	2.49%	(\$136,565,690)	73.99
5	CNA Insurance Group	4.59%	\$224,475,955	\$190,801,677	17.65%	\$30,276,396	31.40
6	Starr Group	4.52%	\$220,882,756	\$186,727,631	18.29%	\$53,600,935	36.80
7	Liberty Mutual Group	4.38%	\$213,968,305	\$230,779,720	(7.28%)	(\$171,733,273)	74.87
8	Hartford Fire and Casualty Group	3.73%	\$182,182,334	\$173,142,787	5.22%	(\$80,514,370)	49.39
9	Arch Insurance Group	3.20%	\$156,592,787	\$146,766,319	6.70%	(\$53,049,403)	41.65
10	American Financial Group	3.08%	\$150,625,620	\$138,511,892	8.75%	(\$36,776,211)	50.31
11	Berkshire Hathaway Group	2.98%	\$145,715,038	\$114,420,737	27.35%	\$30,410,001	27.44
12	TD Friedkin Group	2.58%	\$126,250,510	\$136,055,038	(7.21%)	\$1,144,137	73.09
13	State Farm Group	2.11%	\$103,355,198	\$77,638,692	33.12%	(\$81,580,998)	74.32
14	WR Berkley Corporation Group	2.07%	\$101,385,731	\$139,940,794	(27.55%)	(\$89,402,141)	128.45
15	Markel Corporation Group	2.05%	\$100,074,388	\$87,497,936	14.37%	(\$27,432,622)	14.51
16	Everest Reinsurance Holdings Group	1.96%	\$95,660,509	\$100,909,147	(5.20%)	(\$185,610,509)	59.29
17	Axa Insurance Group	1.79%	\$87,288,574	\$75,964,199	14.91%	(\$21,574,834)	73.61
18	Allianz Insurance Group	1.64%	\$80,379,450	\$77,758,884	3.37%	\$37,996,446	79.62
19	Federated Mutual Group	1.62%	\$79,297,922	\$75,714,550	4.73%	\$628,466	40.84
20	Fairfax Financial Group	1.51%	\$73,737,723	\$73,132,392	0.83%	\$1,567,509	110.51
21	Old Republic Group	1.45%	\$70,755,243	\$52,965,280	33.59%	(\$19,295,666)	59.53
22	Nationwide Corporation Group	1.35%	\$66,143,042	\$80,834,275	(18.17%)	(\$26,176,034)	67.62
23	Tokio Marine Holdings Incorporated Group	1.31%	\$63,827,501	\$60,070,252	6.25%	(\$30,434,952)	32.02
24	United Services Automobile Assoc. Group	1.14%	\$55,664,732	\$40,723,159	36.69%	(\$20,538,787)	23.56
25	Sompo Group	1.11%	\$54,301,574	\$41,772,611	29.99%	(\$15,668,454)	17.87
Top 25 Groups Total		78.64%	\$3,843,781,164	\$3,693,011,165	4.08%	(\$1,909,585,504)	61.26
Total Market		100.00%	\$4,887,719,345	\$4,645,941,745	5.20%	(\$1,794,835,595)	58.13

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	\$4,208,573,949	\$4,645,941,745	\$3,384,589,783
2024	\$4,597,006,979	\$4,887,719,345	\$2,841,073,524

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>
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%
2023	83.3%

Commercial Fire and Allied Lines

There were 72 groups (211 companies) that had direct premiums written for commercial fire and allied lines in 2024, compared to 76 groups (207 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Commercial Fire and Allied Lines

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	FM Global Group	16.14%	\$334,512,007	\$337,485,622	(0.88%)	\$115,063,195	41.98
2	Zurich Insurance Group	11.80%	\$244,505,007	\$220,589,780	10.84%	(\$34,472,407)	80.88
3	Travelers Group	10.04%	\$208,118,614	\$208,889,755	(0.37%)	(\$104,592,376)	61.86
4	Texas Windstorm Insurance Association	6.29%	\$130,440,475	\$130,162,738	0.21%	(\$19,569,164)	25.45
5	Allianz Insurance Group	5.20%	\$107,806,905	\$108,265,879	(0.42%)	\$32,913,027	69.47
6	Liberty Mutual Group	4.67%	\$96,855,786	\$91,993,176	5.29%	\$11,425,677	47.46
7	Swiss Re Group	4.65%	\$96,322,619	\$92,563,785	4.06%	\$52,307,955	45.81
8	Axa Insurance Group	3.98%	\$82,408,654	\$59,518,155	38.46%	\$13,387,887	61.62
9	Berkshire Hathaway Group	2.65%	\$54,945,230	\$46,633,887	17.82%	\$24,915,945	29.84
10	Federated Mutual Group	2.53%	\$52,360,836	\$42,962,599	21.88%	\$4,386,845	45.40
11	Hannover Group	2.46%	\$51,065,421	\$44,484,590	14.79%	\$31,805,227	37.71
12	CNA Insurance Group	2.38%	\$49,291,312	\$50,722,246	(2.82%)	(\$2,404,965)	36.09
13	Sentry Insurance Group	2.26%	\$46,778,269	\$39,727,435	17.75%	(\$14,378,509)	74.47
14	United Fire and Casualty Group	2.15%	\$44,609,622	\$40,170,125	11.05%	\$24,819,496	36.00
15	Chubb Limited Group	2.15%	\$44,588,356	\$43,210,840	3.19%	\$971,528	54.99
16	Nationwide Corporation Group	1.85%	\$38,288,782	\$35,638,645	7.44%	(\$16,855,936)	36.71
17	Hartford Fire and Casualty Group	1.55%	\$32,118,176	\$18,413,490	74.43%	\$16,173,129	6.37
18	American International Group	1.35%	\$27,974,492	\$34,511,993	(18.94%)	\$21,474,318	41.50
19	Texas Farm Bureau Mutual Group	1.33%	\$27,495,569	\$23,050,633	19.28%	\$2,697,489	70.44
20	Fairfax Financial Group	1.30%	\$26,855,217	\$24,954,198	7.62%	\$2,837,834	38.33
21	American Risk Insurance Company, Inc.	1.15%	\$23,775,356	\$22,574,156	5.32%	(\$1,039,366)	71.47
22	The Hanover Insurance Group	1.02%	\$21,176,974	\$21,198,003	(0.10%)	\$210,935	79.37
23	Sompo Group	0.89%	\$18,464,070	\$24,356,015	(24.19%)	\$20,806,586	158.53
24	EMC Insurance Company Group	0.86%	\$17,857,546	\$21,258,443	(16.00%)	\$2,745,440	56.98
25	Pennsylvania Lumbermens Mutual Ins. Co.	0.83%	\$17,140,240	\$10,293,820	66.51%	\$3,598,309	64.65
Top 25 Groups Total		91.48%	\$1,895,755,535	\$1,793,630,008	5.69%	\$189,228,099	53.29
Total Market		100.00%	\$2,072,400,366	\$1,955,636,366	5.97%	\$167,304,155	53.17

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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
2024	\$2,101,403,684	\$2,072,400,366	\$1,101,922,402

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>
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%
2023	56.6%

Residential Fire and Allied Lines

There were 51 groups (72 companies) that had direct premiums written for residential fire and allied lines in 2024, compared to 50 groups (74 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Residential Fire and Allied Lines

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Texas Windstorm Insurance Association	32.56%	\$681,977,275	\$561,224,986	21.52%	(\$480,840,094)	66.36
2	Farmers Insurance Group	14.39%	\$301,376,194	\$338,506,800	(10.97%)	\$58,521,763	50.40
3	Liberty Mutual Group	9.02%	\$188,908,841	\$181,920,054	3.84%	\$43,095,746	46.84
4	Assurant Incorporated Group	8.76%	\$183,447,908	\$142,216,393	28.99%	\$124,987,204	28.26
5	United Services Automobile Assoc. Group	6.46%	\$135,402,650	\$112,236,171	20.64%	(\$411,115)	69.15
6	Munich Re Group	4.20%	\$87,983,736	\$85,614,155	2.77%	\$14,613,275	66.88
7	Iron Family Holdings Group	3.78%	\$79,173,822	\$43,883,282	80.42%	(\$7,877,387)	26.43
8	IAT Reinsurance Company Group	2.18%	\$45,630,285	\$39,722,308	14.87%	\$10,823,945	33.88
9	Texas Farm Bureau Mutual Group	2.11%	\$44,254,719	\$39,930,806	10.83%	\$5,436,979	61.84
10	MGI Holdings Group	1.78%	\$37,255,173	\$39,414,026	(5.48%)	\$10,204,588	47.29
11	Southern Vanguard Insurance Company	1.56%	\$32,574,682	\$26,301,075	23.85%	(\$2,274,658)	54.71
12	Progressive Group	1.42%	\$29,784,942	\$33,017,171	(9.79%)	\$10,321,813	48.75
13	Tower Hill Insurance Group	1.39%	\$29,083,570	\$33,307,184	(12.68%)	\$3,415,767	86.59
14	Homeowners of America Insurance Co.	1.07%	\$22,482,667	\$26,100,103	(13.86%)	\$1,219,494	86.96
15	Aventus Insurance Company	1.03%	\$21,538,507	\$11,719,527	83.78%	\$893,118	44.94
16	WL Dunn Group	0.96%	\$20,076,361	\$19,515,342	2.87%	(\$2,230,197)	68.21
17	Nationwide Corporation Group	0.68%	\$14,275,522	\$17,274,683	(17.36%)	(\$2,283,116)	84.66
18	MS and AD Insurance Group	0.58%	\$12,125,668	\$12,091,445	0.28%	\$5,576,182	50.92
19	American Family Insurance Group	0.56%	\$11,640,125	\$6,918,366	68.25%	\$4,329,050	38.09
20	AG Workers Insurance Group	0.46%	\$9,666,202	\$10,472,042	(7.70%)	\$107,100	46.67
21	Sutton National Insurance Holdings Group	0.46%	\$9,614,935	\$9,317,710	3.19%	\$3,208	48.81
22	Allstate Insurance Group	0.46%	\$9,580,010	\$10,150,368	(5.62%)	(\$16,617,199)	138.45
23	Incline Insurance Group LLC Group	0.40%	\$8,413,127	\$13,139,924	(35.97%)	\$3,638,243	74.82
24	Travelers Group	0.40%	\$8,282,371	\$8,123,248	1.96%	\$925,097	81.47
25	Standard Casualty Company	0.39%	\$8,124,753	\$6,604,428	23.02%	\$3,862,243	45.82
Top 25 Groups Total		97.04%	\$2,032,674,045	\$1,828,721,597	11.15%	(\$210,558,951)	56.13
Total Market		100.00%	\$2,094,766,368	\$1,883,008,149	11.25%	(\$216,069,615)	56.01

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
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
2024	\$2,796,729,476	\$2,094,766,368	\$1,173,198,437

* 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
 (includes commercial fire and allied lines)

<u>Year</u>	<u>Loss Ratio</u>
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%
2023	56.6%

Commercial Multiple Peril

There were 95 groups (267 companies) that had direct premiums written for commercial multiple peril in 2024, compared to 92 groups (265 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Commercial Multiple Peril

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Travelers Group	11.73%	\$490,360,939	\$430,743,768	13.84%	(\$387,742,258)	40.78
2	Hartford Fire and Casualty Group	9.86%	\$412,380,820	\$351,183,061	17.43%	\$19,841,129	39.45
3	Chubb Limited Group	7.80%	\$325,961,738	\$289,275,379	12.68%	(\$255,376,057)	81.01
4	State Farm Group	6.75%	\$282,324,394	\$242,351,084	16.49%	(\$2,254,456)	58.05
5	Allstate Insurance Group	6.45%	\$269,777,203	\$184,899,539	45.90%	\$47,006,737	39.90
6	Liberty Mutual Group	4.99%	\$208,806,286	\$218,714,351	(4.53%)	\$32,100,286	55.42
7	CNA Insurance Group	3.96%	\$165,685,292	\$168,702,224	(1.79%)	(\$39,708,591)	55.37
8	Farmers Insurance Group	3.57%	\$149,064,747	\$162,675,680	(8.37%)	(\$53,979,374)	69.47
9	Tokio Marine Holdings Incorporated Group	3.56%	\$148,865,462	\$151,785,123	(1.92%)	\$17,953,578	45.74
10	The Hanover Insurance Group	3.03%	\$126,614,836	\$120,918,233	4.71%	\$164,982	49.89
11	American International Group	2.50%	\$104,607,317	\$97,566,241	7.22%	\$14,937,004	24.79
12	Nationwide Corporation Group	2.48%	\$103,739,608	\$162,300,364	(36.08%)	(\$9,086,499)	103.83
13	Amtrust Financial Service Group	2.22%	\$92,663,468	\$77,649,305	19.34%	(\$5,792,232)	59.39
14	Markel Corporation Group	2.16%	\$90,140,404	\$64,767,435	39.18%	\$36,326,234	16.55
15	Brotherhood Mutual Insurance Company	2.05%	\$85,769,040	\$74,112,568	15.73%	(\$5,193,034)	67.30
16	Utica Group	1.47%	\$61,666,292	\$55,941,138	10.23%	\$3,190,795	47.35
17	Church Mutual Group	1.36%	\$57,052,328	\$90,839,274	(37.19%)	(\$3,632,512)	88.87
18	Berkshire Hathaway Group	1.26%	\$52,854,046	\$51,172,367	3.29%	\$17,792,389	79.16
19	WR Berkley Corporation Group	1.22%	\$51,116,169	\$63,969,753	(20.09%)	\$26,691,879	47.35
20	Zurich Insurance Group	1.15%	\$48,076,351	\$42,483,404	13.17%	(\$3,050,594)	60.94
21	Amerisure Company Group	1.05%	\$43,997,562	\$40,436,082	8.81%	(\$7,231,316)	44.53
22	FCCI Mutual Insurance Group	1.03%	\$43,237,995	\$41,113,224	5.17%	\$4,918,395	49.42
23	Samsung Fire and Marine Insurance Co., Ltd.	1.00%	\$41,744,254	\$25,782,909	61.91%	(\$1,254,812)	91.48
24	Cincinnati Financial Group	0.94%	\$39,322,854	\$40,410,321	(2.69%)	(\$7,540,550)	51.20
25	Central Mutual Insurance Company Group	0.93%	\$38,768,419	\$36,522,411	6.15%	\$1,977,136	58.39
Top 25 Groups Total		84.53%	\$3,534,597,824	\$3,286,315,238	7.56%	(\$558,941,741)	53.73
Total Market		100.00%	\$4,181,333,533	\$3,871,267,781	8.01%	(\$486,597,235)	52.58

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	\$3,839,443,928	\$3,871,267,781	\$1,915,584,440
2024	\$4,186,850,994	\$4,181,333,533	\$2,198,570,185

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>
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%
2023	60.5%

Private Passenger Auto (All Coverages)

There were 69 groups (167 companies) that had direct premiums written for private passenger auto in 2024, compared to 71 groups (174 companies) in 2023.

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 2023 and 2024 for the same groups.

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

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Progressive Group	21.08%	\$7,421,580,650	\$5,851,596,768	26.83%	\$1,411,233,872	51.16
2	State Farm Group	18.19%	\$6,402,282,105	\$5,592,969,883	14.47%	(\$181,403,053)	66.37
3	Allstate Insurance Group	10.29%	\$3,622,554,434	\$3,409,219,847	6.26%	\$186,553,451	58.94
4	Berkshire Hathaway Group	9.49%	\$3,339,198,584	\$3,074,261,081	8.62%	\$463,074,869	64.49
5	United Services Automobile Assoc. Group	8.79%	\$3,092,650,918	\$2,818,538,330	9.73%	\$228,067,568	64.66
6	Farmers Insurance Group	5.44%	\$1,914,935,248	\$1,853,653,433	3.31%	\$170,156,931	55.55
7	Texas Farm Bureau Mutual Group	3.55%	\$1,249,054,201	\$1,086,664,080	14.94%	\$112,376,736	60.90
8	Liberty Mutual Group	3.02%	\$1,064,193,381	\$1,295,495,679	(17.85%)	\$397,219,777	66.75
9	Incline Insurance Group LLC Group	2.88%	\$1,015,041,246	\$787,807,925	28.84%	\$7,156,423	63.94
10	Home State Insurance Group	2.24%	\$789,915,539	\$765,695,650	3.16%	\$9,159,283	63.12
11	Consumers County Mutual Insurance Co.	2.11%	\$743,704,254	\$759,684,046	(2.10%)	\$158,162,458	63.01
12	Orpheus Group	1.93%	\$680,075,669	\$493,765,498	37.73%	\$151,948,617	47.41
13	Auto Club Enterprises Insurance Group	1.91%	\$671,290,626	\$588,030,139	14.16%	\$2,752,608	63.89
14	Loya Group	1.08%	\$381,730,201	\$323,660,362	17.94%	(\$16,020,687)	65.48
15	Kemper Corporation Group	0.78%	\$273,582,457	\$367,415,434	(25.54%)	\$53,716,819	88.70
16	Germania Insurance Group	0.68%	\$238,349,341	\$320,824,622	(25.71%)	\$39,396,820	70.02
17	Nationwide Corporation Group	0.65%	\$230,139,458	\$310,318,588	(25.84%)	\$15,701,319	77.39
18	Amica Mutual Group	0.48%	\$169,882,265	\$149,890,242	13.34%	(\$12,627,667)	64.29
19	Sentry Insurance Group	0.48%	\$169,876,495	\$152,409,250	11.46%	\$18,499,015	48.32
20	Alinsco Insurance Company	0.38%	\$132,778,626	\$104,063,362	27.59%	\$12,441,315	58.49
21	Mercury General Group	0.36%	\$126,664,681	\$122,275,838	3.59%	\$6,019,847	64.27
22	Tesla Incorporated Group	0.31%	\$108,606,547	\$52,954,588	105.09%	(\$8,416,035)	58.01
23	Hartford Fire and Casualty Group	0.30%	\$104,515,861	\$109,779,256	(4.79%)	\$5,153,429	64.22
24	Chubb Limited Group	0.29%	\$101,396,566	\$87,138,754	16.36%	(\$346,103,512)	55.55
25	Falcon Insurance Company	0.28%	\$99,955,598	\$103,185,281	(3.13%)	\$8,629,464	61.02
Top 25 Groups Total		96.99%	\$34,143,954,951	\$30,581,297,936	11.65%	\$2,892,849,667	60.54
Total Market		100.00%	\$35,202,678,902	\$31,654,437,207	11.21%	\$2,489,096,387	60.71

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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
2024	\$33,373,052,940	\$35,202,678,902	\$21,372,198,327

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>
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%
2023	74.6%

Private Passenger Auto (Voluntary Liability)

There were 69 groups (163 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for private passenger auto in 2024, compared to 70 groups (167 companies) in 2023.

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 2023 and 2024 for the same groups.

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

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Progressive Group	20.94%	\$4,102,892,668	\$3,264,453,661	25.68%	\$636,836,736	50.56
2	State Farm Group	17.04%	\$3,338,854,904	\$2,901,667,581	15.07%	(\$581,141,750)	69.34
3	Allstate Insurance Group	10.10%	\$1,978,656,717	\$1,817,836,203	8.85%	(\$184,983,974)	67.57
4	Berkshire Hathaway Group	9.76%	\$1,911,784,289	\$1,793,690,906	6.58%	\$304,792,240	61.72
5	United Services Automobile Assoc. Group	7.76%	\$1,520,129,795	\$1,433,360,123	6.05%	\$29,653,858	64.82
6	Farmers Insurance Group	5.63%	\$1,102,486,543	\$1,021,325,672	7.95%	\$17,453,434	57.14
7	Incline Insurance Group LLC Group	3.89%	\$762,916,583	\$573,709,303	32.98%	\$1,908,136	63.59
8	Texas Farm Bureau Mutual Group	2.91%	\$570,870,785	\$480,364,551	18.84%	(\$8,803,660)	65.18
9	Home State Insurance Group	2.86%	\$560,586,994	\$511,019,296	9.70%	\$6,500,157	62.92
10	Liberty Mutual Group	2.81%	\$551,048,872	\$629,805,257	(12.50%)	\$155,493,246	73.22
11	Orpheus Group	2.63%	\$515,087,650	\$353,028,287	45.91%	\$95,518,229	46.20
12	Consumers County Mutual Insurance Co.	2.07%	\$405,922,084	\$409,308,395	(0.83%)	\$53,878,101	63.81
13	Auto Club Enterprises Insurance Group	1.89%	\$369,491,314	\$324,347,117	13.92%	(\$23,348,063)	67.65
14	Loya Group	1.40%	\$273,971,585	\$223,894,248	22.37%	(\$40,808,986)	76.72
15	Kemper Corporation Group	1.00%	\$195,378,781	\$247,575,479	(21.08%)	\$19,997,503	104.78
16	Germania Insurance Group	0.64%	\$125,326,778	\$149,078,123	(15.93%)	\$13,872,338	72.06
17	Nationwide Corporation Group	0.61%	\$118,580,943	\$153,311,625	(22.65%)	(\$2,414,847)	89.94
18	Sentry Insurance Group	0.60%	\$117,069,562	\$100,259,273	16.77%	\$5,421,586	49.40
19	Amica Mutual Group	0.49%	\$95,540,584	\$85,270,412	12.04%	(\$18,639,548)	67.28
20	Falcon Insurance Company	0.48%	\$95,015,440	\$96,354,863	(1.39%)	\$6,743,282	61.93
21	Alinsco Insurance Company	0.44%	\$85,527,280	\$65,986,099	29.61%	\$8,013,879	62.71
22	Warrior Invictus Holding Company Group	0.36%	\$71,445,465	\$51,980,233	37.45%	(\$1,303,421)	43.46
23	Mercury General Group	0.36%	\$70,676,933	\$67,301,918	5.01%	(\$1,323,890)	67.03
24	Hartford Fire and Casualty Group	0.33%	\$65,174,217	\$64,381,871	1.23%	(\$2,750,622)	65.11
25	GoAuto Insurance Company	0.27%	\$52,273,599	\$22,417,434	133.18%	(\$9,704,321)	59.94
Top 25 Groups Total		97.26%	\$19,056,710,365	\$16,841,727,930	13.15%	\$480,859,643	62.35
Total Market		100.00%	\$19,593,083,162	\$17,386,047,024	12.69%	\$34,081,458	62.62

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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
2024	\$18,698,110,820	\$19,593,083,162	\$12,269,020,519

Private Passenger Auto (Assigned Risk)

There were two groups (two companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for private passenger auto in 2024, compared to six groups (six companies) in 2023.

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 2023 and 2024 for the same groups.

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

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Farmers Insurance Group	51.56%	\$974,345	\$524,032	85.93%	(\$46,209)	62.55
2	Allstate Insurance Group	48.44%	\$915,390	\$790,123	15.85%	(\$142,494)	65.67
3	Berkshire Hathaway Group	0.00%	\$0	\$4,906	(100.00%)	\$49,083	**
4	Alfa Insurance Group	0.00%	\$0	\$472	(100.00%)	\$262	**
5	Texas Farm Bureau Mutual Group	0.00%	\$0	\$136	(100.00%)	(\$6)	**
6	Mercury General Group	0.00%	\$0	\$0	*	(\$37)	**
7	United Services Automobile Assoc. Group	0.00%	\$0	\$0	*	(\$108,956)	**
8	State Farm Group	0.00%	\$0	(\$12)	*	(\$321,098)	**
Top Groups Total		100.00%	\$1,889,735	\$1,319,657	43.20%	(\$569,455)	67.18
Total Market		100.00%	\$1,889,735	\$1,319,657	43.20%	(\$569,455)	67.18

* 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
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
2024	\$1,757,576	\$1,889,735	\$1,269,571

Private Passenger Auto (Physical Damage)

There were 67 groups (162 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for private passenger auto in 2024, compared to 69 groups (170 companies) in 2023.

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 2023 and 2024 for the same groups.

