



Annual Legislative Report on Market Conditions

Calendar year 2021

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Revision Notes

- Pages 5, 6, 9, 10, 55, and 56 - Figures were revised in May 2022 to reflect corrected data submitted by companies.
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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 Section 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 fulfills that requirement.

The *Annual Legislative Report on Market Conditions* shows market share based on the most recent year as well as 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 (Insurance Code Section 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 (Insurance Code Section 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 2021

| | Number of Groups/Companies | Number of Policies Written | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|---|-------------------------------|-------------------------------|---------------------------------|----------------------------|-------------------------|
| Product Liability | 59 / 188 | 41,014 | \$171,375,075 | \$182,997,513 | \$68,482,015 |
| General Liability - Other | 159 / 431 | 2,653,015 | \$3,355,496,648 | \$3,858,426,045 | \$1,741,062,192 |
| Commercial Fire and Allied Lines | 78 / 211 | 81,222 | \$1,351,474,767 | \$1,410,706,575 | \$1,327,955,506 |
| Residential Fire and Allied Lines | 56 / 79 | 1,270,856 | \$1,626,116,208 | \$1,391,501,197 | \$706,967,549 |
| Commercial Multiple Peril | 93 / 256 | 619,383 | \$2,884,507,358