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

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Progressive Group	21.26%	\$3,318,687,982	\$2,587,143,107	28.28%	\$774,397,136	51.89
2	State Farm Group	19.63%	\$3,063,427,201	\$2,691,302,314	13.83%	\$400,059,795	63.13
3	Allstate Insurance Group	10.53%	\$1,642,982,327	\$1,590,593,521	3.29%	\$371,679,919	48.53
4	United Services Automobile Assoc. Group	10.08%	\$1,572,521,123	\$1,385,178,207	13.52%	\$198,522,666	64.50
5	Berkshire Hathaway Group	9.15%	\$1,427,414,295	\$1,280,565,269	11.47%	\$158,233,546	68.20
6	Farmers Insurance Group	5.20%	\$811,474,360	\$831,803,729	(2.44%)	\$152,749,706	53.38
7	Texas Farm Bureau Mutual Group	4.35%	\$678,183,416	\$606,299,393	11.86%	\$121,180,402	57.30
8	Liberty Mutual Group	3.29%	\$513,144,509	\$665,690,422	(22.92%)	\$241,726,531	59.81
9	Consumers County Mutual Insurance Co.	2.16%	\$337,782,170	\$350,375,651	(3.59%)	\$104,284,357	62.05
10	Auto Club Enterprises Insurance Group	1.93%	\$301,799,312	\$263,683,022	14.46%	\$26,100,671	59.28
11	Incline Insurance Group LLC Group	1.62%	\$252,124,663	\$214,098,622	17.76%	\$5,248,287	65.00
12	Home State Insurance Group	1.47%	\$229,328,545	\$254,676,354	(9.95%)	\$2,659,126	63.60
13	Orpheus Group	1.06%	\$164,988,019	\$140,737,211	17.23%	\$56,430,388	51.21
14	Germania Insurance Group	0.72%	\$113,022,563	\$171,746,499	(34.19%)	\$25,524,482	67.76
15	Nationwide Corporation Group	0.71%	\$111,558,515	\$157,006,963	(28.95%)	\$18,116,166	64.05
16	Loya Group	0.69%	\$107,758,616	\$99,766,114	8.01%	\$24,788,299	36.89
17	Kemper Corporation Group	0.50%	\$78,203,676	\$119,839,955	(34.74%)	\$33,719,316	48.55
18	Amica Mutual Group	0.48%	\$74,341,681	\$64,619,830	15.04%	\$6,011,881	60.44
19	Tesla Incorporated Group	0.42%	\$65,439,740	\$31,537,196	107.50%	\$5,983,545	71.04
20	Markel Corporation Group	0.39%	\$60,319,262	\$58,148,906	3.73%	\$30,393,050	40.88
21	Mercury General Group	0.36%	\$55,987,748	\$54,973,920	1.84%	\$7,343,774	60.78
22	Chubb Limited Group	0.34%	\$53,506,360	\$47,857,051	11.80%	(\$183,260,398)	50.56
23	Sentry Insurance Group	0.34%	\$52,806,933	\$52,149,977	1.26%	\$13,077,429	45.92
24	Alinsco Insurance Company	0.30%	\$47,251,346	\$38,077,263	24.09%	\$4,427,436	50.86
25	Hartford Fire and Casualty Group	0.25%	\$39,341,644	\$45,397,385	(13.34%)	\$7,904,051	62.75
Top 25 Groups Total		97.22%	\$15,173,396,006	\$13,803,267,881	9.93%	\$2,607,301,561	58.18
Total Market		100.00%	\$15,607,706,005	\$14,267,070,526	9.40%	\$2,455,584,384	58.32

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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
2024	\$14,673,184,544	\$15,607,706,005	\$9,101,908,237

Commercial Auto (All Coverages)

There were 115 groups (330 companies) that had direct premiums written for commercial auto in 2024, compared to 117 groups (325 companies) in 2023.

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 2023 and 2024 for the same groups.

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

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Progressive Group	22.70%	\$1,643,891,551	\$1,493,523,559	10.07%	\$189,947,246	53.55
2	Liberty Mutual Group	6.66%	\$482,399,798	\$437,462,932	10.27%	\$15,375,513	55.68
3	Berkshire Hathaway Group	5.75%	\$416,187,665	\$289,346,626	43.84%	\$61,259,392	36.93
4	Travelers Group	4.92%	\$356,229,886	\$302,808,565	17.64%	(\$380,627,544)	54.03
5	Old Republic Group	4.26%	\$308,860,614	\$260,487,973	18.57%	(\$46,887,289)	67.77
6	Zurich Insurance Group	3.64%	\$263,551,822	\$220,173,197	19.70%	(\$169,000,541)	70.96
7	State Farm Group	3.38%	\$244,921,824	\$178,068,000	37.54%	\$11,157,665	60.99
8	Hartford Fire and Casualty Group	2.65%	\$192,217,289	\$147,062,862	30.70%	(\$26,408,374)	44.21
9	Kemper Corporation Group	2.40%	\$173,919,827	\$135,010,393	28.82%	\$51,884,533	41.89
10	CNA Insurance Group	2.36%	\$170,692,774	\$118,341,631	44.24%	(\$16,336,828)	52.00
11	Chubb Limited Group	2.34%	\$169,181,694	\$177,134,715	(4.49%)	(\$195,143,295)	110.63
12	WR Berkley Corporation Group	2.29%	\$165,800,807	\$177,797,895	(6.75%)	(\$22,647,866)	71.00
13	American International Group	2.26%	\$163,434,870	\$142,946,240	14.33%	(\$11,524,956)	78.80
14	Clear Blue Financial Group	1.84%	\$133,563,645	\$117,449,110	13.72%	(\$31,055,728)	72.52
15	Acuity, A Mutual Insurance Company	1.79%	\$129,672,810	\$117,581,551	10.28%	(\$28,442,915)	55.84
16	Fairfax Financial Group	1.61%	\$116,955,150	\$97,572,734	19.86%	\$50,012,393	69.36
17	Sentry Insurance Group	1.52%	\$109,806,314	\$101,424,310	8.26%	(\$31,516,201)	56.10
18	Arch Insurance Group	1.52%	\$109,758,034	\$100,691,419	9.00%	(\$36,438,123)	56.42
19	American Financial Group	1.41%	\$101,779,861	\$86,212,360	18.06%	(\$3,382,039)	61.63
20	Federated Mutual Group	1.22%	\$88,045,846	\$80,990,178	8.71%	\$5,828,379	49.49
21	Farmers Insurance Group	1.22%	\$88,005,263	\$93,292,756	(5.67%)	\$9,838,432	73.35
22	Nationwide Corporation Group	1.10%	\$79,426,635	\$109,924,843	(27.74%)	(\$32,261,089)	115.91
23	Tokio Marine Holdings Incorporated Group	1.06%	\$76,942,705	\$72,624,692	5.95%	(\$14,316,657)	47.05
24	Everest Reinsurance Holdings Group	0.95%	\$69,131,670	\$71,660,058	(3.53%)	(\$55,388,720)	57.86
25	Starr Group	0.93%	\$67,446,897	\$51,173,096	31.80%	\$12,690,558	63.89
Top 25 Groups Total		81.76%	\$5,921,825,251	\$5,180,761,695	14.30%	(\$693,384,054)	58.72
Total Market		100.00%	\$7,242,755,851	\$6,370,888,218	13.69%	(\$744,017,470)	58.89

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
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
2024	\$6,706,910,113	\$7,242,755,851	\$4,297,785,656

* 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>
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%
2023	78.4%

Commercial Auto (Voluntary Liability)

There were 115 groups (326 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for commercial auto in 2024, compared to 115 groups (318 companies) in 2023.

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 2023 and 2024 for the same groups.

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

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Progressive Group	22.52%	\$1,319,540,630	\$1,188,745,731	11.00%	\$85,434,206	55.10
2	Liberty Mutual Group	7.18%	\$420,763,260	\$366,984,693	14.65%	(\$6,840,011)	55.41
3	Berkshire Hathaway Group	5.45%	\$319,480,528	\$215,042,548	48.57%	\$35,920,912	35.74
4	Travelers Group	5.15%	\$301,971,837	\$254,500,334	18.65%	(\$301,836,587)	51.78
5	Old Republic Group	4.24%	\$248,618,217	\$204,929,445	21.32%	(\$91,971,803)	69.10
6	Zurich Insurance Group	3.21%	\$188,011,671	\$158,531,289	18.60%	(\$178,146,274)	68.09
7	State Farm Group	2.90%	\$170,069,560	\$119,312,704	42.54%	(\$3,329,041)	65.78
8	Hartford Fire and Casualty Group	2.70%	\$158,040,669	\$122,054,063	29.48%	(\$26,208,327)	42.17
9	American International Group	2.53%	\$148,286,022	\$124,926,379	18.70%	(\$3,430,513)	76.80
10	Chubb Limited Group	2.45%	\$143,296,369	\$155,993,716	(8.14%)	(\$164,627,840)	118.77
11	Kemper Corporation Group	2.42%	\$142,071,892	\$106,448,469	33.47%	\$40,231,940	40.10
12	CNA Insurance Group	2.37%	\$138,648,884	\$101,191,904	37.02%	(\$13,700,771)	52.18
13	WR Berkley Corporation Group	2.25%	\$131,648,736	\$141,190,641	(6.76%)	(\$35,770,383)	76.95
14	Clear Blue Financial Group	1.98%	\$115,972,710	\$97,540,217	18.90%	(\$32,731,653)	75.88
15	Acuity, A Mutual Insurance Company	1.70%	\$99,504,138	\$90,000,619	10.56%	(\$28,796,052)	56.32
16	Fairfax Financial Group	1.67%	\$97,578,772	\$81,561,567	19.64%	\$48,585,920	72.00
17	Arch Insurance Group	1.57%	\$91,802,135	\$85,265,189	7.67%	(\$39,221,708)	57.07
18	Sentry Insurance Group	1.53%	\$89,876,237	\$80,515,899	11.63%	(\$31,975,312)	54.69
19	American Financial Group	1.31%	\$76,798,677	\$61,542,585	24.79%	(\$6,986,297)	61.75
20	Farmers Insurance Group	1.19%	\$69,761,008	\$71,661,679	(2.65%)	\$5,856,531	77.43
21	Federated Mutual Group	1.17%	\$68,347,026	\$63,918,675	6.93%	\$3,574,415	48.38
22	Tokio Marine Holdings Incorporated Group	1.14%	\$66,734,616	\$62,606,444	6.59%	(\$14,351,156)	42.98
23	Nationwide Corporation Group	1.08%	\$63,243,475	\$87,203,122	(27.48%)	(\$31,962,080)	125.29
24	Everest Reinsurance Holdings Group	1.04%	\$61,076,072	\$62,791,939	(2.73%)	(\$51,363,283)	53.27
25	Starr Group	1.00%	\$58,791,312	\$44,561,537	31.93%	\$14,389,518	60.92
Top 25 Groups Total		81.74%	\$4,789,934,453	\$4,149,021,388	15.45%	(\$829,255,649)	59.51
Total Market		100.00%	\$5,860,242,758	\$5,113,480,035	14.60%	(\$915,087,102)	59.53

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
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
2024	\$5,455,163,777	\$5,860,242,758	\$3,521,627,650

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

Commercial Auto (Assigned Risk)

There is one group (one company) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for commercial auto in 2024, compared to three groups (three companies) in 2023.

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 2023 and 2024 for the same groups.

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

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Allstate Insurance Group	100.00%	\$1,841,996	\$1,686,788	9.20%	\$107,203	122.42
2	Farmers Insurance Group	0.00%	\$0	\$0	*	\$39,824	**
3	Nationwide Corporation Group	0.00%	\$0	\$0	*	\$145	**
4	Brookfield Reinsurance Limited Group	0.00%	\$0	\$0	*	(\$77)	**
5	State Farm Group	0.00%	\$0	(\$307)	*	(\$55,921)	**
6	Munich Re Group	0.00%	\$0	(\$81,733)	*	\$0	**
Top Groups Total		100.00%	\$1,841,996	\$1,604,748	14.78%	\$91,174	122.96
Total Market		100.00%	\$1,841,996	\$1,604,748	14.78%	\$91,174	122.96

* 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*
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
2024	\$1,814,251	\$1,841,996	\$2,264,963

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

Commercial Auto (Physical Damage)

There were 105 groups (303 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for commercial auto in 2024, compared to 102 groups (295 companies) in 2023.

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 2023 and 2024 for the same groups.

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

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Progressive Group	23.49%	\$324,350,921	\$304,777,828	6.42%	\$104,513,040	47.24
2	Berkshire Hathaway Group	7.00%	\$96,707,137	\$74,304,078	30.15%	\$25,338,480	40.88
3	Zurich Insurance Group	5.47%	\$75,540,151	\$61,641,908	22.55%	\$9,145,733	78.11
4	State Farm Group	5.42%	\$74,852,264	\$58,755,603	27.40%	\$14,542,627	50.03
5	Liberty Mutual Group	4.46%	\$61,636,538	\$70,478,239	(12.55%)	\$22,215,524	57.53
6	Old Republic Group	4.36%	\$60,242,397	\$55,558,528	8.43%	\$45,084,514	62.28
7	Travelers Group	3.93%	\$54,258,049	\$48,308,231	12.32%	(\$78,790,957)	66.59
8	Hartford Fire and Casualty Group	2.48%	\$34,176,620	\$25,008,799	36.66%	(\$200,047)	53.62
9	WR Berkley Corporation Group	2.47%	\$34,152,071	\$36,607,254	(6.71%)	\$13,122,517	48.06
10	CNA Insurance Group	2.32%	\$32,043,890	\$17,149,727	86.85%	(\$2,636,057)	51.23
11	Kemper Corporation Group	2.31%	\$31,847,935	\$28,561,924	11.50%	\$11,652,593	49.86
12	Acuity, A Mutual Insurance Company	2.19%	\$30,168,672	\$27,580,932	9.38%	\$353,137	54.28
13	Chubb Limited Group	1.87%	\$25,885,325	\$21,140,999	22.44%	(\$30,515,455)	65.55
14	American Financial Group	1.81%	\$24,981,184	\$24,669,775	1.26%	\$3,604,258	61.24
15	Texas Farm Bureau Mutual Group	1.62%	\$22,399,182	\$18,404,058	21.71%	\$294,806	66.74
16	Sentry Insurance Group	1.44%	\$19,930,077	\$20,908,411	(4.68%)	\$459,111	62.45
17	Federated Mutual Group	1.43%	\$19,698,820	\$17,071,503	15.39%	\$2,253,964	53.32
18	Fairfax Financial Group	1.40%	\$19,376,378	\$16,011,167	21.02%	\$1,426,473	56.09
19	Farmers Insurance Group	1.32%	\$18,244,255	\$21,631,077	(15.66%)	\$3,942,077	57.97
20	Arch Insurance Group	1.30%	\$17,955,899	\$15,426,230	16.40%	\$2,783,585	53.10
21	Clear Blue Financial Group	1.27%	\$17,590,935	\$19,908,893	(11.64%)	\$1,675,925	50.33
22	Nationwide Corporation Group	1.17%	\$16,183,160	\$22,721,721	(28.78%)	(\$299,154)	79.24
23	American International Group	1.10%	\$15,148,848	\$18,019,861	(15.93%)	(\$8,094,443)	98.36
24	Mercury General Group	0.96%	\$13,270,213	\$10,300,282	28.83%	\$2,719,116	50.17
25	FCCI Mutual Insurance Group	0.89%	\$12,239,771	\$10,710,808	14.27%	\$3,229,560	45.31
Top 25 Groups Total		83.50%	\$1,152,880,692	\$1,045,657,836	10.25%	\$147,820,927	54.79
Total Market		100.00%	\$1,380,671,097	\$1,255,803,435	9.94%	\$170,978,458	56.05

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
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
2024	\$1,249,932,085	\$1,380,671,097	\$773,893,043

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

Homeowners Multiple Peril

There were 80 groups (158 companies) that had direct premiums written for homeowners multiple peril (including renters insurance) in 2024, compared to 79 groups (161 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Homeowners Multiple Peril

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	State Farm Group	18.63%	\$3,482,779,500	\$2,865,316,745	21.55%	\$95,307,289	52.45
2	Allstate Insurance Group	15.95%	\$2,981,693,040	\$2,393,017,342	24.60%	\$537,006,622	50.87
3	United Services Automobile Assoc. Group	10.87%	\$2,031,480,654	\$1,646,792,463	23.36%	(\$145,391,950)	72.22
4	Liberty Mutual Group	7.49%	\$1,399,719,738	\$1,104,552,372	26.72%	\$342,368,671	48.01
5	Farmers Insurance Group	6.90%	\$1,290,540,649	\$1,180,809,025	9.29%	\$91,318,603	56.05
6	Travelers Group	6.15%	\$1,149,210,427	\$1,060,090,369	8.41%	(\$346,893,311)	65.06
7	American Family Insurance Group	3.46%	\$646,666,815	\$387,941,185	66.69%	\$244,428,073	37.36
8	Progressive Group	2.65%	\$495,362,223	\$390,170,992	26.96%	\$52,368,764	43.32
9	Texas Farm Bureau Mutual Group	2.44%	\$455,520,628	\$408,434,912	11.53%	(\$48,047,894)	80.11
10	Iron Family Holdings Group	2.16%	\$402,964,811	\$250,797,888	60.67%	(\$38,761,970)	41.73
11	Chubb Limited Group	1.99%	\$371,922,997	\$301,646,090	23.30%	(\$1,286,063,437)	56.90
12	Nationwide Corporation Group	1.82%	\$340,343,709	\$371,276,293	(8.33%)	(\$25,839,326)	78.17
13	Auto Club Enterprises Insurance Group	1.78%	\$331,870,808	\$228,547,947	45.21%	(\$39,353,947)	66.11
14	Homeowners of America Insurance Co.	1.64%	\$306,367,958	\$309,837,876	(1.12%)	\$90,575,342	53.02
15	Mercury General Group	1.02%	\$190,299,059	\$147,332,183	29.16%	(\$9,012,800)	59.09
16	Texas Fair Plan Association	0.94%	\$175,703,993	\$75,115,704	133.91%	(\$5,825,721)	38.83
17	Amica Mutual Group	0.86%	\$161,446,653	\$156,245,101	3.33%	\$5,548,895	67.89
18	Benchmark Holding Group	0.82%	\$153,440,547	\$101,591,109	51.04%	\$254,037,679	37.19
19	IAT Reinsurance Company Group	0.82%	\$152,670,877	\$141,876,268	7.61%	\$29,005,373	43.00
20	Tokio Marine Holdings Incorporated Group	0.79%	\$147,309,695	\$124,045,899	18.75%	(\$31,784,502)	52.31
21	American Risk Insurance Company, Inc.	0.73%	\$136,513,568	\$108,744,780	25.54%	\$9,133,890	57.40
22	Hartford Fire and Casualty Group	0.71%	\$133,636,559	\$80,998,488	64.99%	(\$8,774,324)	40.82
23	Munich Re Group	0.70%	\$131,662,153	\$115,983,135	13.52%	\$34,961,875	54.38
24	Allied Trust Insurance Company	0.67%	\$124,442,764	\$101,768,509	22.28%	\$1,223,728	22.79
25	MGI Holdings Group	0.54%	\$101,182,648	\$96,583,136	4.76%	\$18,615,675	51.73
Top 25 Groups Total		92.52%	\$17,294,752,473	\$14,149,515,811	22.23%	(\$179,848,703)	55.38
Total Market		100.00%	\$18,692,039,519	\$15,479,192,847	20.76%	(\$189,653,835)	56.05

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	\$15,725,793,882	\$15,479,192,847	\$9,834,149,168
2024	\$18,994,130,662	\$18,692,039,519	\$10,477,516,262

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

Year	Loss Ratio
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%
2023	71.3%

Workers' Compensation (All Markets)

There were 98 groups (335 companies) that had direct premiums written for workers' compensation in 2024, compared to 91 groups (304 companies) in 2023.

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 2023 and 2024 for the same groups.

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

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Texas Mutual Group	39.60%	\$1,027,243,222	\$1,090,472,150	(5.80%)	(\$191,839,062)	37.87
2	Zurich Insurance Group	5.72%	\$148,278,196	\$135,086,050	9.77%	(\$214,445,508)	54.79
3	Travelers Group	5.43%	\$140,940,375	\$136,230,557	3.46%	(\$308,219,630)	44.04
4	Hartford Fire and Casualty Group	5.39%	\$139,914,631	\$133,964,758	4.44%	\$14,102,676	30.88
5	Liberty Mutual Group	3.77%	\$97,891,660	\$106,902,421	(8.43%)	\$103,407,538	45.75
6	Chubb Limited Group	3.57%	\$92,608,016	\$105,215,463	(11.98%)	(\$131,406,188)	47.53
7	Starr Group	2.33%	\$60,402,594	\$54,610,464	10.61%	\$17,138,850	24.02
8	Arch Insurance Group	2.24%	\$58,178,850	\$52,142,672	11.58%	(\$18,636,153)	31.53
9	American International Group	2.21%	\$57,291,062	\$52,867,883	8.37%	\$48,529,305	40.87
10	Old Republic Group	2.17%	\$56,186,316	\$50,671,478	10.88%	\$19,438,089	39.59
11	CNA Insurance Group	2.10%	\$54,411,642	\$68,453,682	(20.51%)	\$76,779,158	40.05
12	Amtrust Financial Service Group	2.00%	\$51,907,457	\$51,369,223	1.05%	\$6,705,496	37.79
13	WR Berkley Corporation Group	1.63%	\$42,298,163	\$55,457,234	(23.73%)	\$17,954,658	54.43
14	American Financial Group	1.55%	\$40,122,127	\$38,851,114	3.27%	\$6,766,495	37.97
15	Berkshire Hathaway Group	1.46%	\$37,841,968	\$33,698,261	12.30%	\$375,091,292	68.52
16	Service Insurance Holdings Group	1.36%	\$35,356,937	\$37,206,288	(4.97%)	\$21,900,864	55.52
17	BCBS of Michigan Group	1.17%	\$30,474,620	\$26,534,852	14.85%	\$15,978,142	330.72
18	Amerisure Company Group	1.13%	\$29,265,417	\$27,631,677	5.91%	\$9,568,940	35.16
19	Everest Reinsurance Holdings Group	0.87%	\$22,614,743	\$25,353,762	(10.80%)	\$4,257,238	34.98
20	Sentry Insurance Group	0.86%	\$22,401,001	\$23,490,115	(4.64%)	\$13,866,734	31.03
21	The Hanover Insurance Group	0.85%	\$22,084,030	\$24,268,689	(9.00%)	(\$87,125)	23.26
22	Axa Insurance Group	0.79%	\$20,572,029	\$10,910,821	88.55%	\$7,151,768	21.60
23	Federated Mutual Group	0.77%	\$19,864,314	\$19,079,913	4.11%	\$9,037,167	34.27
24	Fairfax Financial Group	0.65%	\$16,817,149	\$18,228,743	(7.74%)	\$7,631,156	52.92
25	ICW Group Assets Incorporated Group	0.62%	\$16,110,289	\$19,278,802	(16.44%)	\$2,732,874	57.82
Top 25 Groups Total		90.24%	\$2,341,076,808	\$2,397,977,072	(2.37%)	(\$86,595,226)	43.94
Total Market		100.00%	\$2,594,219,330	\$2,633,787,468	(1.50%)	(\$10,008,740)	43.13

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	\$2,493,667,108	\$2,633,787,468	\$1,036,357,001
2024	\$2,409,686,697	\$2,594,219,330	\$1,118,877,227

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

Year	Loss Ratio
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%
2023	34.5%

Workers' Compensation (Voluntary Market)

There were 98 groups (335 companies) that had voluntary direct premiums written for workers' compensation in 2024, compared to 91 groups (304 companies) in 2023.

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 2023 and 2024 for the same groups.

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

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Texas Mutual Group	39.46%	\$1,021,260,349	\$1,082,978,465	(5.70%)	(\$193,836,583)	37.93
2	Zurich Insurance Group	5.73%	\$148,278,196	\$135,086,050	9.77%	(\$214,445,508)	54.79
3	Travelers Group	5.45%	\$140,940,375	\$136,230,557	3.46%	(\$308,219,630)	44.04
4	Hartford Fire and Casualty Group	5.41%	\$139,914,631	\$133,964,758	4.44%	\$14,102,676	30.88
5	Liberty Mutual Group	3.78%	\$97,891,660	\$106,902,421	(8.43%)	\$103,407,538	45.75
6	Chubb Limited Group	3.58%	\$92,608,016	\$105,215,463	(11.98%)	(\$131,406,188)	47.53
7	Starr Group	2.33%	\$60,402,594	\$54,610,464	10.61%	\$17,138,850	24.02
8	Arch Insurance Group	2.25%	\$58,178,850	\$52,142,672	11.58%	(\$18,636,153)	31.53
9	American International Group	2.21%	\$57,291,062	\$52,867,883	8.37%	\$48,529,305	40.87
10	Old Republic Group	2.17%	\$56,186,316	\$50,671,478	10.88%	\$19,438,089	39.59
11	CNA Insurance Group	2.10%	\$54,411,642	\$68,453,682	(20.51%)	\$76,779,158	40.05
12	Amtrust Financial Service Group	2.01%	\$51,907,457	\$51,369,223	1.05%	\$6,705,496	37.79
13	WR Berkley Corporation Group	1.63%	\$42,298,163	\$55,457,234	(23.73%)	\$17,954,658	54.43
14	American Financial Group	1.55%	\$40,122,127	\$38,851,114	3.27%	\$6,766,495	37.97
15	Berkshire Hathaway Group	1.46%	\$37,841,968	\$33,698,261	12.30%	\$375,091,292	68.52
16	Service Insurance Holdings Group	1.37%	\$35,356,937	\$37,206,288	(4.97%)	\$21,900,864	55.52
17	BCBS of Michigan Group	1.18%	\$30,474,620	\$26,534,852	14.85%	\$15,978,142	330.72
18	Amerisure Company Group	1.13%	\$29,265,417	\$27,631,677	5.91%	\$9,568,940	35.16
19	Everest Reinsurance Holdings Group	0.87%	\$22,614,743	\$25,353,762	(10.80%)	\$4,257,238	34.98
20	Sentry Insurance Group	0.87%	\$22,401,001	\$23,490,115	(4.64%)	\$13,866,734	31.03
21	The Hanover Insurance Group	0.85%	\$22,084,030	\$24,268,689	(9.00%)	(\$87,125)	23.26
22	Axa Insurance Group	0.79%	\$20,572,029	\$10,910,821	88.55%	\$7,151,768	21.60
23	Federated Mutual Group	0.77%	\$19,864,314	\$19,079,913	4.11%	\$9,037,167	34.27
24	Fairfax Financial Group	0.65%	\$16,817,149	\$18,228,743	(7.74%)	\$7,631,156	52.92
25	ICW Group Assets Incorporated Group	0.62%	\$16,110,289	\$19,278,802	(16.44%)	\$2,732,874	57.82
Top 25 Groups Total		90.22%	\$2,335,093,935	\$2,390,483,387	(2.32%)	(\$88,592,747)	43.98
Total Market		100.00%	\$2,588,236,457	\$2,626,293,783	(1.45%)	(\$12,006,261)	43.17

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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	\$2,486,593,690	\$2,626,293,783	\$1,034,340,768
2024	\$2,403,619,345	\$2,588,236,457	\$1,117,248,692

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 2024, the Start Program reported \$5,982,873 in direct premiums written. This accounted for 100% of all residual market experience reported, and was a decrease of 20.2% 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
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
2024	\$6,067,352	\$5,982,873	\$1,628,535

Annual Experience

Texas Mutual Insurance Company

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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
2024	\$6,067,352	\$5,982,873	\$1,628,535

Workers' Compensation (Deductible Plans)

There were 98 groups (329 companies) that wrote voluntary policies for workers' compensation in 2024, as compared to 90 groups (297 companies) in 2025.

The data in the following table represents direct policies written as new or renewal policies in 2024. 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 2024	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	250	\$1,867,701	\$1,257,993	32.64%
Premium of \$10,000 - \$24,999	289	\$4,815,426	\$3,380,833	29.79%
Premium of \$25,000 - \$49,999	164	\$5,889,508	\$4,348,902	26.16%
Premium of \$50,000 - \$74,999	82	\$5,085,185	\$3,526,147	30.66%
Premium of \$75,000 - \$100,000	36	\$3,188,612	\$1,975,669	38.04%
Total Per Accident Plan	821	\$20,846,432	\$14,489,544	30.49%
Per Claim Deductible Plan				
Premium of \$5,000 - \$9,999	474	\$3,274,156	\$3,254,968	0.59%
Premium of \$10,000 - \$24,999	294	\$4,584,324	\$4,538,596	1.00%
Premium of \$25,000 - \$49,999	134	\$4,796,690	\$4,665,009	2.75%
Premium of \$50,000 - \$74,999	19	\$1,204,163	\$1,067,144	11.38%
Premium of \$75,000 - \$100,000	14	\$1,278,902	\$1,157,862	9.46%
Total Per Claim Plan	935	\$15,138,235	\$14,683,579	3.00%

Workers' Compensation (Deductible Plans)

	Policies Written 2024	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	31	\$220,340	\$212,954	3.35%
Premium of \$10,000 - \$24,999	7	\$105,378	\$99,944	5.16%
Premium of \$25,000 - \$49,999	2	\$59,955	\$58,914	1.74%
Premium of \$50,000 - \$74,999	2	\$134,643	\$130,478	3.09%
Premium of \$75,000 - \$100,000	0	\$0	\$0	0.00%
Total Medical Only Plan	42	\$520,316	\$502,290	3.46%
Negotiated Deductible Plan				
Premium Up To \$100,000	11,794	\$79,484,126	\$35,381,832	55.49%
Premium of \$100,001 - \$150,000	317	\$38,744,706	\$16,626,734	57.09%
Premium of \$150,001 - \$250,000	348	\$67,084,484	\$26,401,318	60.64%
Premium of \$250,001 - \$350,000	186	\$55,423,327	\$22,082,602	60.16%
Premium of \$350,001 - \$500,000	172	\$72,284,611	\$25,762,055	64.36%
Premium of \$500,001 - \$750,000	131	\$79,757,522	\$28,475,346	64.30%
Premium of \$750,001 - \$1,000,000	67	\$57,808,898	\$18,758,602	67.55%
Premium of \$1,000,001 - \$2,500,000	93	\$139,021,352	\$43,070,645	69.02%
Premium of \$2,500,001 - \$5,000,000	25	\$88,740,318	\$15,357,666	82.69%
Premium of \$5,000,001 and above	12	\$91,366,613	\$17,538,732	80.80%
Total Negotiated Plan	13,145	\$769,715,957	\$249,455,532	67.59%
No Deductible Plan				
Premium Less Than \$5,000	230,659	\$263,175,131	\$263,175,131	0.00%
Premium of \$5,000 - \$9,999	24,625	\$172,993,334	\$172,993,334	0.00%
Premium of \$10,000 - \$24,999	18,261	\$284,726,155	\$284,726,155	0.00%
Premium of \$25,000 - \$49,999	7,887	\$275,123,315	\$275,123,315	0.00%
Premium of \$50,000 - \$74,999	2,909	\$177,758,807	\$177,758,807	0.00%
Premium of \$75,000 - \$100,000	1,529	\$132,306,420	\$132,306,420	0.00%
Premium Greater Than \$100,000	3,452	\$818,405,238	\$818,405,238	0.00%
Total No Deductible Plan	289,322	\$2,124,488,400	\$2,124,488,400	0.00%
Total	304,265	\$2,930,709,340	\$2,403,619,345	17.99%

Boiler and Machinery

There were 55 groups (168 companies) that had direct premiums written for boiler and machinery in 2024, compared to 55 groups (173 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Boiler and Machinery

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	FM Global Group	33.76%	\$71,134,924	\$62,230,779	14.31%	\$7,778,986	60.02
2	American International Group	9.29%	\$19,575,352	\$19,150,579	2.22%	(\$1,828,320)	109.30
3	Chubb Limited Group	7.70%	\$16,214,543	\$12,914,954	25.55%	(\$16,432,511)	18.56
4	Travelers Group	7.53%	\$15,872,993	\$15,165,475	4.67%	(\$50,647,662)	25.60
5	Zurich Insurance Group	6.92%	\$14,579,413	\$20,084,363	(27.41%)	\$15,896,813	3.09
6	Liberty Mutual Group	6.04%	\$12,734,552	\$10,912,209	16.70%	\$4,478,276	30.86
7	Swiss Re Group	6.03%	\$12,697,515	\$13,784,565	(7.89%)	(\$5,660,725)	84.50
8	Axa Insurance Group	3.72%	\$7,837,966	\$7,622,805	2.82%	\$2,925,274	7.66
9	Munich Re Group	3.26%	\$6,879,109	\$6,677,277	3.02%	\$2,086,012	43.73
10	Nationwide Corporation Group	2.13%	\$4,491,514	\$6,459,427	(30.47%)	\$2,715,911	17.38
11	Federated Mutual Group	2.10%	\$4,435,314	\$3,702,237	19.80%	\$1,807,404	36.92
12	CNA Insurance Group	1.37%	\$2,889,328	\$3,125,489	(7.56%)	\$788,489	22.62
13	Sompo Group	1.13%	\$2,382,780	\$2,177,312	9.44%	(\$35,935)	43.66
14	WR Berkley Corporation Group	1.04%	\$2,198,948	\$2,496,898	(11.93%)	\$1,897,100	1.71
15	United Fire and Casualty Group	0.88%	\$1,855,711	\$1,632,696	13.66%	\$1,609,080	4.15
16	Acuity, A Mutual Insurance Company	0.76%	\$1,603,201	\$1,396,110	14.83%	\$107,732	13.47
17	American Financial Group	0.65%	\$1,367,888	\$1,307,560	4.61%	\$851,942	10.37
18	Tokio Marine Holdings Incorporated Group	0.63%	\$1,324,205	\$981,623	34.90%	\$944,752	**
19	Brotherhood Mutual Insurance Company	0.56%	\$1,170,389	\$1,202,145	(2.64%)	\$788,320	20.90
20	The Hanover Insurance Group	0.49%	\$1,036,617	\$882,752	17.43%	\$2,981	1.05
21	Triangle Insurance Company, Incorporated	0.44%	\$925,070	\$838,261	10.36%	(\$516,369)	173.93
22	Pennsylvania Lumbermens Mutual Ins. Co.	0.44%	\$924,394	\$692,904	33.41%	\$504,758	4.41
23	Hartford Fire and Casualty Group	0.42%	\$889,611	\$373,831	137.97%	\$110,061	27.61
24	EMC Insurance Company Group	0.41%	\$857,263	\$1,062,779	(19.34%)	\$360,200	8.01
25	Cincinnati Financial Group	0.34%	\$718,052	\$737,531	(2.64%)	(\$30,608)	0.22
Top 25 Groups Total		98.05%	\$206,596,652	\$197,612,561	4.55%	(\$29,498,039)	46.80
Total Market		100.00%	\$210,715,129	\$202,214,879	4.20%	(\$28,409,440)	46.94

** 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
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	\$202,050,178	\$202,214,879	\$203,132,721
2024	\$205,872,146	\$210,715,129	\$98,900,808

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>
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%*
2023	80.6%

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

Inland Marine

There were 128 groups (349 companies) that had direct premiums written for inland marine in 2024, compared to 126 groups (338 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Inland Marine

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	CNA Insurance Group	12.71%	\$425,641,531	\$452,129,555	(5.86%)	\$25,749,951	84.05
2	Ohio Indemnity Company	8.74%	\$292,782,731	\$265,201,156	10.40%	\$76,772,738	42.13
3	Liberty Mutual Group	8.68%	\$290,639,428	\$262,515,844	10.71%	\$10,033,119	87.92
4	Zurich Insurance Group	5.16%	\$172,691,059	\$151,919,874	13.67%	(\$22,303,464)	43.30
5	Chubb Limited Group	4.54%	\$152,122,447	\$156,533,049	(2.82%)	(\$189,703,328)	37.43
6	Allianz Insurance Group	4.51%	\$151,108,702	\$149,197,690	1.28%	\$115,985,125	39.86
7	Travelers Group	3.95%	\$132,365,518	\$129,492,420	2.22%	\$132,134,502	33.39
8	Assurant Incorporated Group	2.58%	\$86,250,936	\$111,848,849	(22.89%)	\$29,650,401	37.11
9	FM Global Group	2.40%	\$80,404,235	\$70,532,118	14.00%	\$29,061,608	188.48
10	American International Group	2.40%	\$80,339,061	\$77,679,042	3.42%	\$16,068,096	19.21
11	Nationwide Corporation Group	2.39%	\$80,184,493	\$77,111,284	3.99%	\$1,335,303	19.04
12	State Farm Group	2.20%	\$73,666,118	\$70,012,354	5.22%	\$12,840,346	51.58
13	The Hanover Insurance Group	2.16%	\$72,164,665	\$67,692,477	6.61%	\$374,722	43.23
14	IAT Reinsurance Company Group	1.98%	\$66,408,554	\$44,177,014	50.32%	\$39,382,265	12.75
15	Texas Farm Bureau Mutual Group	1.96%	\$65,780,015	\$58,836,279	11.80%	\$17,799,123	45.44
16	Generali Group	1.96%	\$65,731,850	\$62,851,937	4.58%	\$15,320,391	32.23
17	Progressive Group	1.86%	\$62,251,496	\$55,989,585	11.18%	\$13,605,865	43.49
18	American Financial Group	1.83%	\$61,340,443	\$62,237,121	(1.44%)	\$4,118,362	46.49
19	Starr Group	1.63%	\$54,562,929	\$71,625,527	(23.82%)	\$45,757,334	33.30
20	United Services Automobile Assoc. Group	1.60%	\$53,446,686	\$50,708,182	5.40%	\$22,184,064	24.77
21	Markel Corporation Group	1.57%	\$52,537,630	\$53,198,664	(1.24%)	\$30,279,672	41.15
22	Fairfax Financial Group	1.45%	\$48,518,741	\$46,829,615	3.61%	\$6,415,493	61.22
23	Trupanion Group	1.29%	\$43,339,367	\$40,021,607	8.29%	\$13,749,022	66.56
24	Axa Insurance Group	1.28%	\$43,011,190	\$42,885,179	0.29%	\$7,517,818	32.98
25	Independence Pet Holding Inc. Group	1.07%	\$35,760,264	\$10,453,287	242.10%	\$3,474,543	54.30
Top 25 Groups Total		81.92%	\$2,743,050,089	\$2,641,679,709	3.84%	\$457,603,071	55.29
Total Market		100.00%	\$3,348,516,436	\$3,184,793,938	5.14%	\$682,564,936	52.66

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
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	\$3,040,426,684	\$3,184,793,938	\$1,500,130,900
2024	\$3,132,705,253	\$3,348,516,436	\$1,763,473,758

* 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>
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%
2023	53.0%

Surety

There were 73 groups (142 companies) that had direct premiums written for surety in 2024, compared to 75 groups (143 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Surety

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Travelers Group	14.06%	\$155,348,289	\$107,589,005	44.39%	(\$163,959,115)	7.49
2	Liberty Mutual Group	10.43%	\$115,250,509	\$102,765,905	12.15%	\$50,694,968	5.95
3	Chubb Limited Group	9.07%	\$100,239,371	\$82,596,045	21.36%	(\$92,279,736)	6.09
4	CNA Insurance Group	6.63%	\$73,295,038	\$72,250,812	1.45%	\$32,386,332	11.41
5	Hartford Fire and Casualty Group	6.27%	\$69,284,739	\$60,848,073	13.87%	\$22,939,567	8.34
6	Zurich Insurance Group	5.63%	\$62,247,641	\$58,323,802	6.73%	\$36,294,362	(0.20)
7	Merchants Bonding Company Group	3.47%	\$38,332,328	\$35,739,282	7.26%	\$3,398,050	20.44
8	Fairfax Financial Group	3.39%	\$37,460,619	\$25,699,505	45.76%	\$16,301,795	12.36
9	Tokio Marine Holdings Incorporated Group	3.36%	\$37,142,571	\$44,302,236	(16.16%)	(\$46,625,408)	7.87
10	Markel Corporation Group	2.93%	\$32,409,350	\$25,218,420	28.51%	\$2,478,335	43.41
11	Berkshire Hathaway Group	2.10%	\$23,224,606	\$18,377,678	26.37%	\$9,809,221	(6.00)
12	Swiss Re Group	2.08%	\$22,975,970	\$23,177,431	(0.87%)	\$22,116,091	3.66
13	IAT Reinsurance Company Group	1.91%	\$21,118,147	\$18,527,631	13.98%	\$7,341,349	22.20
14	Arch Insurance Group	1.75%	\$19,313,257	\$17,740,163	8.87%	(\$8,364,479)	21.36
15	SiriusPoint Group	1.69%	\$18,693,713	\$0	*	\$1,909,643	0.12
16	FCCI Mutual Insurance Group	1.62%	\$17,866,093	\$12,995,487	37.48%	\$1,169,243	6.73
17	Westfield Group	1.60%	\$17,669,073	\$13,006,829	35.84%	\$3,825,056	3.70
18	Sompo Group	1.51%	\$16,693,755	\$16,303,179	2.40%	\$9,336,862	42.79
19	Nationwide Corporation Group	1.38%	\$15,285,614	\$12,162,145	25.68%	(\$45,437,055)	3.22
20	American Financial Group	1.27%	\$13,978,863	\$22,198,701	(37.03%)	\$1,402,003	9.94
21	The Hanover Insurance Group	1.20%	\$13,232,279	\$11,354,117	16.54%	\$38,384	10.17
22	RLI Insurance Group	1.18%	\$13,082,996	\$11,439,149	14.37%	\$3,048,349	258.09
23	Intact Financial Group	1.13%	\$12,525,506	\$24,817,143	(49.53%)	\$8,137,971	343.11
24	Munich Re Group	1.08%	\$11,965,767	\$9,847,606	21.51%	\$2,875,521	6.84
25	WR Berkley Corporation Group	1.02%	\$11,300,083	\$10,523,147	7.38%	(\$55,838,856)	158.39
Top 25 Groups Total		87.78%	\$969,936,177	\$837,803,491	15.77%	(\$177,001,547)	18.97
Total Market		100.00%	\$1,104,950,258	\$950,908,220	16.20%	(\$150,861,086)	19.47

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

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Premiums Written*	Direct Losses Paid*
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
2024	\$986,783,541	\$1,104,950,258	\$215,134,600

* 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>
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%
2023	35.6%

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

Commercial Crime

There were 47 groups (125 companies) that had direct premiums written for commercial crime in 2024, compared to 46 groups (127 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Commercial Crime

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Chubb Limited Group	19.72%	\$10,747,814	\$549,669	1855.32%	(\$9,046,775)	7.18
2	Beazley Group	11.91%	\$6,490,693	\$5,398,242	20.24%	\$1,093,270	20.51
3	Travelers Group	9.80%	\$5,340,796	\$5,116,656	4.38%	\$1,652,418	46.12
4	WR Berkley Corporation Group	9.38%	\$5,111,352	\$5,169,066	(1.12%)	\$3,723,382	59.85
5	Axa Insurance Group	8.53%	\$4,647,234	\$4,550,949	2.12%	\$3,221,192	0.62
6	Kemper Corporation Group	5.60%	\$3,049,707	\$2,908,916	4.84%	(\$62,776)	1.66
7	Axis Capital Group	5.53%	\$3,015,523	\$2,883,140	4.59%	\$1,732,643	42.54
8	Tokio Marine Holdings Incorporated Group	4.51%	\$2,455,827	\$2,333,218	5.25%	\$1,434,188	12.01
9	CNA Insurance Group	3.92%	\$2,135,402	\$1,906,314	12.02%	\$404,726	54.58
10	Berkshire Hathaway Group	3.47%	\$1,889,936	\$1,878,226	0.62%	(\$361,080)	95.46
11	Hiscox Insurance Group	3.01%	\$1,641,509	\$1,805,427	(9.08%)	\$1,758,861	(1.11)
12	Hartford Fire and Casualty Group	2.81%	\$1,530,081	\$1,074,296	42.43%	\$722,891	**
13	Zurich Insurance Group	2.25%	\$1,226,182	\$774,911	58.24%	\$596,176	0.14
14	Cincinnati Financial Group	2.12%	\$1,157,239	\$1,151,644	0.49%	\$549,215	31.73
15	The Hanover Insurance Group	1.79%	\$977,786	\$907,596	7.73%	\$3,387	70.80
16	American International Group	1.35%	\$733,505	\$698,665	4.99%	(\$1,308,386)	204.97
17	Intact Financial Group	1.10%	\$597,374	\$472,061	26.55%	\$370,433	(0.03)
18	Everest Reinsurance Holdings Group	0.86%	\$467,258	\$472,764	(1.16%)	\$414,847	**
19	James River Group	0.43%	\$232,254	\$205,550	12.99%	\$231,844	8.39
20	Fairfax Financial Group	0.29%	\$156,423	\$211,000	(25.87%)	\$120,699	**
21	United Fire and Casualty Group	0.21%	\$116,391	\$149,925	(22.37%)	\$121,261	**
22	Federated Mutual Group	0.21%	\$113,880	\$90,518	25.81%	\$63,235	26.98
23	Federated Rural Electric Insurance Exchange	0.17%	\$94,702	\$74,668	26.83%	(\$8,352)	21.64
24	Nationwide Corporation Group	0.16%	\$84,641	\$134,169	(36.91%)	\$105,412	(20.94)
25	Acuity, A Mutual Insurance Company	0.15%	\$83,223	\$66,209	25.70%	\$11,180	3.60
Top 25 Groups Total		99.27%	\$54,096,732	\$40,983,799	32.00%	\$7,543,891	27.46
Total Market		100.00%	\$54,494,617	\$41,490,741	31.34%	\$7,713,799	27.54

** 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
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	\$40,889,440	\$41,490,741	\$10,314,398
2024	\$53,156,629	\$54,494,617	\$15,008,849

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>
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%
2023	29.6%

* 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 2024, compared to one group (one company) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Commercial Glass

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	USPlate Glass Insurance Company	100.00%	\$30,135	\$29,195	3.22%	\$22,362	**
	Top Groups Total	100.00%	\$30,135	\$29,195	3.22%	\$22,362	**
	Total Market	100.00%	\$30,135	\$29,195	3.22%	\$22,362	**

** 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
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
2024	\$30,135	\$30,135	\$0

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>
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%
2023	50.4%

* 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 (44 companies) that had direct premiums written for medical professional liability in 2024, compared to 31 groups (45 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Medical Professional Liability

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Berkshire Hathaway Group	25.81%	\$60,951,548	\$60,542,516	0.68%	\$33,337,954	26.84
2	Doctors Company Group	18.87%	\$44,563,323	\$47,995,295	(7.15%)	\$14,431,769	31.31
3	ProAssurance Corporation Group	14.28%	\$33,723,879	\$34,612,432	(2.57%)	\$9,180,414	44.56
4	CNA Insurance Group	8.39%	\$19,825,696	\$17,843,016	11.11%	(\$225,029)	(0.50)
5	Health Care Indemnity, Incorporated	7.04%	\$16,634,723	\$14,308,664	16.26%	(\$8,704,140)	**
6	MAG Mutual Insurance Group	4.65%	\$10,976,438	\$8,242,171	33.17%	\$808,695	13.03
7	Texas Medical Liability Trust Group	3.25%	\$7,685,966	\$7,194,481	6.83%	\$1,743,450	8.90
8	National Group	2.99%	\$7,050,811	\$6,794,145	3.78%	\$462,886	2.86
9	NCMIC Group	2.52%	\$5,955,123	\$5,818,508	2.35%	\$599,553	(0.71)
10	Coverys Group	1.97%	\$4,644,403	\$10,585,030	(56.12%)	\$7,783,278	24.46
11	Liberty Mutual Group	1.96%	\$4,617,141	\$4,157,807	11.05%	\$1,557,753	2.92
12	Texas Hospital Insurance Exchange	1.35%	\$3,182,041	\$4,318,938	(26.32%)	\$1,717,020	12.66
13	Pharmacists Mutual Group	1.12%	\$2,635,181	\$2,318,291	13.67%	\$1,281,192	22.02
14	Chubb Limited Group	0.92%	\$2,176,329	\$2,159,961	0.76%	\$257,008	(0.23)
15	Fairfax Financial Group	0.63%	\$1,486,770	\$1,466,233	1.40%	\$475,269	13.79
16	ISMIE Group	0.59%	\$1,384,833	\$1,110,453	24.71%	(\$111,108)	81.96
17	Apollo Global Management Group	0.55%	\$1,289,629	\$939,890	37.21%	\$704,275	18.02
18	WR Berkley Corporation Group	0.48%	\$1,142,661	\$1,102,296	3.66%	\$453,623	15.32
19	Church Mutual Group	0.44%	\$1,044,021	\$2,009,225	(48.04%)	\$269,278	54.12
20	Integrus Group	0.41%	\$957,156	\$790,363	21.10%	\$616,881	18.28
21	Curi Holdings Group	0.32%	\$762,890	\$252,262	202.42%	(\$87,677)	**
22	American International Group	0.31%	\$742,710	\$737,370	0.72%	\$1,561,257	**
23	Insurance Capital Group	0.25%	\$584,017	\$414,573	40.87%	(\$18,215)	**
24	The Hanover Insurance Group	0.21%	\$487,449	\$535,438	(8.96%)	\$539	**
25	State Volunteer Mutual Insurance Company	0.19%	\$437,729	\$332,974	31.46%	(\$25,993)	**
Top 25 Groups Total		99.48%	\$234,942,467	\$236,582,332	(0.69%)	\$68,069,932	22.24
Total Market		100.00%	\$236,168,767	\$237,804,506	(0.69%)	\$66,962,184	22.24

** 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
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
2024	\$230,681,627	\$236,168,767	\$52,531,836

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>
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%
2023	31.4%

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

Miscellaneous Professional Liability

There were 38 groups (107 companies) that had direct premiums written for miscellaneous professional liability in 2024, compared to 37 groups (110 companies) in 2023.

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 2023 and 2024 for the same groups.

Direct Premiums Written Market Share for Miscellaneous Professional Liability

Annual Rank	Group Name	Market Share 2024	Premiums Written 2024	Premiums Written 2023	% Change 2023 to 2024	Net Underwriting Profit or Loss 2024	Loss Ratio 2024
1	Chubb Limited Group	17.40%	\$152,348,030	\$195,680,847	(22.14%)	(\$109,780,858)	31.39
2	Axa Insurance Group	13.04%	\$114,152,990	\$135,937,010	(16.03%)	\$23,634,444	90.03
3	Sompo Group	7.67%	\$67,163,961	\$64,836,674	3.59%	\$25,551,075	41.66
4	Hartford Fire and Casualty Group	7.62%	\$66,740,158	\$64,262,165	3.86%	\$9,661,838	14.33
5	Tokio Marine Holdings Incorporated Group	7.23%	\$63,297,480	\$65,968,283	(4.05%)	\$14,705,586	48.34
6	Berkshire Hathaway Group	6.70%	\$58,676,426	\$55,159,359	6.38%	\$11,994,526	25.65
7	Fairfax Financial Group	5.26%	\$46,063,122	\$56,711,878	(18.78%)	\$33,727,466	29.43
8	WR Berkley Corporation Group	5.21%	\$45,655,128	\$46,194,043	(1.17%)	\$25,524,189	19.72
9	Markel Corporation Group	3.52%	\$30,830,973	\$31,518,197	(2.18%)	(\$33,191,728)	55.99
10	Hiscox Insurance Group	2.95%	\$25,859,482	\$25,761,171	0.38%	\$5,888,976	26.00
11	Axis Capital Group	2.93%	\$25,631,666	\$33,595,787	(23.71%)	(\$1,714,689)	106.69
12	Beazley Group	2.75%	\$24,112,486	\$25,868,602	(6.79%)	\$1,737,784	46.27
13	The Hanover Insurance Group	2.63%	\$23,007,936	\$21,447,008	7.28%	\$108,717	36.69
14	American Financial Group	2.50%	\$21,903,695	\$23,355,993	(6.22%)	(\$3,051,223)	57.78
15	Nationwide Corporation Group	2.32%	\$20,336,921	\$24,776,178	(17.92%)	\$4,720,715	26.44
16	Old Republic Group	1.78%	\$15,624,793	\$17,693,023	(11.69%)	\$8,962,880	55.76
17	RLI Insurance Group	1.15%	\$10,052,015	\$10,327,810	(2.67%)	\$6,663,994	9.50
18	CNA Insurance Group	1.09%	\$9,558,118	\$8,266,149	15.63%	(\$1,629,782)	4.04
19	Brookfield Reinsurance Limited Group	1.04%	\$9,135,859	\$13,085,653	(30.18%)	(\$3,224,015)	(37.96)
20	Travelers Group	1.03%	\$8,973,638	\$11,108,100	(19.22%)	\$3,091,079	71.62
21	Apollo Global Management Group	0.96%	\$8,407,488	\$7,296,234	15.23%	\$4,578,516	17.23
22	Intact Financial Group	0.87%	\$7,596,502	\$10,029,382	(24.26%)	(\$6,294)	221.78
23	Utica Group	0.51%	\$4,437,388	\$4,061,712	9.25%	\$2,308,804	37.88
24	Liberty Mutual Group	0.38%	\$3,320,802	\$3,208,262	3.51%	(\$21,892,668)	5.38
25	Munich Re Group	0.32%	\$2,796,834	\$2,111,045	32.49%	\$2,781,646	3.78
Top 25 Groups Total		98.88%	\$865,683,891	\$958,260,565	(9.66%)	\$11,150,978	43.73
Total Market		100.00%	\$875,475,292	\$964,449,880	(9.23%)	\$8,388,302	44.01

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Premiums Written	Direct Losses Paid
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
2024	\$829,064,486	\$875,475,292	\$385,323,108

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>
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%
2023	83.3%

* 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 2024 and 2023. Also included is the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	2024			2023		
	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	38,440	0.00260%	1	50,473	0.00198%
General Liability	39	3,212,702	0.00121%	32	2,877,316	0.00111%
Commercial Fire and Allied Lines	25	80,824	0.03093%	16	84,665	0.01890%
Residential Fire and Allied Lines	7	1,227,913	0.00057%	0	1,301,325	0.00000%
Commercial Multiple Peril	0	883,662	0.00000%	0	798,533	0.00000%
Private Passenger Auto+	2,074	30,802,800	0.00673%	992	30,174,884	0.00329%
Commercial Auto+	114	899,527	0.01267%	71	903,247	0.00786%
Homeowners	1,076	8,133,425	0.01323%	597	7,980,944	0.00748%
Workers' Compensation	403	304,369	0.13241%	594	309,748	0.19177%
Boiler and Machinery	0	84,983	0.00000%	0	96,053	0.00000%
Inland Marine	0	8,736,699	0.00000%	0	9,019,564	0.00000%
Surety	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	0	126,626	0.00000%	0	130,582	0.00000%
Miscellaneous Professional Liability	0	170,398	0.00000%	0	170,860	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 2024) is on the next two pages.

Complaint Data

Private Passenger Auto Listed by Percent of Complaints per Policy

2024 Policy Written Rank	Group Name	2024			2023		
		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	Tesla Incorporated Group	137	161,592	0.08478%	5	77,328	0.00647%
14	Loya Group	162	321,232	0.05043%	42	297,146	0.01413%
9	Home State Insurance Group	120	531,540	0.02258%	45	607,697	0.00741%
10	Orpheus Group	86	497,615	0.01728%	20	442,907	0.00452%
7	Incline Insurance Group LLC Group	138	1,008,442	0.01368%	72	976,066	0.00738%
18	Kemper Corporation Group	27	201,230	0.01342%	22	267,050	0.00824%
5	United Services Auto Assoc. Group	205	1,558,515	0.01315%	95	1,532,970	0.00620%
12	Liberty Mutual Group	37	409,653	0.00903%	25	722,203	0.00346%
11	Auto Club Enterprises Insurance Group	42	488,074	0.00861%	30	467,672	0.00641%
22	Sentry Insurance Group	7	84,063	0.00833%	1	87,854	0.00114%
16	GoAuto Insurance Company	17	215,753	0.00788%	3	98,262	0.00305%
6	Farmers Insurance Group	79	1,083,999	0.00729%	25	1,191,719	0.00210%
23	Hartford Fire and Casualty Group	4	74,519	0.00537%	3	99,145	0.00303%
13	Consumers County Mutual Ins. Co.	20	406,678	0.00492%	6	468,317	0.00128%
20	Amica Mutual Group	6	132,743	0.00452%	5	102,882	0.00486%
21	Nationwide Corporation Group	4	99,303	0.00403%	3	158,385	0.00189%
3	Allstate Insurance Group	125	3,200,823	0.00391%	94	3,253,522	0.00289%
2	State Farm Group	260	7,327,369	0.00355%	120	7,330,254	0.00164%
8	Texas Farm Bureau Mutual Group	28	835,729	0.00335%	13	869,311	0.00150%
1	Progressive Group	262	7,862,429	0.00333%	124	7,146,121	0.00174%
25	Mercury General Group	2	66,392	0.00301%	3	69,442	0.00432%
4	Berkshire Hathaway Group	80	2,860,359	0.00280%	36	2,321,044	0.00155%
17	Germania Insurance Group	3	212,969	0.00141%	1	280,478	0.00036%
15	Markel Corporation Group	2	297,378	0.00067%	3	277,035	0.00108%
24	National Unity Insurance Company	0	69,073	0.00000%	0	43,434	0.00000%
	(All other licensed insurers)	159	795,328	0.01999%	143	986,640	0.01449%
	(No company identified)*	62			53		
Totals		2,074	30,802,800	0.00673%	992	30,174,884	0.00329%

* 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

2024 Policy Written Rank	Group Name	2024			2023		
		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
18	American Risk Insurance Company, Inc.	81	78,638	0.10300%	15	99,175	0.01512%
16	Nationwide Corporation Group	29	98,071	0.02957%	22	138,151	0.01592%
21	Texas Fair Plan Association	15	68,716	0.02183%	1	38,310	0.00261%
19	Mercury General Group	16	78,108	0.02048%	16	64,546	0.02479%
20	QBE Insurance Group	14	68,954	0.02030%	12	53,195	0.02256%
9	American Family Insurance Group	52	294,259	0.01767%	20	247,987	0.00806%
2	Allstate Insurance Group	184	1,174,483	0.01567%	149	1,064,169	0.01400%
17	SH1 Holdings Group	12	79,229	0.01515%	21	100,960	0.02080%
8	Liberty Mutual Group	61	414,118	0.01473%	42	491,392	0.00855%
14	Iron Family Holdings Group	20	151,830	0.01317%	3	68,257	0.00440%
3	Farmers Insurance Group	81	661,801	0.01224%	23	681,206	0.00338%
1	State Farm Group	161	1,391,043	0.01157%	78	1,402,418	0.00556%
15	Homeowners of America Insurance Co.	12	113,845	0.01054%	5	213,335	0.00234%
4	United Services Auto Assoc. Group	52	553,305	0.00940%	17	516,121	0.00329%
7	Travelers Group	38	431,830	0.00880%	15	478,293	0.00314%
24	MGI Holdings Group	4	54,922	0.00728%	2	61,806	0.00324%
13	Texas Farm Bureau Mutual Group	13	195,673	0.00664%	5	199,985	0.00250%
12	Auto Club Enterprises Insurance Group	13	199,444	0.00652%	12	180,473	0.00665%
5	Progressive Group	23	436,992	0.00526%	10	361,366	0.00277%
10	Assurant Incorporated Group	12	229,305	0.00523%	2	216,547	0.00092%
25	Benchmark Holding Group	2	47,901	0.00418%	3	34,174	0.00878%
23	Trisura Group	2	56,966	0.00351%	0	43,591	0.00000%
22	Amica Mutual Group	2	61,093	0.00327%	1	48,044	0.00208%
11	Munich Re Group	3	201,396	0.00149%	2	202,881	0.00099%
6	Lemonade Incorporated Group	6	432,719	0.00139%	6	337,879	0.00178%
	(All other licensed insurers)	88	558,784	0.01575%	65	636,683	0.01021%
	(No company identified)*	80			50		
Totals		1,076	8,133,425	0.01323%	597	7,980,944	0.00748%

* 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 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Acuity, A Mutual Insurance Company	Acuity, A Mutual Insurance Company	12.00	07-11-2024	09-10-2024	ACUT-134048945	Updating base rates, expense fee factors, roof factors, and protection construction factors, implementing new swimming pool surcharge.	56.10	10.00	5.00
Aegis Group	Aegis Security Insurance Company	0.00	07-01-2024	07-01-2024	AEGS-134104127	MissionSelect Insurance Services-Closed all new business effective 7/1/2024. Addressed reviewer objections from a previous filing.	0.00	0.00	0.00
Aegis Group	Aegis Security Insurance Company	9.70	08-01-2024	08-15-2024	AEGS-134127531	MissionSelect Insurance Services-Updated base rate +9% and fees	0.00	0.00	14.50
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	10.90	11-08-2024	12-06-2024		Base Rate, Fee, and Factor Change. Wellington Risk Insurance Agency.	25.60	12.50	0.00
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	10.00	02-01-2024	04-06-2024		Base Rate and Factor Change. Wellington Risk Insurance Agency.	25.60	12.50	0.00
Allied Trust Insurance Company	Allied Trust Insurance Company	11.40	12-03-2024	01-06-2025	S726162	Allied Trust Insurance Company is filing a rate change based on our current indications. This includes base rate changes and AOP rate changes by territory.	28.50	0.00	0.00
Allied Trust Insurance Company	Allied Trust Insurance Company	14.84	06-10-2024	07-08-2024	S722268	Allied trust submits a change to increase rates based on its latest Reinsurance treaty and over all indications.	28.50	0.00	0.00
Allied Trust Insurance Company	Allied Trust Insurance Company	8.22	01-15-2024	03-01-2024	S717703	Allied trust is Updating its Rating structure for Hurricane and Wind/hail based on the latest modeling and cost of reinsurance.	28.50	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	6.40	09-16-2024	10-31-2024	ALSE-134236182	Owners Rate Change + NCOR Territory	10.20	4.80	3.80
Allstate Insurance Group	Allstate Indemnity Company	7.10	04-22-2024	06-06-2024	ALSE-134064910	Condo Rate Change + NCOR	8.40	0.20	0.00
Allstate Insurance Group	Allstate Indemnity Company	1.70	04-22-2024	06-06-2024	ALSE-134063166	Renters NCOR Change	12.80	-0.30	-14.40
Allstate Insurance Group	Allstate Indemnity Company	6.70	02-26-2024	04-11-2024	ALSE-133994492	MFH Rate Change + NCOR	16.20	8.10	0.30
Allstate Insurance Group	Allstate Insurance Company	1.40	04-22-2024	06-06-2024	ALSE-134063912	Renters NCOR Change	0.70	-0.20	-0.20
Allstate Insurance Group	Allstate Insurance Company	5.10	04-22-2024	06-06-2024	ALSE-134064843	Condo Rate + NCOR	8.20	3.20	0.00
Allstate Insurance Group	Allstate Texas Lloyd's	0.80	04-22-2024	06-06-2024	ALSE-134064808	Renters NCOR Change	0.40	-0.10	0.10
Allstate Insurance Group	Allstate Texas Lloyd's	3.90	02-26-2024	04-11-2024	ALSE-133995002	Owners Rate Change	6.30	4.60	1.70

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Allstate Insurance Group	Allstate Texas Lloyd's	7.50	09-16-2024	10-31-2024	ALSE-134236358	Owners Rate Change + NCOR Territory	6.30	4.60	1.70
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	4.70	04-22-2024	06-06-2024	ALSE-134064949	Condo Rate + NCOR	13.70	9.70	6.80
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	12.50	02-26-2024	04-11-2024	ALSE-133994457	Owners Rate + RRP Territory updates	31.30	4.50	3.90
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	6.70	10-14-2024	11-28-2024	ALSE-134264980	Owners Rate, NCOR Territory, Reside 2.0	31.30	4.50	3.90
Allstate Insurance Group	Encompass Independent Insurance Company	10.80	07-02-2024	08-16-2024	ALSE-134150560	Rate Adjustment Factor Changes	50.27	0.00	-0.30
Allstate Insurance Group	Integon National Insurance Company	11.60	07-15-2024	08-19-2024	GMMX- 134146666	<ul style="list-style-type: none"> With this filing, National General is proposing a 11.6% overall rate increase for the Integon National Insurance Company Homeowners program in the state of Texas. This includes changes to Base Rates. The overall indicated rate level change for this program. 	27.60	84.70	104.50

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Allstate Insurance Group	Mountain Valley Indemnity Company	16.10	01-15-2024	02-19-2024	GMMX-133949442	We are proposing a 16.1% overall increase for the Mountain Valley Indemnity Company Homeowners program in the state of Texas. This includes changes to Base Rates. The overall indicated rate level change for this program is +31.3%.	0.00	8.40	8.40
American Family Insurance Group	Homesite Indemnity Company	33.00	04-09-2024	04-09-2024	HMSS-133965614	Changes to HO 00 04 Renters Program	0.00	0.00	0.00
American Family Insurance Group	Homesite Insurance Company	19.50	04-09-2024	04-09-2024	HMSS-133965635	HO 00 04 Renters Program Revisions	0.00	0.00	0.00
American Family Insurance Group	Homesite Insurance Company	0.66	01-01-2024	12-01-2024	HMSS-133739501	Mobile Form and Rule Revision Filing	0.00	25.60	0.00
American Family Insurance Group	Homesite Insurance Company	0.00	10-21-2024	10-21-2024	HMSS-134103179	HO3 and HF9 Rule Updates	0.00	0.00	0.00
American Family Insurance Group	Homesite Insurance Company	0.00	10-21-2024	10-21-2024	HMSS-134102028	HO3 and HF9 Rate/Rule Revisions	0.00	0.00	0.00
American Family Insurance Group	Homesite Insurance Company	18.20	02-06-2024	02-06-2024	HMSS-133871184	HO 00 03 program revisions	5.70	5.00	3.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
American Risk Insurance Company, Incorporated	American Risk Insurance Company, Incorporated	14.20	09-01-2024	10-01-2025	1 base rate/cost/loss	Homeowners only	29.70	13.90	13.90
Amica Mutual Group	Amica Mutual Insurance Company	0.00	01-01-2024	01-01-2024	AMMA-133795763	TX VFD Assessment	13.00	7.09	0.00
Amica Mutual Group	Amica Mutual Insurance Company	7.00	08-01-2024	08-01-2024	AMMA-134051618	Base Rate revision with the introduction of new discounts and Wind/Hail/Hurricane Deductibles	13.00	7.09	0.00
Amica Mutual Group	Amica Mutual Insurance Company	0.00	09-16-2024	09-16-2024	AMMA-134216117	Update to Affinity Partnership Discount	13.00	7.09	0.00
Amica Mutual Group	Amica Mutual Insurance Company	0.00	12-01-2024	12-01-2024	AMMA-134207962	Transition from Cape to Zesty	13.00	7.09	0.00
Auto Club Enterprises Insurance Group	Auto Club Indemnity Company	1.50	11-01-2024	11-01-2024	IACA-133640208	We modified the base rates, endorsements, limit options, deductible options, and discounts for HO-3, HO-4, and HO-6 products. We also converted our HO-B and HO-D products to HO-3 and revised our minimum premium for HO-4.	0.00	-2.30	0.00
Auto Club Enterprises Insurance Group	Auto Club Indemnity Company	20.00	02-01-2024	02-01-2024	IACA-133809149	We modified the HO-3 base rates and premium transition.	0.00	-2.30	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Aventus Insurance Company	Aventus Insurance Company	10.00	04-22-2024	04-22-2024	FGAG-133974232	Wellington Risk Insurance Agency. Base rate and factor change for new company product.	19.20	0.00	4.00
Aventus Insurance Company	Aventus Insurance Company	10.60	11-08-2024	12-06-2024	FGAG-134246311	Wellington Risk Insurance Agency. Base rate, fee, and factor change for legacy company product.	19.20	0.00	4.00
Benchmark Holding Group	Benchmark Insurance Company	13.50	03-23-2024	07-15-2024	SWFT-134020773	Rate Increase. Modifications to AOP Deductible. Coverage A	39.50	30.60	0.00
Benchmark Holding Group	Benchmark Insurance Company	5.50	01-05-2024	02-10-2024	SWFT-133929709	Rate Increase	34.00	30.60	0.00
Berkshire Hathaway Group	Amguard Insurance Company	0.00	07-08-2024	09-09-2024	N/A - Letter	Withdrawal of Business	22.90	0.00	0.00
Berkshire Hathaway Group	Amguard Insurance Company	12.20	06-01-2024	06-01-2024	AMGD-133981561	Base Rate Revisions	22.90	0.00	0.00
Branch Insurance Exchange	Branch Insurance Exchange	24.90	07-01-2024	08-15-2024	BRFI-134143822	base rates, territory factors, and fixed expense factors	64.60	61.60	0.00
Brookfield Reinsurance Limited Group	American National Lloyd's Insurance Company	44.70	01-12-2024	01-12-2024	ANPC-133874010	Rate Change to closed renewal-only program	4.30	0.00	7.84

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Brookfield Reinsurance Limited Group	American National Lloyd's Insurance Company	50.50	01-12-2024	01-12-2024	ANPC-133873561	Rate Change	4.30	0.00	7.84
Central Mutual Insurance Company Group	Central Mutual Insurance Company	11.40	06-01-2024	06-01-2024	CEMC-133949780	Rate Change	12.80	13.00	9.96
Chubb Limited Group	Ace Property and Casualty Insurance Company	0.00	10-01-2024	10-01-2024	ACEH-134116236	BLINK Renters Protection New Program	0.00	0.00	0.00
Chubb Limited Group	Bankers Standard Insurance Company	9.90	09-19-2024	11-19-2024	ACEH-134040478	Umbrella / Excess Rate Revision	15.00	5.00	3.50
Chubb Limited Group	Bankers Standard Insurance Company	19.90	02-05-2024	02-05-2024	ACEH-133804427	Texas Bankers Standard Home Rate Revision	0.00	14.80	0.00
Chubb Limited Group	Chubb Lloyd's Insurance Company of Texas	13.90	06-24-2024	06-24-2024	ACEH-133885005	Revised base rates by territory and liability rates	18.10	10.00	17.80
Cincinnati Financial Group	Cincinnati Casualty Company, The	20.07	06-01-2024	07-01-2024	CNNB-133964496	Base rates and Territory Factors	0.00	0.00	0.00
Cincinnati Financial Group	Cincinnati Casualty Company, The	10.00	12-01-2023	01-01-2024	CNNB-133527348	Base rates, CAPE, and Executive Select	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Cincinnati Financial Group	Cincinnati Insurance Company, The	20.03	07-01-2024	07-01-2024	CNNB-133906567	Base rate change only	0.00	15.00	15.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	15.03	01-01-2024	01-01-2024	CNNB-133527365	Base rate change only	0.00	15.00	15.00
Emerald Bay Group	Mainsail Insurance Company	0.00	09-01-2024		WOOD-134084482	Millennial Specialty Insurance	0.00	0.00	0.00
Emerald Bay Group	Mainsail Insurance Company	0.00	05-01-2024		WOOD-133942639	Millennial Specialty Insurance	0.00	0.00	0.00
Farmers Insurance Group	Farmers Insurance Exchange	6.00	05-26-2024	06-28-2024	FARM-134117618	Rate Refresh	2.00	9.90	9.90
Farmers Insurance Group	Farmers Insurance Exchange	20.00	01-05-2024	01-05-2024	FARM-133932901	Rate Refresh	2.00	9.90	9.90
Farmers Insurance Group	Farmers Lloyd's Insurance Company of Texas	10.00	06-30-2024	08-09-2024	FAIG-134159109	Base Rates	18.80	60.70	5.00
Farmers Insurance Group	Fire Insurance Exchange	6.80	05-26-2024	06-28-2024	FARM-134117618	Rate Refresh	13.30	3.70	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Farmers Insurance Group	Fire Insurance Exchange	18.00	01-05-2024	01-05-2024	FARM-133932901	Rate Refresh	13.30	3.70	0.00
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	5.10	05-01-2024	06-01-2024	FORE-134015105	Homeowners Program - Revised pricing for base rate by territory. Updated pricing for optional endorsements and liability.	0.20	0.00	0.00
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	0.00	09-01-2024	09-01-2024	FORE- 133937714	Tenant Program - Introduction of rates for new credit model	0.00	0.00	0.00
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	0.00	09-01-2024	09-01-2024	FORE- 133937453	Homeowners Program - Introduction of rates for new credit model	0.00	0.00	0.00
Farmers Insurance Group	Foremost Insurance Company Grand Rapids, Michigan	0.00	09-01-2024	09-01-2024	FORE-133937599	Condominium Homeowners Program - Introduction of rates for new credit model	0.00	0.00	0.00
Farmers Insurance Group	Foremost Lloyd's of Texas	0.00	09-15-2024	09-15-2024	FORE-133937554	Homeowners Program - Introduction of rates for new credit model	0.00	0.00	0.00
Farmers Insurance Group	Foremost Property and Casualty Insurance Company	0.00	09-01-2024	09-01-2025	FORE- 133937453	Homeowners Program - Introduction of rates	0.00	0.00	0.00
Farmers Insurance Group	Foremost Property and Casualty Insurance Company	5.10	05-01-2024	06-01-2025	FORE-134015105	Homeowners Program - Revised pricing for	0.20	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Farmers Insurance Group	Foremost Property and Casualty Insurance Company	0.00	09-01-2024	09-01-2025	FORE- 133937714	Tenant Program - Introduction of rates	0.00	0.00	0.00
Farmers Insurance Group	Foremost Property and Casualty Insurance Company	0.00	09-01-2024	09-01-2025	FORE-133937599	Condominium Homeowners Program	0.00	0.00	0.00
Farmers Insurance Group	Mid-Century Insurance Company of Texas	7.60	05-26-2024	06-28-2024	FARM-134117618	Rate Refresh	11.10	0.00	0.00
Farmers Insurance Group	Mid-Century Insurance Company of Texas	25.60	01-05-2024	01-05-2024	FARM-133932901	Rate Refresh	11.10	0.00	0.00
Farmers Insurance Group	Texas Farmers Insurance Company	22.70	01-05-2024	01-05-2024	FARM-133932901	Rate Refresh	9.70	15.00	8.30
Farmers Insurance Group	Texas Farmers Insurance Company	6.00	05-26-2024	06-28-2024	FARM-134117618	Rate Refresh	9.70	15.00	8.30
Farmers Insurance Group	Toggle Insurance Company	0.00	02-22-2024	02-22-2024	AGMK-133927663	The filing introduces the Toggle Home product.	0.00	0.00	0.00
Farmers Insurance Group	Toggle Insurance Company	11.50	05-16-2024	05-16-2024	AGMK-133874453	The filing is for the Renters product. Multiple rates and factors were revised.	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Farmers Mutual Protection Association Group	New Century Insurance Company	26.00	01-01-2024	01-01-2024	RVOS-133808953	Statewide rate increase	0.00	16.00	0.00
Germania Insurance Group	Germania Property and Casualty Insurance Company	0.80	09-08-2024	10-15-2024		Equipment Breakdown premium to \$75, increasing deductible to 1k. Utility Line premium to \$50 (HO3 only)	0.00	0.00	0.00
Germania Insurance Group	Germania Property and Casualty Insurance Company	51.20	07-08-2024	07-08-2024		HO3 - 55.3%, HO4 - 2.3%, HO6 2.5%	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Insurance Company of the Southeast	0.02	07-11-2024	09-30-2024	HART-134058699	TX Home Prevail Bill Plan Installment Fee Changes (TABS) – HICSE	20.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Insurance Company of the Southeast	0.00	07-11-2024	08-31-2024	HART-134101534	TX Home Prevail - HICSE			
Hartford Fire and Casualty Group	Hartford Lloyd's Insurance Company	29.70	05-18-2024	07-04-2024	HART-134052031	TX Home PLIC 84 - LLOYD	5.00	0.00	0.00
Hartford Fire and Casualty Group	Property and Casualty Insurance Company of Hartford	13.10	03-21-2024	05-05-2024	HART-133998905	TX Home PLIC 2004 – PCIC	10.00	0.00	3.40
Homeowners of America Insurance Company	Homeowners of America Insurance Company	14.10	02-01-2024	03-01-2024	HAIC-133703703	Homeowner Rate Filing	50.11	4.14	10.43

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Homeowners of America Insurance Company	Homeowners of America Insurance Company	18.10	02-15-2024	03-15-2024	HAIC-133826802	Homeowner Rate Filing	0.00	0.00	0.00
Homeowners of America Insurance Company	Homeowners of America Insurance Company	0.00	08-15-2024	09-15-2024	HAIC-134082053	Tenant Rate Filing	0.00	0.00	0.00
IAT Reinsurance Company Group	Occidental Fire and Casualty Company of North Carolina	-0.30	04-22-2024	06-16-2024	OCCD-134013010	Revised Tier rating plan - using a new insurance score model	0.00	0.00	0.00
IAT Reinsurance Company Group	Occidental Fire and Casualty Company of North Carolina	17.40	06-04-2024	08-01-2024	OCCD-134107905	Base Rate & Deductible Revisions	0.00	0.00	0.00
IAT Reinsurance Company Group	Occidental Fire and Casualty Company of North Carolina	-0.30	04-22-2024	06-16-2024	OCCD-134012977	Revised Statewide Company Rates	0.00	0.00	0.00
IAT Reinsurance Company Group	Occidental Fire and Casualty Company of North Carolina	12.50	02-01-2024	04-01-2024	OCCD-133941944	Revision for Other Wind/Hail and All Other Perils base rates	0.00	0.00	0.00
IAT Reinsurance Company Group	Safeport Insurance Company	0.00	04-22-2024	06-16-2024	OCCD-134020570	Credit Score Model Update - SageSure Insurance Managers	3.00	37.80	14.10
IAT Reinsurance Company Group	Safeport Insurance Company	20.60	06-04-2024	08-01-2024	OCCD-134113144	Base Rates, Deductibles, Number of Stories, Roof Covering, Territory Definitions - SageSure Insurance Managers	3.00	37.80	14.10

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
IAT Reinsurance Company Group	Safeport Insurance Company	12.50	02-01-2024	04-01-2024	OCCD-133941970	Base Rates, Rule 301 - SageSure Insurance Managers	3.00	37.80	14.10
IAT Reinsurance Company Group	Safeport Insurance Company	-0.30	04-22-2025	06-26-2024	OCCD-134020585	Tier Rating Plan, Table 416.B - SageSure Insurance Managers	3.00	37.80	14.10
Incline Insurance Group LLC Group	Incline Casualty Company	8.50	11-08-2024	12-06-2024	FGAG-134246501	Wellington Owner Occupied Value, Standard and Select	31.60	25.00	4.80
Incline Insurance Group LLC Group	Incline Casualty Company	25.00	02-01-2024	04-06-2024	FGAG-133895492	Wellington Owner Occupied Value, Standard and Select	31.60	25.00	4.80
Iron Family Holdings Group	Elevate Reciprocal Exchange	-0.30	04-22-2024	06-16-2024	SAGE-134013115	Tier Rating Plan, Table 416.B - SageSure Insurance Managers	5.90	0.00	0.00
Iron Family Holdings Group	Elevate Reciprocal Exchange	0.00	04-22-2024	06-16-2024	SAGE-134016978	Credit Score Model Update - SageSure Insurance Managers	5.90	0.00	0.00
Iron Family Holdings Group	Elevate Reciprocal Exchange	25.70	06-04-2024	08-01-2024	SAGE-134101323	Base Rates, Deductibles, Number of Stories, Roof Covering, Territory Definitions - SageSure Insurance Managers	5.90	0.00	0.00
Iron Family Holdings Group	Elevate Reciprocal Exchange	9.60	02-01-2024	04-01-2024	SAGE-133936288	Base Rates, Rule 301 - SageSure Insurance Managers	5.90	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Iron Family Holdings Group	Surechoice Underwriters Reciprocal Exchange	10.60	02-01-2024	04-01-2024	SAGE-133936288	Base Rates, Rule 301 - SageSure Insurance Managers	6.70	37.70	0.00
Iron Family Holdings Group	Surechoice Underwriters Reciprocal Exchange	23.00	06-04-2024	08-01-2024	SAGE-134101323	Base Rates, Deductibles, Number of Stories, Roof Covering, Territory Definitions - SageSure Insurance Managers	6.70	37.70	0.00
Iron Family Holdings Group	Surechoice Underwriters Reciprocal Exchange	-0.30	04-22-2024	06-16-2024	SAGE-134013115	Tier Rating Plan, Table 416.B - SageSure Insurance Managers	6.70	37.70	0.00
Iron Family Holdings Group	Surechoice Underwriters Reciprocal Exchange	0.00	04-22-2024	06-16-2024	SAGE-134016978	Credit Score Model Update - SageSure Insurance Managers	6.70	37.70	0.00
Kin Insurance Incorporated Group	Kin Interinsurance Nexus Exchange	24.10	04-01-2024	06-01-2024	KINN-134045435	Increasing severe convective storm (+100%) peril premium base rates for House and Property Program TOI 30.1000	0.00	0.00	0.00
Kin Insurance Incorporated Group	Kin Interinsurance Nexus Exchange	25.00	10-23-2024	12-23-2024	KINN-134268793	Increasing severe convective storm (+68%) and hurricane (+9%) peril premium base rates for House and Property Program TOI 30.1000	0.00	0.00	0.00
Kin Insurance Incorporated Group	Kin Interinsurance Nexus Exchange	0.00	01-01-2024	01-01-2024	MISF-133540201	Initial rate filing for new Texas Manufactured Homes Program filed under TOI 4.0002 (Mobile Homeowners)	0.00	0.00	0.00
Lemonade Incorporated Group	Lemonade Insurance Company	21.40	10-22-2024	12-21-2024	LEMO-134231964	LCMFs + buried utility lines + model tier factor revisions	8.20	5.10	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Lemonade Incorporated Group	Lemonade Insurance Company	7.10	08-27-2024	10-26-2024	LEMO-133778925	LCMFs + rate/rule revisions; intro'd new rate/rules; withdrawal of unused rates and rules	8.20	5.10	0.00
Liberty Mutual Group	American Economy Insurance Company	4.20	07-07-2024	09-12-2024	LBPM-134118460	Adjustments to Base Rates and Rating Factors	11.00	10.20	11.00
Liberty Mutual Group	Liberty Lloyd's of Texas Insurance Company	17.00	03-20-2024	03-20-2024	LBPM-133926342	Adjustments to Base Rates and Rating Factors	21.00	9.00	10.80
Liberty Mutual Group	Liberty Mutual Fire Insurance Company	17.00	03-20-2024	03-20-2024	LBPM-133926342	Adjustments to Base Rates and Rating Factors	21.00	9.00	11.00
Lilypad Insurance Holdings Group	Centauri Specialty Insurance Company	43.90	04-15-2024	06-15-2024	CESP-133795858	HOA/HOB Homeowners Rate Filing	0.00	0.00	0.00
Mercury General Group	American Mercury Lloyd's Insurance Company	20.10	08-28-2024	11-01-2024		Base and territory	36.30	23.20	5.80
Mercury General Group	American Mercury Lloyd's Insurance Company	16.20	05-24-2024	07-28-2024		New Variables (MH1.6): Roof Payment Schedule, Roof Condition, and Trampoline - Segmentation Updates: Credit, Insight Score, Deductibles, Age of Insured, Roof Type, Age of Home, Age of Roof, and Roof Type - Require RPS for slate/metal/tile roofs > 20 year	36.30	23.20	5.80

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
MGI Holdings Group	American Summit Insurance Company	11.00	08-01-2024	08-01-2024	NLAS-134118858	The Company has selected a +11.0% statewide base rate level change as shown in Exhibit 1. The proposed change by individual rating territory is shown in Exhibit 11.	29.00	12.90	0.00
MGI Holdings Group	National Summit Insurance Company	15.20	04-01-2024	04-01-2024	NLAS-134000607	After considerations for rate adequacy, stability and our competitive position in the marketplace, we have selected a +15.2% rate change for the Open Homeowners program.	8.30	5.00	1.30
MGI Holdings Group	National Summit Insurance Company	16.30	04-01-2024	04-01-2024	NLAS-134000611	After considerations for rate adequacy, stability and our competitive position in the marketplace, we have selected a +16.3% rate change for the Open Mobile Home program.	8.80	5.00	1.60
MS and AD Insurance Group	Ms Transverse Insurance Company	10.00	02-01-2024	04-26-2024	FGAG-133894541	Base Rate and Factor Change. Wellington Risk Insurance Agency	17.20	12.50	4.00
MS and AD Insurance Group	Ms Transverse Insurance Company	13.60	11-08-2024	12-06-2024	FGAG-134246717	Base Rate, Fee, and Factor Change. Wellington Risk Insurance Agency	17.20	12.50	4.00
Munich Re Group	American Modern Home Insurance Company	0.00		12-09-2024	AMMH-133961522	No change for renters liability.	0.00	0.00	0.00
Munich Re Group	American Modern Home Insurance Company	10.04	10-01-2024	12-09-2024	AMMH-133962217	Renters base rate change for property	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Munich Re Group	American Modern Property and Casualty Insurance Company	12.00	08-14-2024	12-15-2024	AMMH-134129951	"Base Rates – revised rates for Dwelling, Other Structures and Personal Property Coverages Rental Rate - revised rates for Windstorm or Hail Excluded Rental Rate – revised rates for Windstorm or Hail Include"	1.50	6.43	0.00
Munich Re Group	American Modern Property and Casualty Insurance Company	21.60	08-20-2024	10-21-2024	AMMH-134128083	Other	9.14	3.58	5.92
Munich Re Group	American Modern Property and Casualty Insurance Company	30.80	07-17-2024	09-09-2024	AMMH-133982211	Base Rates – Amending rates for Dwelling, Other Structures, and Personal Property coverages. Territory – Amending some Territory Factors. Deductible – Windstorm or Hail Excluded – Updating the new minimum AOP deductible to \$1,000, adding \$125,000 option	12.10	0.00	0.00
Nationwide Corporation Group	Nationwide Insurance Company of America	11.10	02-10-2024	02-10-2024	NWPP-134317043	For Home, Tenant and Condo, revised base rates, mold rates, water damage rates, foundation rates, water backup rates, and equipment breakdown rate	31.20	6.10	5.00
Nationwide Corporation Group	Nationwide Insurance Company of America	11.20	06-02-2024	08-13-2024	NWPP-134050215	Revised base rates, deductible and roof rating factors for Homeowners only. Also revised minimum deductible requirements and limited roof requirements.	31.20	6.10	5.00
Nationwide Corporation Group	Nationwide Mutual Insurance Company	9.20	06-02-2024	08-13-2024	NWPP-134050215	Revised base rates, deductible and roof rating factors for Homeowners only. Also revised minimum deductible requirements and limited roof requirements.	41.70	12.40	10.40

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Nationwide Corporation Group	Nationwide Mutual Insurance Company	11.30	01-10-2024	02-10-2024	NWPP-134317043	For Home, Tenant and Condo, revised rating factors for multiple rating variables, revised territory factors, revised base rates.	41.70	12.40	10.40
Nationwide Corporation Group	Nationwide Property and Casualty Insurance Company	11.20	02-10-2024	02-10-2024	NWPP-134317043	For Home, Tenant and Condo, revised base rates, mold rates, water damage rates, foundation rates, water backup rates, and equipment breakdown rate	34.80	6.10	9.20
Nationwide Corporation Group	Nationwide Property and Casualty Insurance Company	8.60	06-02-2024	08-13-2024	NWPP-134050215	Revised base rates, deductible and roof rating factors for Homeowners only. Also revised minimum deductible requirements and limited roof requirements	34.80	6.10	9.20
Ocean Harbor Group	Ocean Harbor Casualty Insurance Company	17.70	12-01-2024	02-01-2025	OHRC-134215418	Changes to Base Rates, distance to coast factor revisions South & Western General Agency, Inc.	14.10	8.20	4.17
Palomar Holdings Group	Palomar Specialty Insurance Company	10.80	11-08-2024	12-06-2024	FGAG-134246044	Base rate, fee, and factor change. Wellington Risk Insurance Agency.	19.60	17.80	4.00
Palomar Holdings Group	Palomar Specialty Insurance Company	10.00	02-01-2024	04-06-2024	FGAG-133888877	Base rate and factor change. Wellington Risk Insurance Agency.	19.60	17.80	4.00
Progressive Group	Asi Lloyd's	18.00	09-18-2024	11-18-2024	AMSI-134181869	Applies to main homeowners program (HO3 "HOH") only	29.60	8.00	7.50
Progressive Group	Asi Lloyd's	0.00	08-30-2024	10-30-2024	AMSI-133924599	Form Filing Support - Applies to main homeowners program (HO3 "HOH") only	29.60	8.00	7.50

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Progressive Group	Asi Lloyd's	28.00	08-30-2024	10-30-2024	AMSI-133803796	Applies to main new build homeowners program (HO5 "HOB") only	24.20	9.90	2.00
Progressive Group	Asi Lloyd's	12.30	07-31-2024	09-30-2024	AMSI-132779801	Applies to main homeowners program (HO3 "HOH") only	29.60	8.00	7.50
Progressive Group	Asi Lloyd's	15.00	01-24-2024	03-24-2024	AMSI-133834068	Applies to main homeowners program (HO3 "HOH") only	29.60	8.00	7.50
Progressive Group	Asi Lloyd's	11.00	01-24-2024	03-24-2024	AMSI-133942920	Applies to main new build homeowners program (HO5 "HOB") only	24.20	9.90	2.00
SafePoint Holdings Incorporated Group	Safepoint Insurance Company	10.50	08-01-2024	08-01-2024	SAFP-133878201	SafePoint Insurance Company is filing to revise the tier factors for our voluntary Advantage Texas Homeowners program	20.00	42.44	0.00
SH1 Holdings Group	Spinnaker Insurance Company	6.50	10-11-2024	12-13-2024	HIPO-134182044	H03 Rate Change - Hippo	0.00	0.00	13.90
Southern Vanguard Insurance Company	Southern Vanguard Insurance Company	7.00	05-15-2024	05-15-2024	SVIC-134021083	HOA Rate Increase, RHP	0.00	15.56	0.00
Standard Casualty Company	Standard Casualty Company	15.00	03-01-2024	03-01-2024	LOUW-133935860	Base Rate Revision	22.80	1.43	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Standard Casualty Company	Standard Casualty Company	8.00	07-01-2024	07-01-2024	LOUW-134122883	CAT Premium	22.80	1.43	0.00
Standard Casualty Company	Standard Casualty Company	-0.10	07-31-2024	07-31-2024	LOUW-134119144	Territory Factors	22.80	1.43	0.00
State Farm Group	State Farm Lloyd's	9.90	04-15-2024	06-15-2024	SFMA-134018707	General Base Rate	14.20	5.00	3.20
Sutton National Insurance Holdings Group	Sutton National Insurance Company	16.00	11-08-2024	12-06-2024	FGAG-134249943	Base Rate, Fee, and Factor Change. Wellington Risk Insurance Agency.	5.00	3.00	0.00
Sutton National Insurance Holdings Group	Sutton National Insurance Company	10.00	02-01-2024	04-06-2024	FGAG-133893641	Base Rate and Factor Change. Wellington Risk Insurance Agency.	5.00	3.00	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	15.00	09-15-2024	09-15-2024	TXFB-134244700	Other	21.60	11.80	15.20
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	15.00	09-15-2024	09-15-2024	TXFB-134244700	Other	21.60	11.80	15.20
TFP and TWI Group	Texas Fair Plan Association	10.00	08-01-2024	08-01-2024	1. Base rate/loss cost/loss	Rate Revision	10.00	7.60	9.60

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Tokio Marine Holdings Incorporated Group	Privilege Underwriters Reciprocal Exchange	9.90	01-01-2024	02-15-2024	PRIV-133838423	Base Rate Increase	19.90	14.90	6.90
Tokio Marine Holdings Incorporated Group	Privilege Underwriters Reciprocal Exchange	19.90	07-01-2024	09-06-2024	PRIV-134006473	Segmented Rate Change	19.90	14.90	6.90
Tower Hill Insurance Group	Tower Hill Prime Insurance Company	41.45	11-15-2024	12-30-2024	THSP-134252219	Multiple changes to rates and factors to Homebuilder	34.50	0.00	0.00
Tower Hill Insurance Group	Tower Hill Prime Insurance Company	49.90	10-28-2024	11-28-2024	THSP-134227576	Multiple changes to rates and factors Manufactured Homeowners	33.27	16.80	11.40
Tower Hill Insurance Group	Tower Hill Prime Insurance Company	29.29	10-28-2024	11-28-2024	THSP-134229560	Multiple changes to rates and factors	19.76	30.70	14.20
Travelers Group	Travelers Commercial Insurance Company	9.60		09-07-2024	TRVD-134177650	Rate Increase	38.60	0.00	13.70
Travelers Group	Travelers Home and Marine Insurance Company, The	9.60		09-07-2024	TRVD-134177650	Rate Increase	39.10	0.00	12.80
Travelers Group	Travelers Lloyd's of Texas Insurance Company	8.00		08-17-2024	TRVD-134150350	Rate Increase	8.00	0.00	8.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Travelers Group	Travelers Personal Insurance Company	17.90	06-07-2024	07-27-2024	TRVD-134122245	PLUS Endorsement Rates	0.00	0.00	0.00
Travelers Group	Travelers Personal Insurance Company	5.70	08-18-2024	10-07-2024	TRVD-G134211534	Refresh	0.00	0.00	0.00
Travelers Group	Travelers Personal Insurance Company	11.10	02-18-2024	04-08-2024	TRVD-133952880	Refresh	39.30	22.30	7.60
Travelers Group	Travelers Personal Security Insurance Company	8.00		08-17-2024	TRVD-134150350	Rate Increase	8.00	0.00	9.00
Trisura Group	Trisura Insurance Company	15.90	11-08-2024	12-06-2024	FGAG-134247759	Base rate, fee, and factor change. Wellington Risk Insurance Agency.	22.00	10.00	0.00
Trisura Group	Trisura Insurance Company	3.00	02-01-2024	04-06-2024	FGAG-133889650	Base rate and factor change. Wellington Risk Insurance Agency.	22.00	10.00	0.00
Trusted Resource Underwriters Exchange	Trusted Resource Underwriters Exchange	0.00	11-01-2024	11-01-2024	TRUW-134155787	rate and rule filing			
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	5.60	03-16-2024	06-01-2024	USAA-133987371	Homeowners: Revised base rates.	21.90	4.60	3.10

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	13.20	12-15-2023	03-01-2024	USAA-133887593	Rental: Revised base rates	21.90	4.60	3.10
United Services Automobile Association Group	United Services Automobile Association	12.00	12-15-2023	03-01-2024	USAA-133887593	Rental: Revised base rates	21.30	4.20	-0.10
United Services Automobile Association Group	United Services Automobile Association	8.60	03-16-2024	06-01-2024	USAA-133987371	Homeowners:Revised Base rates	21.30	4.20	-0.10
United Services Automobile Association Group	USAA Casualty Insurance Company	4.10	03-16-2024	06-01-2024	USAA-133987371	Homeowners: Revised base rates	17.70	3.10	-0.10
United Services Automobile Association Group	USAA Casualty Insurance Company	12.20	12-15-2023	03-01-2024	USAA-133887593	Rental: Revised base rates	17.70	3.10	-0.10
United Services Automobile Association Group	USAA General Indemnity Company	8.40	03-16-2024	06-01-2024	USAA-133987371	Homeowners: Revised base rates	28.60	5.00	1.90
United Services Automobile Association Group	USAA General Indemnity Company	20.80	12-15-2023	03-01-2024	USAA-133887593	Rental: Revised base rates	28.60	5.00	1.90
Universal Insurance Company Group	Universal North America Insurance Company	37.80	09-01-2024	09-01-2024	UNAC-134092492	TX HO Annual Rate Filing	-0.40	18.80	14.13

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
US Lloyd's Insurance Company	U S Lloyd's Insurance Company	12.40	08-15-2024	09-15-2024	USLL-134170311	Base rate increase	28.40	9.90	0.00
Vault Holdings Group	Vault Reciprocal Exchange	60.00	12-02-2024	01-17-2025	SPIS-134155143	Rating updates: base rates, adding and removing rating factors, revised factors.	0.00	43.20	17.80
Western Mutual Insurance Group	Western Mutual Insurance Company	21.70	05-01-2024	07-01-2025	WMSU-134026533	Other	0.00	35.00	15.00
W. R. Berkley Corporation Group	Berkley Insurance Company	39.90	05-21-2024	08-19-2024	BKON-133883493	Rate Revision	19.30	12.00	14.90
WT Holdings Group	Stillwater Insurance Company	16.20	03-15-2024	04-19-2024	FDLY-133741434	Geographically based Peril Modification Factors were revised as well as several other rating factors.	0.00	6.40	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	18.10	11-01-2023	01-01-2024		Base Rate Change	14.50	5.10	0.00
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	17.80	11-01-2023	01-01-2024		Base Rate Change	0.00	0.00	0.00
AG Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	3.30	09-01-2024	11-01-2024		Base Rate Change	0.00	13.90	0.00
AG Workers Insurance Group	Worth Insurance Company	-0.20	10-01-2024	11-01-2024		Star Program Homeowner and EFT Discount, Term Factors, and Base Rate	13.90	5.20	-4.10
AG Workers Insurance Group	Worth Insurance Company	0.90	10-01-2024	11-01-2024		Star Program Homeowner and EFT Discount, Term Factors, and Base Rate	11.20	5.00	-4.20
AG Workers Insurance Group	Worth Insurance Company	0.60	07-01-2024	08-01-2024		Star Program Homeowner Discount, Vehicle History Score, County, Policy & Vehicle, Term Factors, and Base Rate	13.90	5.20	-4.10
AG Workers Insurance Group	Worth Insurance Company	3.50	07-01-2024	08-01-2024		Star Program Homeowner Discount, Vehicle History Score, County, Policy & Vehicle, Term Factors, and Base Rate	11.20	5.00	-4.20
AG Workers Insurance Group	Worth Insurance Company	0.80	04-01-2024	05-01-2024		Star Program Base Rate and Term Factor	13.90	5.20	-4.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
AG Workers Insurance Group	Worth Insurance Company	4.80	04-01-2024	05-01-2024		Star Program Base Rate and Term Factor	11.20	5.00	-4.20
AG Workers Insurance Group	Worth Insurance Company	7.70	01-01-2024	02-01-2024		Star Program Base Rate and Symbol Change	11.20	5.00	-4.20
AG Workers Insurance Group	Worth Insurance Company	3.10	01-01-2024	02-01-2024		Star Program Base Rate and Symbol Change	13.90	5.20	-4.10
Alfa Insurance Group	Trexis One Insurance Corporation	25.00	01-15-2024	02-02-2024	VSGP-133940434	Base Rate Only	0.00	29.45	1.90
Alinsco Insurance Company	Alinsco Insurance Company	3.90	01-15-2024	02-15-2024	AINS-133947198	Rates & factors & fees	9.30	23.70	5.30
Alinsco Insurance Company	Alinsco Insurance Company	2.70	06-01-2024	07-01-2024	AINS-134120726	Rates & factors	9.30	23.70	5.30
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	5.90	07-08-2024	08-22-2024	ALSE-134166435	5.9% Overall Change	20.50	55.30	3.80
Allstate Insurance Group	Allstate North American Insurance Company	0.00	10-04-2024	10-04-2024	ALSE-134133644	Territory Factors, Intro of Underwriting Tier	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Allstate Insurance Group	Allstate North American Insurance Company	0.00	02-12-2024	08-12-2024	ALSE-133716681	Introduction of Program	0.00	0.00	0.00
Allstate Insurance Group	Encompass Independent Insurance Company	19.80	07-02-2024	08-16-2024	ALSE-134150799	Rate Adjustment Factor and Territory Relativity Changes	93.00	0.00	-9.40
Allstate Insurance Group	Esurance Insurance Company	4.60	07-24-2024	09-09-2024	ALSE-134175603	Base rate and expense changes	17.90	15.90	15.00
American Family Insurance Group	Midvale Indemnity Company	20.44	04-01-2024	04-01-2024	HMSS-133946015	Base Rate Only	32.99	-2.92	-16.22
Amica Mutual Group	Amica Mutual Insurance Company	11.50	10-01-2024	10-01-2024	AMMA-134104402	Base Rate Revision	16.64	25.82	-4.00
Amica Mutual Group	Amica Mutual Insurance Company	0.00	01-01-2024	01-01-2024	AMMA-133802280	TX VFD Assessment	16.64	25.82	-4.00
Amica Mutual Group	Amica Mutual Insurance Company	0.00	01-01-2024	01-01-2024	AMMA-133921336	Affinity Partnership Revision	16.64	25.82	-4.00
Amica Mutual Group	Amica Mutual Insurance Company	15.00	03-01-2024	04-01-2024	AMMA-133918665	Base Rate and Model Year Revision	16.64	25.82	-4.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Amica Mutual Group	Amica Mutual Insurance Company	0.00	09-15-2024	09-15-2024	AMMA-134214303	Update to Affinity Partnership Discount	16.64	25.82	-4.00
Amica Mutual Group	Amica Property and Casualty Insurance Company	0.00	09-15-2024	09-15-2024	AMMA-134214303	Update to Affinity Partnership Discount	17.61	49.86	-4.20
Amica Mutual Group	Amica Property and Casualty Insurance Company	12.30	10-01-2024	10-01-2024	AMMA-134104403	Base Rate Revision	17.61	49.86	-4.20
Amica Mutual Group	Amica Property and Casualty Insurance Company	14.90	03-01-2024	04-01-2024	AMMA-133918625	Base Rate and Model Year Revision	17.61	49.86	-4.20
Amica Mutual Group	Amica Property and Casualty Insurance Company	0.00	01-01-2024	01-01-2024	AMMA-133921336	Affinity Partnership Revision	17.61	49.86	-4.20
Amica Mutual Group	Amica Property and Casualty Insurance Company	0.00	01-01-2024	01-01-2024	AMMA-133802280	TX VFD Assessment	17.61	49.86	-4.20
AssuranceAmerica Corporation Group	AssuranceAmerica Insurance Company	0.00	06-18-2024	07-18-2024		No changes to physical damage coverages	1.13	10.86	1.46
AssuranceAmerica Corporation Group	AssuranceAmerica Insurance Company	12.22	06-18-2024	07-18-2024		BI and PD base rates increased to keep up with the current economic trends	25.50	9.39	8.28

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Auto Club Enterprises Insurance Group	Auto Club County Mutual Insurance Company	11.50	11-01-2024	11-01-2024	IACA-134002169	Changed from driver assignment to driver averaging rating methodology. We introduced new rating variables and removed others while revising rates in accordance with loss experience. We also introduced Excess Medical Payments coverage.	25.50	9.00	5.00
Berkshire Hathaway Group	Geico Advantage Insurance Company	3.40	05-02-2024	07-06-2024	GECC-134041157	Revised base rates, revised bodily injury increased limit factors, revised mode year factors for mechanical breakdown insurance, policyholder max change 15.5%	5.50	82.60	13.70
Berkshire Hathaway Group	Geico Advantage Insurance Company	0.00	02-08-2024	04-11-2024	GECC-133940971	Revised base rates, revised vehicle symbols, E-banking discount removal, policyholder max change 124.7%	5.50	82.60	13.70
Berkshire Hathaway Group	Geico Choice Insurance Company	0.00	02-08-2024	04-11-2024	GECC-133940971	Revised base rates, revised vehicle symbols, E-banking discount removal, policyholder max change 122.0%	5.50	71.10	8.60
Berkshire Hathaway Group	Geico Choice Insurance Company	2.30	05-02-2024	07-06-2024	GECC-134041157	Revised base rates, revised bodily injury increased limit factors, revised mode year factors for mechanical breakdown insurance, policyholder max change 12.7%	5.50	71.10	8.60
Berkshire Hathaway Group	Geico County Mutual Insurance Company	0.00	02-08-2024	04-11-2024	GECC-133940971	Revised base rates, revised vehicle symbols, E-banking discount removal, policyholder max change 123.6%	6.60	59.20	11.70
Berkshire Hathaway Group	Geico County Mutual Insurance Company	3.10	05-02-2024	07-06-2024	GECC-134041157	Revised base rates, revised bodily injury increased limit factors, revised mode year factors for mechanical breakdown insurance, policyholder max change 18.2%	6.60	59.20	11.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Berkshire Hathaway Group	Geico General Insurance Company	0.00	02-08-2024	04-11-2024	GECC-133940971	Revised base rates, revised vehicle symbols, policyholder max change 91.0%	0.00	0.00	0.00
Berkshire Hathaway Group	Geico Indemnity Company	1.60	05-02-2024	07-06-2024	GECC-134041157	Revised base rates, revised bodily injury increased limit factors, revised model year factors for mechanical breakdown insurance, policyholder max change 25.0%	16.70	25.40	0.00
Berkshire Hathaway Group	Geico Indemnity Company	0.00	02-08-2024	04-11-2024	GECC-133940971	Revised base rates, revised vehicle symbols, E-banking discount removal, policyholder max change 119.8%	16.70	25.40	0.00
Berkshire Hathaway Group	Geico Secure Insurance Company	1.90	05-02-2024	07-06-2024	GECC-134041157	Revised base rates, revised bodily injury increased limit factors, revised mode year factors for mechanical breakdown insurance, policyholder max change 11.0%	5.00	60.30	6.20
Berkshire Hathaway Group	Geico Secure Insurance Company	0.00	02-08-2024	04-11-2024	GECC-133940971	Revised base rates, revised vehicle symbols, E-banking discount removal, policyholder max change 33.3%	5.00	60.30	6.20
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	09-13-2024	09-13-2024	GECC-134240631	New product implementation	38.67	288.40	0.00
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	02-08-2024	04-11-2024	GECC-133940971	Revised base rates, revised vehicle symbols, policyholder max change 119.9%	38.67	288.40	0.00
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	10-24-2024	12-31-2024	GECC-134118727	Revised base rates, revised telematics factors, policyholder max change 7.5%	38.67	288.40	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	-2.30	05-09-2024	07-14-2024	GECC-134043909	Introduced welcome factor, policyholder max change 0.0%	38.67	288.40	0.00
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	0.00	11-18-2024	11-18-2024	GECC-134269150	New product implementation	38.67	288.40	0.00
Berkshire Hathaway Group	Geico Texas County Mutual Insurance Company	-2.20	02-08-2024	04-24-2024	GECC-133950446	Revised rates, rules, and rating factors, revised vehicle symbols, revised rate capping, policyholder max change 127.3%	38.67	288.40	0.00
Berkshire Hathaway Group	Government Employees Insurance Company	5.70	05-02-2024	07-06-2024	GECC-134041157	Revised base rates, revised bodily injury increased limit factors, revised mode year factors for mechanical breakdown insurance, policyholder max change 31.5%	10.10	7.80	2.60
Berkshire Hathaway Group	Government Employees Insurance Company	0.00	02-08-2024	04-11-2024	GECC-133940971	Revised base rates, revised vehicle symbols, E-banking discount removal, policyholder max change 124.3%	10.10	7.80	2.60
Branch Insurance Exchange	Branch Insurance Exchange	5.40	07-19-2024	08-28-2024	BRFI-134172967	Base Rates	97.30	25.40	0.00
Branch Insurance Exchange	Branch Insurance Exchange	5.40	02-13-2024	03-24-2025	BRFI-134095218	Base Rates/Correction	97.30	25.40	0.00
Brookfield Reinsurance Limited Group	American National County Mutual Insurance Company	6.00	03-21-2024	05-04-2024	ANPC-133818824	Rate Change	18.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Central Mutual Insurance Company Group	Central Mutual Insurance Company	9.60	06-01-2024	06-01-2024	CEMC-133954526	Rate Change	9.90	0.00	3.78
Chubb Limited Group	Bankers Standard Insurance Company	12.10	07-18-2024	07-18-2024	ACEH-133947380	Auto Base Rate revision & MV Crime Prevention Fee increase	23.80	6.90	0.00
Chubb Limited Group	Chubb Lloyd's Insurance Company of Texas	20.00	04-22-2024	06-21-2024	ACEH-133878555	Revise base rates for all companies	0.00	0.00	0.00
Chubb Limited Group	Chubb Lloyd's Insurance Company of Texas	7.10	02-06-2024	04-06-2024	ACEH-133889021	Revise Base Rates	17.70	2.00	6.40
Chubb Limited Group	Chubb National Insurance Company	8.20	02-06-2024	04-06-2024	ACEH-133843550	Revise Base Rates	17.50	-0.10	6.40
Chubb Limited Group	Chubb National Insurance Company	20.00	04-22-2024	06-21-2024	ACEH-133878555	Revise base rates for all companies	0.00	0.00	0.00
Chubb Limited Group	Federal Insurance Company	7.40	02-06-2024	04-06-2024	ACEH-133889021	Revise Base Rates	18.10	1.90	6.40
Chubb Limited Group	Federal Insurance Company	20.00	04-22-2024	06-21-2024	ACEH-133878555	Revise base rates for all companies	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Chubb Limited Group	Great Northern Insurance Company	20.00	04-22-2024	06-21-2024	ACEH-133878555	Revise base rates for all companies	0.00	0.00	0.00
Chubb Limited Group	Great Northern Insurance Company	7.00	02-06-2024	04-06-2024	ACEH-133889021	Revise Base Rates	18.40	1.80	6.40
Chubb Limited Group	Pacific Indemnity Company	7.70	02-06-2024	04-06-2024	ACEH-133843550	Revise Base Rates	17.30	1.00	6.40
Chubb Limited Group	Pacific Indemnity Company	20.00	04-22-2024	06-21-2024	ACEH-133878555	Revise base rates for all companies	0.00	0.00	0.00
Chubb Limited Group	Vigilant Insurance Company	20.00	04-22-2024	06-21-2024	ACEH-133878555	Revise base rates for all companies	0.00	0.00	0.00
Chubb Limited Group	Vigilant Insurance Company	8.40	02-06-2024	04-06-2024	ACEH-133843550	Revise Base Rates	17.90	0.80	6.40
Cincinnati Financial Group	Cincinnati Casualty Company, The	10.00	04-01-2024	05-01-2024	CNNB-133815759	Base rate change only	10.00	14.50	15.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	10.00	04-01-2024	05-01-2024	CNNB-133815763	Base rate change only	9.70	14.10	14.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Clearcover Insurance Company	Clearcover Insurance Company	15.00	01-01-2024	03-06-2024	CLEA-133892062	Overall Rate Change = +15.0% Segmentation	0.00	0.00	0.00
Clearcover Insurance Company	Clearcover Insurance Company	7.60	07-15-2024	09-18-2024	CLEA-134145881	Auto 3.3 Overall Rate Change = +7.6%	0.00	0.00	0.00
Consumers County Mutual Insurance Company	Consumers County Mutual Insurance Company	0.01	11-17-2024	11-17-2024	CCM-134317082	Group TTM-Quantum 2, Travelers Texas MGA	12.62	9.35	2.05
Elephant Insurance Company	Elephant Insurance Company	15.50	02-13-2024	05-13-2024	EINS-133985865	Introduction of Telematics; rate table factor changes; base rate increase	39.10	33.20	6.70
Elephant Insurance Company	Elephant Insurance Company	-6.70	08-16-2024	10-16-2024	EINS-134212969	Rate reduction to renewals via Underwriting Tier	39.10	33.20	6.70
Elephant Insurance Company	Elephant Insurance Company	0.00	04-22-2024	07-02-2024	EINS-134071956	Change to Limits factors and reintroduction of capping	39.10	33.20	6.70
Elephant Insurance Company	Elephant Insurance Company	-0.60	01-09-2024	03-24-2024	EINS-133882388	Update to RAPA Symbols 2.0; rate table factor changes	39.10	33.20	6.70
Elephant Insurance Company	Elephant Insurance Company	-0.10	06-25-2024	09-25-2024	EINS-134152306	Removal of Telematics; rate table factor changes	39.10	33.20	6.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Falcon Insurance Company	Falcon Insurance Company	7.80	05-03-2024	05-26-2024	FIGC-134068570	Base rate change	42.70	15.50	-3.00
Falcon Insurance Company	Falcon Insurance Company	0.00	08-27-2024	10-27-2024	FIGC-134218052	Rule change only	42.70	15.50	-3.00
Farmers Insurance Group	Economy Fire and Casualty Company	8.00	04-30-2024	06-29-2024	FAIG-134067015	Base Rates, Model Yr Factors and Account Deviations	15.60	47.30	5.00
Farmers Insurance Group	Farmers Casualty Insurance Company	5.90	03-30-2024	05-29-2024	FAIG-134003486	Base Rates	35.00	18.00	0.00
Farmers Insurance Group	Farmers Direct Property and Casualty Insurance Company	7.90	03-30-2024	05-29-2024	FAIG-134003486	Base Rates	21.30	3.70	0.00
Farmers Insurance Group	Farmers Group Property and Casualty Insurance Company	4.00	03-30-2024	05-29-2024	FAIG-134003486	Base Rates	22.80	5.00	0.00
Farmers Insurance Group	Farmers Lloyd's Insurance Company of Texas	7.80	04-30-2024	06-29-2024	FAIG-134066976	Base Rates, Model Yr Factors and Account Deviations	20.00	15.30	0.00
Farmers Insurance Group	Farmers Property and Casualty Insurance Company	18.50	02-28-2024	04-08-2024	FAIG-133976217	Base Rates and Policy Tenure Factors	38.80	45.50	-11.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	6.00	04-22-2024	04-22-2024	FARM-134061762	FA2 Rate Revision	21.00	32.90	4.10
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	6.00	04-22-2024	04-22-2024	FARM-134061752	FSPA Rate Revision	21.00	32.90	4.10
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	19.10	05-27-2024	05-27-2024	FARM-134004108	The filing is for the Toggle Auto product. Factors impacted include base rates, rate matrix, high performance indicator, vehicle type, and original parts replacement coverage.	19.60	0.00	0.00
Farmers Insurance Group	Foremost County Mutual Insurance Company	0.80	01-11-2024	04-29-2024	BRWS-133942272	Rate/Rule	15.20	40.50	14.50
Farmers Insurance Group	Foremost County Mutual Insurance Company	-1.30	05-16-2024	06-19-2024	BRWS-134099752	Rate/Rule	15.20	40.50	14.50
Farmers Insurance Group	Foremost County Mutual Insurance Company	-4.70	09-19-2024	10-23-2024	BRWS-134246088	Rate/Rule	15.20	40.50	14.50
Farmers Insurance Group	Foremost County Mutual Insurance Company	0.00	12-19-2024	01-22-2025	BRWS-134317141	Rate/Rule	15.20	40.50	14.50
Farmers Insurance Group	Mid-Century Insurance Company of Texas	0.00	03-17-2024	04-22-2024	FARM-134023184	Rate Revision	16.50	4.30	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Farmers Insurance Group	Mid-Century Insurance Company of Texas	-2.10	09-15-2024	10-22-2024	FARM-134231828	Rate Revision	16.50	4.30	0.00
Germania Insurance Group	Germania Fire and Casualty Company	8.80	01-07-2024	01-07-2024		Base Rates, Change % of CPD and Homeowner Discount	7.20	7.60	-0.40
Germania Insurance Group	Germania Insurance Company	8.80	01-07-2024	01-07-2024		Base Rates, Change % of CPD and Homeowner Discount	7.30	7.70	-0.40
Germania Insurance Group	Germania Select Insurance Company	8.80	01-07-2024	01-07-2024		Base Rates, Change % of CPD and Homeowner Discount	8.80	7.70	-0.40
GoAuto Insurance Company	Goauto Insurance Company	0.15	07-08-2024	09-07-2024	GAIC-134151572	1.0 program base and territory	0.15	0.48	0.73
GoAuto Insurance Company	Goauto Insurance Company	0.00	06-24-2024	06-24-2024	GAIC-133995725	2.0 program initial filing	0.00	0.00	0.00
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	7.15	02-26-2024	04-01-2024	PHXN-133994390	We propose the following changes: Base rates Policy type Territory factors Symbol updates Limit and deductible Policy discount Household table 1 Rate capping	-2.20	70.00	29.90

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	7.85	04-29-2024		PHXN-134072655	We propose the following changes: Base rates Additionally, accompanying this filing is the corrected Household Table 3 format. This correction does not affect the rating.	-2.20	70.00	29.90
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	5.00	09-23-2024	10-28-2024	PHXN-134250793	Base Rates, Territory Factors, Limit and Deductible	-2.20	70.00	29.90
Hartford Fire and Casualty Group	Hartford Insurance Company of The Midwest	20.00	05-18-2024	07-06-2024	HART-134113553	TX Auto PLIC 84 - HICMW	20.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Insurance Company of The Midwest	0.00	06-15-2024	08-03-2024	HART-134142497	TX Auto PLIC 84 MVCPA Fee- HICMW			
Hartford Fire and Casualty Group	Sentinel Insurance Company, Limited	0.00	02-29-2024	02-29-2024	HART-134003709	TX Auto Open Road Agency V6 Symbol Refresh – SENT			
Hartford Fire and Casualty Group	Sentinel Insurance Company, Limited	0.00	06-20-2024	08-07-2024	HART-134143087	TX Auto Open Road Agency MVCPA Fee– SENT			
Hartford Fire and Casualty Group	Trumbull Insurance Company	0.00	06-20-2024	08-07-2024	HART-134143086	TX Auto Open Road Direct MVCPA Fee – TRUM			
Hartford Fire and Casualty Group	Trumbull Insurance Company	0.00	02-29-2024	02-29-2024	HART-134003539	TX Auto Open Road Direct V6 Symbol Refresh – TRUM			

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Hochheim Prairie Group	Hochheim Prairie Casualty Insurance Company	25.30	07-01-2024	07-01-2024	HOCH-134062090	Base Rate Change	25.94	15.39	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.05	10-22-2024	11-22-2024	HMSG-134269974	Apollo Managing General Agency Monthly - introduced vehicle use and rating rule.	36.68	9.05	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-21-2024	01-21-2025	HMSG-134345933	Apollo Managing General Agency Monthly - rating rule clarification.	36.68	9.05	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-21-2024	01-21-2025	HMSG-134346979	Ignition Insurance Services Semi-Annual - rating rule clarification.	16.33	4.52	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-21-2024	01-21-2025	HMSG-134346868	Ignition Insurance Services Monthly - rating rule clarification.	13.24	3.89	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-21-2024	01-21-2025	HMSG-134346315	Excellent Insurance Services - rating rule clarification.	28.28	12.71	5.05
Home State Insurance Group	Home State County Mutual Insurance Company	0.18	10-22-2024	11-22-2024	HMSG-134272166	Apollo Specialty Auto Select Semi-Annual - introduced retail value and vehicle use, revised the rating rules with a new design and edits.	31.82	10.34	7.72
Home State Insurance Group	Home State County Mutual Insurance Company	0.91	10-22-2024	11-22-2024	HMSG-134272128	Apollo Specialty Auto Select Monthly - introduced vehicle use , revised the rating rules with a new design and edits.	19.32	10.14	0.00

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Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-14-2024	07-20-2024	HMSG-134142399	Bill plan Update. MGA: Clearside General Insurance Services, LLC	37.59	20.37	17.49
Home State Insurance Group	Home State County Mutual Insurance Company	0.16	10-22-2024	11-22-2024	HMSG-134270665	Apollo Managing General Agency Semi-Annual - introduced retail value and vehicle use and rating rules.	29.44	8.79	4.63
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-21-2024	01-21-2025	HMSG-134345935	Apollo Specialty Auto Select Monthly - rating rule clarification.	19.32	10.14	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	1.84	10-15-2024	11-15-2024	HMSG-134269867	Apollo Specialty Auto Semi-Annual - counties, rating rules new design and edits	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	4.99	10-15-2024	11-15-2024	HMSG-134269573	Apollo Specialty Auto Monthly - base rate,rating rules new design and edits.	5.93	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-01-2024	11-01-2024	HMSG-134253017	Ignition Insurance Services Semi-Annual - VIN master update.	16.33	4.52	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-01-2024	11-01-2024	HMSG-134252997	Ignition Insurance Services Monthly - VIN master update.	13.24	3.89	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-01-2024	11-01-2024	HMSG-134252374	Excellent Insurance Services - VIN master update.	28.28	12.71	5.05

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-01-2024	11-01-2024	HMSG-134251271	Apollo Specialty Auto Semi-Annual - VIN master update.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-01-2024	11-01-2024	HMSG-134251238	Apollo Specialty Auto Monthly - VIN master update.	5.93	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	1.54	10-22-2024	11-22-2024	HMSG-134273588	Newstar General Agency - introduced retail value and vehicle use and rating rules.	27.70	15.50	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	08-12-2024	10-11-2024	HMSG-134195991	Revised rating plan: Base Rate Table, Driver Classification Factor, Financial Responsibility Tier Factor, Car Garaging Location Factor, Vehicle VIN Factor, Multi-Policy Discount, Lemonade Affinity Tier Discount, Luxury Car Factor, Car Symbol Factor.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	9.90	01-15-2024	02-02-2024	HMSG-133948181	Base Rate Change Only. MGA: The Vision Insurance Group, LLC	-0.40	26.10	6.10
Home State Insurance Group	Home State County Mutual Insurance Company	14.80	09-30-2024	09-30-2024	HMSG-134241874	MGA: Texas Ranger Managing General Agency, Inc. Rate Filing / Base rates have been modified which applies equally by coverage to all geographical locations and classifications.	19.80	5.40	4.60
Home State Insurance Group	Home State County Mutual Insurance Company	9.00	01-18-2024	03-04-2024	HMSG-133952341	MGA: Lonestar Managing General Agency, Inc. Rate & Rule Filing / Base rates have been modified which applies equally by coverage to all geographical locations and classifications.	13.80	11.70	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Home State Insurance Group	Home State County Mutual Insurance Company	8.30	05-23-2024	07-18-2024	HMSG-134114512	MGA: Lonestar Managing General Agency, Inc. Rate Filing / Base rates have been modified which applies equally by coverage to all geographical locations and classifications.	13.80	11.70	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-17-2024	12-12-2024	HMSG-134282094	MGA: Lonestar Managing General Agency, Inc. Rate & Rule Filing/ Vehicle History Scoring was introduced but it had no impact on current insureds.	13.80	11.70	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	8.90	11-28-2024	01-13-2025	HMSG-134323228	MGA: Lonestar Managing General Agency, Inc. Rate Filing / Base rates and territory factors have been modified which were applied specifically to select geographical areas.	13.80	11.70	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-21-2024	01-21-2025	HMSG-134345934	Apollo Managing General Agency Semi-Annual - rating rule clarification.	29.44	8.79	4.63
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	08-12-2024	10-11-2024	HMSG-134167678	New proprietary Usage-Based Insurance (UBI) model. Adopted Cambridge Mobile Telematics (CMT). MGA: Lemonade Insurance Agency LLC	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-21-2024	01-21-2025	HMSG-134346723	Newstar General Agency - rating rule clarification.	27.70	15.50	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	20.00	04-29-2024	06-28-2024	HMSG-134061390	Revised base Rates. MGA: Lemonade Insurance Agency LLC	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Home State Insurance Group	Home State County Mutual Insurance Company	20.00	02-06-2024	04-06-2024	HMSG-133907686	Rules: P25 - Multi-policy Discount, C06 - Length of Car Ownership. Revised rating structures: Driver Class Factor, Years Licensed Factor, Violation Points Table, Driving Record Points Factor Tables, Teen Driver Factor Table, Household Member Factor – Table	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	3.97	11-19-2024	12-19-2024	HMSG-134308446	Base Rates, Expenses Fees and Territory Factors. SNAP Insurance Service, LLC	18.30	9.04	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	11.80	03-05-2024	04-05-2024	HMSG-134012520	Base Rates, Territories and Surcharges. SNAP Insurance Service, LLC	18.30	9.04	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-21-2024	01-21-2025	HMSG-134345956	Apollo Specialty Auto Semi-Annual - rating rule clarification.	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-21-2024	01-21-2025	HMSG-134345960	Apollo Specialty Auto Select Semi-Annual - rating rule clarification.	31.82	10.34	7.72
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-01-2024	11-01-2024	HMSG-134253205	Newstar General Agency - VIN master update.	27.70	15.50	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	12-16-2024	12-16-2024	HMSG-134349499	Revised our P25-Multi Policy Discount and P29-Lemonade Telematic Program Rule. MGA: Lemonade Insurance Agency LLC	0.00	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Home State Insurance Group	Home State County Mutual Insurance Company	0.01	09-01-2024	10-01-2024	HMSG-134210426	Prime 2.0 base rate and vehicle to driver factor change. MGA: AmWins Specialty Auto Inc.	30.71	30.58	4.30
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-01-2024	11-01-2024	HMSG-134251219	Apollo Specialty Auto Select Semi-Annual - VIN master update.	31.82	10.34	7.72
Home State Insurance Group	Home State County Mutual Insurance Company	4.50	01-07-2024	01-07-2024	HMSG-133941798	Base Rates, Decreasing Companion & Homeowner Discount - Germania General Agency	38.00	23.80	-0.60
Home State Insurance Group	Home State County Mutual Insurance Company	3.80	12-01-2024	01-15-2025	HMSG-134326726	Base Rate Filing / MAP VP Program / MGA: MIC Insurance Agency Inc.	25.70	21.00	3.60
Home State Insurance Group	Home State County Mutual Insurance Company	3.70	02-15-2024	04-05-2024	HMSG-133973483	Base Rate Filing / MAP VP Program / MGA: MIC Insurance Agency Inc.	25.70	21.00	3.60
Home State Insurance Group	Home State County Mutual Insurance Company	-0.70	01-01-2024	02-15-2024	HMSG-133925558	Base Rate Filing / MAP VP Program / MGA: MIC Insurance Agency Inc.	25.70	21.00	3.60
Home State Insurance Group	Home State County Mutual Insurance Company	6.00	10-01-2024	11-01-2024	HMSG-134265393	PPA Rate Filing for Base, Ded, Module, Model Year, Symbol, UW Tier, Veh Dr Ratio, Veh Safety Features, Min Prem, Pay Plan, Financial Responsibility Tier / Aspen MGA	47.70	17.50	9.70
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-01-2024	07-15-2024	HMSG-134117038	Adding Camper Units - Germania General Agency	38.00	23.80	-0.60

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Home State Insurance Group	Home State County Mutual Insurance Company	3.50	01-29-2024	02-29-2024	HMSG-133953396	Aggressive Insurance Services, L.L.C. - Base rate adjustments for BI, PD, and OTC	22.21	25.67	11.09
Home State Insurance Group	Home State County Mutual Insurance Company	15.00	06-22-2024	08-21-2024	HMSG-134060727	Base rate, increased limit factor, expense fee, additional factor changes for personal auto - Acuity TX MGA, Inc	38.00	-0.25	-1.00
Home State Insurance Group	Home State County Mutual Insurance Company	7.10	04-01-2024	05-01-2024	HMSG-134018899	Edge base rate only. MGA: AmWins Specialty Auto Inc.	2.60	3.30	-1.80
Home State Insurance Group	Home State County Mutual Insurance Company	4.22	04-01-2024	05-01-2024	HMSG-134021214	Excel base rate only. MGA: AmWins Specialty Auto Inc.	18.11	10.11	0.34
Home State Insurance Group	Home State County Mutual Insurance Company	9.50	04-01-2024	05-01-2024	HMSG-134021812	Prime 2.0 BI and PD base rate only. MGA: AmWins Specialty Auto Inc.	30.71	30.58	4.30
Home State Insurance Group	Home State County Mutual Insurance Company	7.10	01-01-2024	02-01-2024	HMSG-133892435	Edge base rate and vehicle symbol change. MGA: AmWins Specialty Auto Inc.	2.60	3.30	-1.80
Home State Insurance Group	Home State County Mutual Insurance Company	4.60	01-01-2024	02-01-2024	HMSG-133896104	Excel base rate and vehicle symbol change. MGA: AmWins Specialty Auto Inc.	18.11	10.11	0.34
Home State Insurance Group	Home State County Mutual Insurance Company	15.05	01-01-2024	02-01-2024	HMSG-133896458	Prime 2.0 base rate and vehicle symbol change. MGA: AmWins Specialty Auto Inc.	30.71	30.58	4.30

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Home State Insurance Group	Home State County Mutual Insurance Company	0.00	05-30-2024	05-30-2024	HMSG-134095978	Esurance Insurance Services, Inc./Symbol Filing	0.00	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	10.10	03-01-2024	04-01-2024	HMSG-134008045	PPA Rate Filing for Base, Ded, Term, Fees / Aspen MGA	47.70	17.50	9.70
Home State Insurance Group	Home State County Mutual Insurance Company	-0.59	02-28-2024	03-28-2024	HMSG-133996046	Apollo Managing General Agency Monthly - base rates and vehicle risk score.	36.68	9.05	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	01-01-2024	01-01-2024	HMSG-133919448	Short Track - Rule for 60 NR notice - Germania General Agency	38.00	23.80	-0.60
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-01-2024	11-01-2024	HMSG-134251170	Apollo Managing General Agency Semi-Annual - VIN master update.	29.44	8.79	4.63
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-01-2024	11-01-2024	HMSG-134250767	Apollo Managing General Agency Monthly -VIN master update.	36.68	9.05	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	5.36	02-28-2024	03-28-2024	HMSG-133998994	Apollo Specialty Auto Monthly - base rates.	5.93	0.00	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	6.39	02-28-2024	03-28-2024	HMSG-134000457	Apollo Specialty Auto Select Semi-Annual - base rates and revised vehicle risk score	31.82	10.34	7.72

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Home State Insurance Group	Home State County Mutual Insurance Company	6.43	02-28-2024	03-28-2024	HMSG-133999408	Apollo Specialty Auto Select Monthly - base rates and revised vehicle risk score	19.32	10.14	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-01-2024	07-15-2024	HMSG-134084718	Short Track - Changing OTC to Comprehensive in Rate & Rule Manual - Germania General Agency	38.00	23.80	-0.60
Home State Insurance Group	Home State County Mutual Insurance Company	5.11	02-28-2024	03-28-2024	HMSG-133997212	Apollo Managing General Agency Semi-Annual - base rates and vehicle risk score.	29.44	8.79	4.63
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	10-01-2024	11-01-2024	HMSG-134251189	Apollo Specialty Auto Select Monthly - VIN master update.	19.32	10.14	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	3.70	02-28-2024	03-28-2024	HMSG-134004009	Ignition Insurance Services Semi-Annual - base rates and introduced vehicle risk score.	16.33	4.52	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	02-28-2024	03-28-2024	HMSG-134003639	Ignition Insurance Services Monthly - introduced vehicle risk score.	13.24	3.89	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	6.87	02-28-2024	03-28-2024	HMSG-134002613	Excellent Insurance Services - base rates and introduced vehicle risk score.	28.28	12.71	5.04
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	01-23-2024	01-23-2024	HMSG-133945476	Newstar General Agency - rating rules new design and edits.	27.70	15.50	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	01-23-2024	01-23-2024	HMSG-133945360	Apollo Managing General Agency Semi-Annual - rating rules new design and edits.	29.44	8.79	4.63
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	01-23-2024	01-23-2024	HMSG-133944679	Apollo Managing General Agency Monthly - rating rules new design and edits.	36.68	9.05	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	9.00	12-02-2024	02-02-2025	HMSG-134261406	Base rate increase for personal auto - Acuity TX MGA, Inc	38.00	-0.25	-1.00
Home State Insurance Group	Home State County Mutual Insurance Company	5.41	02-28-2024	03-28-2024	HMSG-133998596	Newstar General Agency - base rates.	27.70	15.50	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	11-22-2024	12-29-2024	HMSG-134322407	Rate Cap Update. MGA Clearside General Insurance Services, LLC	37.59	20.37	17.49
Home State Insurance Group	Home State County Mutual Insurance Company	6.99	02-16-2024	03-23-2024	HMSG-133990585	Base rate/loss cost. MGA:Imperial General Agency of Texas Inc	24.95	18.19	20.23
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-14-2024	07-20-2024	HMSG-134140649	Bill Plan Update. MGA:Imperial General Agency of Texas Inc	24.95	18.19	20.23
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-28-2024	08-03-2024	HMSG-134162768	Symbol, MY, Age/Sym/Deductible. MGA:Imperial General Agency of Texas Inc	24.95	18.19	20.23

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Home State Insurance Group	Home State County Mutual Insurance Company	0.00	07-26-2024	08-31-2024	HMSG-134183239	Annual factor. MGA:Imperial General Agency of Texas Inc	24.95	18.19	20.23
Home State Insurance Group	Home State County Mutual Insurance Company	7.01	10-11-2024	11-16-2024	HMSG-134277004	Base rate/loss cost. MGA:Imperial General Agency of Texas Inc	24.95	18.19	20.23
Home State Insurance Group	Home State County Mutual Insurance Company	3.50	05-22-2024	07-06-2024	HMSG-134109173	Base Rate & Territory Factor Filing / MAP VP Program /MGA: MIC Insurance Agency Inc.	25.70	21.00	3.60
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-28-2024	08-03-2024	HMSG-134162834	Symbol Update. MGA: Clearside General Insurance Services, LLC	37.59	20.37	17.49
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	10.00	02-01-2024	03-01-2024	SWCM-133959527	Sea Harbor rate	27.70	11.20	-0.60
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	07-15-2024	07-15-2024	SWCM-134016621	Lamar Platinum initial rate and rule	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	04-15-2024	05-15-2024	SWCM-134024737	Southern General rating factor adjustments	30.10	15.30	1.10
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	2.50	03-15-2024	04-17-2024	SWCM-134006722	Commonwealth General rate	54.30	32.90	3.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	19.00	03-01-2024	04-01-2024	PERR-134001165	Patriot General rate and rule	23.30	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	2.90	03-01-2024	04-01-2024	SWCM-133991813	Constitution General rate	37.90	14.40	3.30
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	12.30	02-13-2024	05-13-2024	SWCM-133988018	Elephant Grove rate and rule	28.30	34.70	7.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	06-15-2024	07-15-2024	SWCM-133987364	Alset rates, factors, discounts	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	2.60	03-01-2024	04-01-2024	SWCM-133968363	Southern General rate	30.10	15.30	1.10
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	8.20	01-31-2024	03-06-2024	SWCM-133958663	Nations General rate and rule	76.60	30.70	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	10.50	01-31-2024	03-01-2024	SWCM-133946502	Acacia AIM rate	54.50	23.80	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	20.10	01-31-2024	03-01-2024	SWCM-133946491	Acacia Drive Away rate	20.60	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	10.10	01-01-2024	02-01-2024	SWCM-133899263	Breckenridge rate	54.60	0.00	-10.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	01-11-2024	03-26-2024	SWCM-133883980	Apparent Platinum rate and rule	30.70	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-0.40	01-11-2024	03-26-2024	SWCM-133883960	Elephant Grove rate and rule	28.30	34.70	7.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-2.40	08-30-2024	09-29-2024	SWCM-134220599	Acacia Drive Away rate	20.60	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	20.80	03-18-2024	05-03-2024	SWCM-134028280	Bridger rate	35.80	18.20	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	19.70	02-08-2024	04-08-2024	SWCM-133977250	Lamar General rate	16.80	21.90	13.90
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	2.60	10-01-2024	11-01-2024	SWCM-134259148	Breckenridge rate	54.60	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-25.00	08-15-2024	10-24-2024	SWCM-134202441	Lamar Platinum rate	0.00	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	9.60	10-01-2024	12-01-2024	MOCC-134175657	Boundless Rider Motorcycle rate	20.20	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-2.00	08-30-2024	09-29-2024	SWCM-134210023	Acacia AIM rate	54.50	23.80	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	6.10	10-01-2024	11-01-2024	SWCM-134214498	Superior rate	35.80	10.50	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-4.50	08-29-2024	11-07-2024	SWCM-134224278	Lamar Platinum rate	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-5.40	09-06-2024	10-21-2024	SWCM-134224700	Bridger rate	35.80	18.20	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-0.30	09-10-2024	11-19-2024	SWCM-134225079	Nations General rate and rule	76.60	30.70	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	6.80	08-31-2024	09-30-2024	SWCM-134229186	Pronto rate	32.40	14.60	-12.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	9.10	08-15-2024	10-17-2024	SWCM-134195618	Loop Mobility rate	35.90	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	23.40	12-04-2024	02-14-2025	SWCM-134031382	Evolution Risk rate	22.30	25.60	12.30
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-3.80	09-13-2024	10-16-2024	SWCM-134239265	Commonwealth General rates and factors	54.30	32.90	3.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-6.20	08-16-2024	10-01-2024	SWCM-134213285	Elephant Grove rate and rule	28.30	34.70	7.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	10-24-2024	01-01-2025	SWCM-134268729	Lamar Platinum pay plan and fee update	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	10-18-2024	11-20-2024	CLIN-134275782	Root Lone Star rate and factor	3.50	85.40	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	3.00	11-07-2024	01-16-2025	HART-134284432	The Hartford Prevail Auto rates, factors, discounts	22.00	15.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	10-26-2024	10-26-2024	HART-134295418	The Hartford Prevail Auto symbol update	22.00	15.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	1.40	11-15-2024	12-15-2024	SWCM-134315769	Constitution rate	37.90	14.40	3.30

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	4.50	12-16-2024	01-16-2025	PERR-134340228	Patriot rate and symbol update	23.30	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-3.90	12-18-2024	02-01-2025	SWCM-134348946	Bridger rate	35.80	18.20	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	16.60	02-01-2024	03-01-2024	SWCM-133959548	Pronto rate, factors, discounts	32.40	14.60	-12.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	6.10	10-01-2024	11-01-2024	SWCM-134241395	Southern General rate	30.10	15.30	1.10
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	29.30	04-11-2024	05-11-2024	SWCM-134041963	Ally rate	0.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	12.00	04-11-2024	05-11-2024	SWCM-134041913	Acacia AIM rate	54.50	23.80	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	6.10	11-01-2024	12-15-2024	SWCM-134267345	Entegra General rate	20.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	10.40	07-29-2024	07-29-2024	SWCM-134193924	Loop Mobility fee updates	35.90	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	26.60	04-11-2024	05-11-2024	SWCM-134041959	Acacia Drive Away rate	20.60	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	10.20	04-15-2024	05-15-2024	SWCM-134051219	Breckenridge rate	54.60	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	10.00	05-02-2024	07-11-2024	HART-134034918	The Hartford Prevail Auto rate	22.00	15.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	10.40	05-01-2024	06-15-2024	SWCM-134069653	Entegra General rate	20.00	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	26.90	05-01-2024	06-01-2024	SWCM-134074126	Quantum Azul rate and factors	33.20	30.80	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	16.20	05-01-2024	06-01-2024	SWCM-134074164	Quantum Alliance rate and factors	33.90	10.90	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	04-22-2024	07-02-2024	SWCM-134069157	Elephant Grove rate and rule	28.30	34.70	7.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	04-22-2024	07-02-2024	SWCM-134069154	Apparent Platinum rate and rule	30.70	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	09-25-2024	09-25-2024	SWCM-134191020	Elephant Grove fee update	28.30	34.70	7.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	9.00	05-01-2024	06-01-2024	SWCM-134084588	Sea Harbor rate	27.70	11.20	-0.60
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.20	07-11-2024	09-30-2024	HART-134093302	The Hartford Prevail Auto installment fees	22.00	15.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	07-01-2024	08-01-2024	SWCM-134107853	Superior AD factor	35.80	10.50	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	4.30	06-01-2024	07-01-2024	SWCM-134121641	Constitution rate	37.90	14.40	3.30
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.80	05-29-2024	07-01-2024	CLIN-134121867	Root Lone Star symbol update	3.50	85.40	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-0.10	06-25-2024	08-25-2024	SWCM-134153542	Elephant Grove rate and rule	28.30	34.70	7.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.90	05-01-2024	06-01-2024	PERR-134078594	Patriot General installment fees	23.30	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	0.00	07-09-2024	07-09-2024	SWCM-134163518	Commonwealth General symbol update	54.30	32.90	3.70
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	7.50	08-15-2024	09-15-2024	PERR-134190458	Patriot General rate	23.30	0.00	0.00
Incline Insurance Group LLC Group	Redpoint County Mutual Insurance Company	-0.20	12-01-2024	12-01-2024	SWCM-134194890	Pronto discounts for corresponding form filing	32.40	14.60	-12.70
Kemper Corporation Group	American Access Casualty Company	6.00	07-25-2024	08-25-2024	AACI-134182009	Base rate and rating factors	24.40	33.40	11.70
Kemper Corporation Group	Infinity County Mutual Insurance Company	5.66	06-20-2024	07-25-2024	NFNT-134148770	Chapter 15 - Base Rate	32.42	43.13	9.20
Kemper Corporation Group	Infinity County Mutual Insurance Company	1.42	06-20-2024	07-25-2024	NFNT-134149021	Chapter 17 - Base Rate	26.42	41.47	12.41
Liberty Mutual Group	Liberty County Mutual Insurance Company	21.00	03-17-2024	05-23-2024	LBPM-133865464	Adjustments to Base Rates and Rating Factors	20.00	5.00	4.60
Liberty Mutual Group	Liberty County Mutual Insurance Company	7.10	08-17-2024	10-23-2024	LBPM-134191019	Adjustments to Base Rates and Rating Factors	8.70	6.50	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Liberty Mutual Group	Liberty County Mutual Insurance Company	6.00	10-01-2024	11-10-2024	LBPM-134255077	Adjustments to Base Rates and Rating Factors	22.20	25.00	29.89
Liberty Mutual Group	Liberty County Mutual Insurance Company	13.80	08-19-2024	09-28-2024	LBPM-134029641	Adjustments to Base Rates and Rating Factors	3.70	10.00	-3.70
Loya Group	Loya Insurance Company	7.10	11-04-2024	12-04-2024	PERR-134291882	Fred Loya Insurance Agency, Inc. - Base Rates, Territory factor changes, Select Class factor changes, Rebase model year	7.10	6.97	6.75
Loya Group	Loya Insurance Company	0.00	05-27-2024	05-27-2024	PERR-134122190	Fred Loya Insurance Agency, Inc. - Added \$3,000 and \$3,500 CL_CP deductibles, Added Accident Forgiveness, Updated minimum deductible for T-Tops and Convertibles to \$3500	0.00	0.00	0.00
Loya Group	Loya Insurance Company	16.90	07-15-2024	08-14-2024	PERR-134171873	Fred Loya Insurance Agency, Inc. - Territory Base Rate Changes, UMBI and PIP base rate changes, Point Factor Changes, Introduced \$3000 and \$3500 CP_CL deductible, Amended mandatory deductible for t-tops & convertibles to \$3,500	16.90	23.99	25.42
Loya Group	Loya Insurance Company	0.00	01-29-2024	01-29-2024	PERR-133956704	Fred Loya Insurance Agency, Inc. - Added \$2500 OTC_CL deductible, Updated minimum deductible for T-Tops and Convertibles to \$2,500	0.00	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Loya Group	Loya Insurance Company	0.00	07-15-2024	08-15-2024	PERR-134157856	Fred Loya Insurance Agency, Inc. - Revision of the Accident or Claim Forgiveness Program, Revision of the mandatory deductible for T-Tops and convertibles, Revision of the return premium rule, Introduction of \$3,000 and \$3,500 deductible options.	0.00	0.00	0.00
Loya Group	Vision Insurance Company	0.00	05-27-2024	05-27-2024	PERR-134122401	Vision Managing General Agency, Inc. - Added \$3,000 and \$3,500 CL_CP deductibles, Added Accident Forgiveness, Updated minimum deductible for T-Tops and Convertibles to \$3500, Amended Cancellation rule (refund rule)	0.00	0.00	0.00
Loya Group	Vision Insurance Company	12.60	08-26-2024	09-26-2024	PERR-134205066	Vision Managing General Agency, Inc. - Territory base rate changes, UMBI base rate change, rebase model year	12.60	12.60	12.60
Loya Group	Vision Insurance Company	10.00	07-09-2024	08-19-2024	PERR-134169071	Vision Managing General Agency, Inc. - Base Rate Changes, Select Driver Class Factor Changes, Point Factor Changes, Rebase model years, Amended cancellation rule to include refunds less than \$5.00 will not be refunded, Amended accident forgiveness.	10.00	14.41	13.96
Mercury General Group	Mercury County Mutual Insurance Company	3.30	06-26-2024	08-30-2024		Base rate and pay plan	24.70	24.50	2.90
Munich Re Group	American Family Home Insurance Company	20.00	11-01-2024	01-01-2025	MRTN-134023753	Rate increase filing where base rates are being revised and territory rating is being introduced	27.30	0.00	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Munich Re Group	American Family Home Insurance Company	0.40	07-01-2024	09-01-2024	MRTN-134055469	Rating surcharges and discount change.	27.30	0.00	0.00
Munich Re Group	American Modern Property and Casualty Insurance Company	9.00	10-09-2024	11-18-2024	AMMH-134019865	Base Rate – Revised rates for Bodily Injury, Passenger Liability, Comprehensive, Collision, Uninsured Motorist and Uninsured Motorist Property Damage. Symbol x Engine Size – Increasing Collision factors for Symbol M28-M33 and M54. Symbol x Model Year.	12.20	12.40	0.00
Munich Re Group	American Modern Property and Casualty Insurance Company	22.40	07-17-2024	09-09-2024	AMMH-133358950	"Anti -Theft Devices Discount – revised VIN Etching Comp RateBase Rates - revised rates for Bodily Injury, Property Damage, Medical Payments,Comprehensive, Collision, Uninsured Motorist, Uninsured Motorist Property Damage and Personal Injury Protection.	0.00	0.00	0.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	15.80	01-01-2024	01-01-2024	NWPP-133980654	Base rates and various rating plan changes	34.30	26.70	0.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	-6.40	10-05-2024	11-05-2024	NWPP-134245353	Base rates	34.30	26.70	0.00
Nationwide Corporation Group	Colonial County Mutual Insurance Company	7.30	06-01-2024	07-01-2024	NWPP-133965769	Base rates and various rating plan changes	34.30	26.70	0.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Nationwide Corporation Group	Nationwide Mutual Insurance Company	-6.40	10-05-2024	11-05-2024	NWPP-134245353	Base rates	16.70	7.10	0.00
Nationwide Corporation Group	Nationwide Mutual Insurance Company	7.90	06-01-2024	07-01-2024	NWPP-133965769	Base rates and various rating plan changes	16.70	7.10	0.00
Nationwide Corporation Group	Nationwide Mutual Insurance Company	12.00	01-01-2024	01-01-2024	NWPP-133980654	Base rates and various rating plan changes	16.70	7.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	8.80	09-15-2024	10-15-2024	OAMF-134245307	Venture General Agency, BASE RATES; DRIVER CLASS	10.20	20.10	1.72
Orpheus Group	Old American County Mutual Fire Insurance Company	1.75	12-01-2024	01-01-2025	OAMF-134329142	21st Century, Select 2.0, BASE RATES, TOWING/RENTAL, ADDED \$40,000 PD LIMIT	12.22	5.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	1.74	02-01-2024	03-01-2024	OAMF-133977462	21st Century, Direct 2.0, BASE RATES; ADDED COVERAGE TYPE TABLE; ADDED VEHICLE TYPE TABLE	17.08	1.30	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	1.75	12-01-2024	01-01-2025	OAMF-134329114	21st Century, Direct 2.0, BASE RATES, TOWING/RENTAL, ADDED \$40,000 PD LIMIT	17.08	1.30	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	1.56	05-01-2024	06-01-2024	OAMF-134088166	21st Century, Business Auto, BASE RATES; LICENSE	9.01	1.30	0.00

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Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	05-17-2024	05-17-2024	OAMF-134108014	United Group Underwriters, UATX, Rate Cap	51.60	40.30	5.40
Orpheus Group	Old American County Mutual Fire Insurance Company	26.70	01-01-2024	02-01-2024	OAMF-133933877	United Group Underwriters, UATX, BASE RATES; RATE CAPPING	51.60	40.30	5.40
Orpheus Group	Old American County Mutual Fire Insurance Company	5.80	01-15-2024	02-19-2024	OAMF-133948351	Sigo MGA, ROC; MVCPA FEE; POLICY FEE	35.20	1.10	-27.00
Orpheus Group	Old American County Mutual Fire Insurance Company	18.70	06-03-2024	07-03-2024	OAMF-134126633	Tejas Seguros, BASE RATES; POLICY FEE	23.70	18.80	11.80
Orpheus Group	Old American County Mutual Fire Insurance Company	2.50	08-13-2024	09-17-2024	OAMF-134210025	The General of Georgia, Agency 1.0, DISCOUNTS/SURCHARGES	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	1.75	12-01-2024	01-01-2025	OAMF-134329097	21st Century, Business Auto, BASE RATES, TOWING/RENTAL, ADDED \$40,000 PD LIMIT	9.01	1.30	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	9.20	02-01-2024	03-07-2024	OAMF-133975060	The General of Georgia, Agency 1.0, BASE RATES	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-08-2024	09-08-2024	OAMF-134238696	United Group Underwriters, Advantage, Initial filing	0.00	0.00	0.00

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Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	10-17-2024	11-17-2024	OAMF-134285588	United Group Underwriters, Advantage, Base Rates	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	6.42	05-01-2024	06-01-2024	OAMF-134088189	21st Century, Select 2.0, BASE RATES; LICENSE	12.22	5.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	-8.90	08-15-2024	09-15-2024	OAMF-134213549	United Group Underwriters, UATX, BASE RATES; SURCHARGES	51.60	40.30	5.40
Orpheus Group	Old American County Mutual Fire Insurance Company	1.46	05-01-2024	06-01-2024	OAMF-134088197	21st Century, Direct 2.0, BASE RATES; LICENSE	17.08	1.30	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	-3.30	07-01-2024	08-01-2024	OAMF-134165226	United Group Underwriters, UATX, BASE RATES; FACTORS; DISCOUNT; SYMBOL FACTOR; ADDED CHANNEL DISCOUNT	51.60	40.30	5.40
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	12-06-2024	12-06-2024	OAMF-134342340	United Group Underwriters, Shield, Initial filing	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	16.90	05-02-2024	07-15-2024	OAMF-134087267	Sigo MGA, BASE RATES; TERRITORY FACTORS; OTHER RATING FACTORS	35.20	1.10	-27.00
Orpheus Group	Old American County Mutual Fire Insurance Company	18.20	01-25-2024	04-15-2024	OAMF-133965212	Sigo MGA, BASE RATES	35.20	1.10	-27.00

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Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	12-10-2024	01-10-2025	OAMF-134347046	United Group Underwriters, UATX, Term	51.60	40.30	5.40
Orpheus Group	Old American County Mutual Fire Insurance Company	7.10	01-10-2024	02-10-2024	OAMF-133946576	Venture General Agency, BASE RATES; POLICY TYPE FACTORS; POLICY FEES	10.20	20.10	1.72
Orpheus Group	Old American County Mutual Fire Insurance Company	9.90	05-15-2024	06-15-2024	OAMF-134106333	Venture General Agency, BASE RATES	10.20	20.10	1.72
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-23-2024	10-23-2024	OAMF-134257238	United Group Underwriters, UATX, Discounts	51.60	40.30	5.40
Orpheus Group	Old American County Mutual Fire Insurance Company	-5.10	11-01-2024	12-01-2024	OAMF-134303171	United Group Underwriters, UATX, BASE RATES	51.60	40.30	5.40
Orpheus Group	Old American County Mutual Fire Insurance Company	-3.30	12-19-2024	01-23-2025	OAMF-134358844	The General of Texas, 3.9, BASE RATES, FACTORS	17.80	22.30	3.30
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	05-15-2024	07-01-2024	OAMF-134110078	Connect MGA, CCB/CCM, RAPA 2.0, Base	21.00	22.90	1.90
Orpheus Group	Old American County Mutual Fire Insurance Company	8.40	01-01-2024	02-01-2024	OAMF-133929483	Amwins Specialty Auto, VLE, BASE RATES; SYMBOL ASSIGNMENTS; SYMBOL FACTORS	12.10	5.40	-1.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Orpheus Group	Old American County Mutual Fire Insurance Company	3.30	04-01-2024	05-01-2024	OAMF-134012533	Amwins Specialty Auto, VLX, BASE RATES	7.10	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	5.20	01-01-2024	02-01-2024	OAMF-133929540	Amwins Specialty Auto, VLX, BASE RATES; SYMBOL ASSINGMENTS; SYMBOL FACTORS	7.10	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	10-08-2024	10-08-2024	OAMF-134275363	Artesia Underwriters Ins Group, Initial filing	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	2.73	08-01-2024	09-01-2024	OAMF-134190511	Connect MGA, CCA, BASE RATES; TERRITORY; DISCOUNT; LATE PAYMENT	18.60	23.10	4.01
Orpheus Group	Old American County Mutual Fire Insurance Company	2.41	07-01-2024	08-01-2024	OAMF-134163786	Connect MGA, CCA, BASE RATES	18.60	23.10	4.01
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	05-15-2024	07-01-2024	OAMF-134110002	Connect MGA, CCA, RAPA 2.0, Base	18.60	23.10	4.01
Orpheus Group	Old American County Mutual Fire Insurance Company	3.62	02-01-2024	03-01-2024	OAMF-133977482	21st Century, Select 2.0, BASE RATES; ADDED COVERAGE TYPE TABLE; ADDED VEHICLE TYPE TABLE	12.22	5.10	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	06-25-2024	06-25-2024	OAMF-134157365	Reliant General MGA LLC, Initial filing	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	08-01-2024	09-01-2024	OAMF-134194445	Reliant General MGA LLC, Base, Terr	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	2.39	07-01-2024	08-01-2024	OAMF-134163852	Connect MGA, CCB/CCM, BASE RATES	21.00	22.90	1.90
Orpheus Group	Old American County Mutual Fire Insurance Company	3.10	10-01-2024	11-01-2024	OAMF-134270486	Amwins Specialty Auto, VLE, BASE RATES	12.10	5.40	-1.30
Orpheus Group	Old American County Mutual Fire Insurance Company	6.00	05-15-2024	06-01-2024	OAMF-134106096	Cox Insurance Group, BASE RATES	22.00	4.00	-0.20
Orpheus Group	Old American County Mutual Fire Insurance Company	22.10	09-01-2024	09-15-2024	OAMF-134231528	Fenix General Agency, BASE RATES	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	22.30	01-15-2024	02-01-2024	OAMF-133950242	Fenix General Agency, BASE RATES; TERRITORY FACTORS; TERM FACTORS; TERM FEES	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	5.20	08-01-2024	09-01-2024	OAMF-134194567	Hillco General Agency, BASE RATES	24.40	13.90	3.20
Orpheus Group	Old American County Mutual Fire Insurance Company	8.30	04-10-2024	05-10-2024	OAMF-134061995	Hillco General Agency, BASE RATES; SURCHARGES	24.40	13.90	3.20

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Orpheus Group	Old American County Mutual Fire Insurance Company	5.00	09-25-2024	10-25-2024	OAMF-134260608	Louis A. Williams, BASE RATES; MODEL YEAR; MULTI-CAR	10.60	3.50	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	3.00	04-01-2024	05-01-2024	OAMF-134047961	Louis A. Williams, BASE RATES	10.60	3.50	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	9.50	09-16-2024	10-16-2024	OAMF-134248133	Noble General Agency, BASE RATES	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	9.90	03-20-2024	04-20-2024	OAMF-134037042	Noble General Agency, BASE RATES	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	1.40	02-01-2024	03-01-2024	OAMF-133977394	21st Century, Business Auto, BASE RATES; ADDED COVERAGE TYPE TABLE; ADDED VEHICLE TYPE TABLE	9.01	1.30	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	4.00	07-01-2024	08-01-2024	OAMF-134162818	Amwins Specialty Auto, ADR, BASE RATES; COUNTY FACTORS; VEH HISTORY SCORE; VEH TO DRIVER RATIO	49.30	11.60	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	12-01-2024	12-01-2024	OAMF-134325388	Aggressive Insurance Services, Ignite, Remove endorsement, fees	18.50	15.40	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.90	10-10-2024	11-12-2024	OAMF-134277028	Aggressive Insurance Services, Ignite, BASE RATES; DRIVER CLASS; LICENSE TYPE; ZIP CODE; TERRITORY; OWNERSHIP; DISCOUNTS	18.50	15.40	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Orpheus Group	Old American County Mutual Fire Insurance Company	7.20	09-18-2024	10-18-2024	OAMF-134251684	Sigo MGA, ROC; BASE RATES; TERRITORY DEFINITIONS	35.20	1.10	-27.00
Orpheus Group	Old American County Mutual Fire Insurance Company	2.30	05-10-2024	06-12-2024	OAMF-134100312	Aggressive Insurance Services, Ignite, BASE RATES; TERRITORY FACTORS; ZIP FACTORS; VEHICLE PROFILE FACTORS	18.50	15.40	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	12-16-2024	01-16-2024	OAMF-134352929	Sigo MGA, BASE RATES, FACOTRS, DISCOUNTS, SURCHARGES	35.20	1.10	-27.00
Orpheus Group	Old American County Mutual Fire Insurance Company	5.70	02-12-2024	03-16-2024	OAMF-133982939	Aggressive Insurance Services, Ignite, BASE RATES; FEES	18.50	15.40	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	05-01-2024	06-01-2024	OAMF-134085627	Aguila Dorada General Agency, Base, Photo, Terr	8.10	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	5.50	02-15-2024	03-15-2024	OAMF-133989631	Aguila Dorada General Agency, BASE RATES	8.10	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	4.80	04-01-2024	05-01-2024	OAMF-134012211	Amwins Specialty Auto, VLE, BASE RATES	12.10	5.40	-1.30
Orpheus Group	Old American County Mutual Fire Insurance Company	0.01	10-01-2024	11-01-2024	OAMF-134263018	Amwins Specialty Auto, ADR, BASE RATES; VEHICLE AGE FACTORS; EFT FACTORS	49.30	11.60	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Orpheus Group	Old American County Mutual Fire Insurance Company	6.50	07-01-2024	08-01-2024	OAMF-134161701	Amwins Specialty Auto, VLE, BASE RATES; COUNTY FACTORS; VEH HISTORY SCORE; DISCOUNT	12.10	5.40	-1.30
Orpheus Group	Old American County Mutual Fire Insurance Company	8.60	04-01-2024	05-01-2024	OAMF-134045951	Amwins Specialty Auto, ADR, BASE RATES	49.30	11.60	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	6.90	01-01-2024	02-01-2024	OAMF-133928199	Amwins Specialty Auto, ADR, BASE RATES	49.30	11.60	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	3.40	04-01-2024	05-01-2024	OAMF-134012186	Amwins Specialty Auto, ALG, BASE RATES	9.00	4.80	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	4.50	01-01-2024	02-01-2024	OAMF-133928943	Amwins Specialty Auto, ALG, BASE RATES; SYMBOL ASSINGMENTS; SYMBOL FACTORS	9.00	4.80	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	0.00	09-01-2024	10-01-2024	OAMF-134227745	Amwins Specialty Auto, HTG, BASE RATES; VEHICLE COUNT FACTORS	26.50	23.90	3.30
Orpheus Group	Old American County Mutual Fire Insurance Company	13.50	04-01-2024	05-01-2024	OAMF-134045985	Amwins Specialty Auto, HTG, RATING SYMBOL FACTORS; BASE RATES	26.50	23.90	3.30
Orpheus Group	Old American County Mutual Fire Insurance Company	6.60	01-01-2024	02-01-2024	OAMF-133928254	Amwins Specialty Auto, HTG, BASE RATES; SYMBOL ASSINGMENTS; SYMBOL FACTORS	26.50	23.90	3.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Orpheus Group	Old American County Mutual Fire Insurance Company	5.10	04-01-2024	05-01-2024	OAMF-134046012	Amwins Specialty Auto, LEG, RATING SYMBOL FACTORS; BASE RATES	14.00	14.90	-0.60
Orpheus Group	Old American County Mutual Fire Insurance Company	6.00	01-01-2024	02-01-2024	OAMF-133929109	Amwins Specialty Auto, LEG, BASE RATES; SYMBOL ASSIGNMENTS; SYMBOL FACTORS	14.00	14.90	-0.60
Orpheus Group	Old American County Mutual Fire Insurance Company	2.72	08-01-2024	09-01-2024	OAMF-134190546	Connect MGA, CCB/CCM, BASE RATES; TERRITORY; DISCOUNT; LATE PAYMENT	21.00	22.90	1.90
Orpheus Group	Old American County Mutual Fire Insurance Company	9.10	01-01-2024	02-01-2024	OAMF-133931947	American Agencies, Monthly, BASE RATES	21.80	32.30	11.90
Progressive Group	Progressive County Mutual Insurance Company	0.00	07-26-2024	08-29-2024	PRGS-134166322, PRGS-134185097	Base rates and factor changes	23.40	24.60	13.30
Qualitas Insurance Company	Qualitas Insurance Company	17.00	03-21-2024	04-15-2024	QUIC-134006727	Rate/Rule	4.00	0.00	1.80
Root Incorporated Group	Root Insurance Company	9.00	05-29-2024	07-01-2024	CLIN-134122288	Base Rate & Symbol	3.60	70.20	8.20
Root Incorporated Group	Root Insurance Company	0.00	10-18-2024	11-20-2024	CLIN-134275759	Symbol	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Safeway Insurance Group	Safeway Insurance Company	10.30	03-01-2024	03-01-2024	S714615	Base Rates & Class Factor changes	0.00	23.10	-0.10
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	4.10	10-01-2024	10-31-2024	VKNG-134223957	Applies to Motorcycle Powersports product. Update to base rates and other factors.	31.40	15.80	1.20
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	0.00	01-01-2024	01-01-2024	VKNG-133901629	Applies to Auto product. Filed an updated list of vehicle symbols.	16.90	15.70	4.80
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	7.20	01-08-2024	02-07-2024	VKNG-133914273	Applies to Auto product. Update to base rates and other factors.	16.90	15.70	4.80
State Farm Group	Mga Insurance Company, Incorporated	3.60	03-23-2024	05-07-2024	GNSC-134038998	"MGA Insurance Company,Base rates,zip code, proof of prior/tier/lapse,driver class,policy purchase source,proof of prior homeowner,model year, curb weight, non-owner,base price,policy purchase source constant"	34.80	23.10	20.40
State Farm Group	Mga Insurance Company, Incorporated	-2.50	07-02-2024	08-16-2024	GNSC-134165631	"MGA Insurance Company,Base Rates, Zip Code, Proof of Prior/Tier/Lapse, Driver Class, Policy Purchase Source, Proof of Prior/Homeowner, Model Year, Curb Weight, Non-Owner, Base Price, Policy Purchase Source Constant"	34.80	23.10	20.40
State Farm Group	State Farm County Mutual Insurance Company of Texas	0.00	11-18-2024	11-18-2024	SFMA-134246041	Revised base rates and CRI model	26.30	-0.80	-0.20

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
State Farm Group	State Farm County Mutual Insurance Company of Texas	2.60	05-13-2024	05-13-2024	SFMA-134013524	Revised base rates and rating relativities	26.30	-0.80	-0.20
State Farm Group	State Farm Fire and Casualty Company	-5.70	11-18-2024	11-18-2024	SFMA-134246041	Revised base rates and CRI model	40.40	16.60	3.10
State Farm Group	State Farm Fire and Casualty Company	3.80	05-13-2024	05-13-2024	SFMA-134013524	Revised base rates and rating relativities	40.40	16.60	3.10
State Farm Group	State Farm Mutual Automobile Insurance Company	-5.70	11-18-2024	11-18-2024	SFMA-134246041	Revised base rates and CRI model	40.40	16.60	3.10
State Farm Group	State Farm Mutual Automobile Insurance Company	3.80	05-13-2024	05-13-2024	SFMA-134013524	Revised base rates and rating relativities	40.40	16.60	3.10
Tesla Incorporated Group	Tesla Property and Casualty, Incorporated	6.90	03-21-2024	05-20-2024	TSIS-134021009	base rate change, safety score model update	29.20	0.00	0.00
Tesla Incorporated Group	Tesla Property and Casualty, Incorporated	5.00	09-20-2024	10-25-2024	TSIS-134239710	base rate change, safety score model update	29.20	0.00	0.00
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	21.50	09-15-2024	09-15-2024	TXFB-134244387	Other	11.43	8.10	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	12.80	09-15-2024	09-15-2024	TXFB-134244387	Other	6.93	11.23	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	11.00	09-15-2024	09-15-2024	TXFB-134244387	Other	7.00	11.43	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	20.10	09-15-2024	09-15-2024	TXFB-134244387	Other	10.07	7.67	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	10.80	09-15-2024	09-15-2024	TXFB-134244387	Other	6.93	11.17	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	20.00	09-15-2024	09-15-2024	TXFB-134244387	Other	10.07	7.80	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	20.20	09-15-2024	09-15-2024	TXFB-134244387	Other	9.93	7.30	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	10.50	09-15-2024	09-15-2024	TXFB-134244387	Other	7.07	11.60	0.00
Tokio Marine Holdings Incorporated Group	Privilege Underwriters Reciprocal Exchange	19.90	07-01-2024	09-06-2024	PRIV-134006473	Segmented Rate Change	19.90	7.90	5.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Travelers Group	Automobile Insurance Company of Hartford, Connecticut, The	0.00		03-15-2024	TRVD-134018463	Symbols set VIN Refresh	0.00	0.00	0.00
Travelers Group	Automobile Insurance Company of Hartford, Connecticut, The	0.00		09-27-2024	TRVD-G134261368	Symbols set VIN Refresh	0.00	0.00	0.00
Travelers Group	Travelers Home and Marine Insurance Company, The	0.00		09-27-2024	TRVD-G134261293	Symbol Set VIN Refresh	0.00	0.00	0.00
Travelers Group	Travelers Home and Marine Insurance Company, The	0.00		03-15-2024	TRVD-134018358	Symbol Set VIN Refresh	0.00	0.00	0.00
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	0.00	10-26-2024	01-04-2025	USAA-134155577	Introduction of Usage base program	27.80	9.30	-0.10
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	0.00	05-16-2024	05-16-2024	USAA-133871712	Factor changes	27.80	9.30	-0.10
United Services Automobile Association Group	Garrison Property and Casualty Insurance Company	5.00	04-01-2024	04-01-2024	USAA-133920624	Base Rate change	27.80	9.30	-0.10
United Services Automobile Association Group	Noblr Reciprocal Exchange	7.80	02-22-2024	04-25-2024	NOBL-133927156	Base Rate Change/Updating base rates based on indicated need.	16.60	69.10	86.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
United Services Automobile Association Group	United Services Automobile Association	0.00	05-16-2024	05-16-2024	USAA-133871712	Factor changes	23.50	10.80	0.00
United Services Automobile Association Group	United Services Automobile Association	4.00	04-01-2024	04-01-2024	USAA-133920624	Base Rate Change	23.50	10.80	0.00
United Services Automobile Association Group	United Services Automobile Association	0.00	10-26-2024	01-04-2025	USAA-134155577	Introduction of Usage Based Program	23.50	10.80	0.00
United Services Automobile Association Group	USAA Casualty Insurance Company	0.00	05-16-2024	05-16-2024	USAA-133871712	Factor changes	26.60	12.50	-0.10
United Services Automobile Association Group	USAA Casualty Insurance Company	2.80	04-01-2024	04-01-2024	USAA-133920624	Base Rate Change	26.60	12.50	-0.10
United Services Automobile Association Group	USAA Casualty Insurance Company	0.00	10-16-2024	01-04-2025	USAA-134155577	Introduction of Usage Based program.	26.60	12.50	-0.10
United Services Automobile Association Group	USAA General Indemnity Company	0.00	10-26-2024	01-04-2025	USAA-134155577	Introduction of Usage Based Program	25.10	3.50	-0.10
United Services Automobile Association Group	USAA General Indemnity Company	2.10	04-01-2024	04-01-2024	USAA-133920624	Base Rate Change	25.10	3.50	-0.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
United Services Automobile Association Group	USAA General Indemnity Company	0.00	05-16-2024	05-16-2024	USAA-133871712	Factor changes	25.10	3.50	-0.10
Vault Holdings Group	Vault Reciprocal Exchange	0.00	08-05-2024	10-03-2024	SPIS-13408879	Switch to RAPA 2.0 Symbols and other optional features.	71.90	24.40	0.00
Vault Holdings Group	Vault Reciprocal Exchange	0.00	01-01-2024	02-01-2024	SPIS-133884439	Introduction of Physical Damage Deducible Adjustment options.	71.90	24.40	0.00
Warrior Invictus Holding Company Group	First Chicago Insurance Company	8.40	11-28-2024	01-13-2025	FCLH-134315995	Lonestar MGA First Chicago Insurance Company / Rate Filing / Base rates and territory factors have been modified which were applied specifically to select geographical areas.	5.00	24.60	-2.40
Warrior Invictus Holding Company Group	First Chicago Insurance Company	10.10	01-18-2024	03-04-2024	FCLH-133943075	Lonestar MGA First Chicago Insurance Company / Rate Filing /Base rates have been modified which applies equally by coverage to all geographical locations and classifications.	5.00	24.60	-2.40
Warrior Invictus Holding Company Group	First Chicago Insurance Company	6.90	05-02-2024	07-18-2024	FCLH-134080403	Lonestar MGA First Chicago Insurance Company / Rate Filing / Base rates have been modified which applies equally by coverage to all geographical locations and classifications.	5.00	24.60	-2.40
Warrior Invictus Holding Company Group	United Security Insurance Company	0.00	03-08-2024	04-19-2024	USLH-133955143	Texas Ranger MGA United Security Insurance Company / Rate & Rule Filing / Rates were not modified and there was no overall impact on the customer.	31.90	4.10	-7.20

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2024	New Policies Effective Date	Renewal Policies Effective Date	SERFF Tracking Number	Description of Rate Filing	Overall Rate Change 2023	Overall Rate Change 2022	Overall Rate Change 2021
Warrior Invictus Holding Company Group	United Security Insurance Company	4.60	08-19-2024	09-08-2024	USLH-134180503	Texas Ranger MGA United Security Insurance Company / Rate & Rule Filing / Base rates have been modified which applies equally by coverage to all geographical locations and classifications.	31.90	4.10	-7.20
Warrior Invictus Holding Company Group	United Security Insurance Company	9.50	01-10-2024	01-30-2024	USLH-133943071	Texas Ranger MGA United Security Insurance Company / Rate Filing / Base rates have been modified which applies equally by coverage to all geographical locations and classifications.	31.90	4.10	-7.20
Western National Mutual Group	American Freedom Insurance Company	0.00	09-01-2024	11-01-2024	AFCO-134188082	Base Rate Adjustment	0.00	0.00	0.00
W. R. Berkley Corporation Group	Berkley Insurance Company	8.40	05-21-2024	08-19-2024	BKON-133882956	Rate Revision	13.80	4.00	6.10
WT Holdings Group	Stillwater Insurance Company	19.90	03-22-2024	04-29-2024	FDLY-133943849	The overall rate level change of this filing is 19.9%.	19.90	12.40	0.00



Texas Department of Insurance
2024 Market Conditions Annual Report

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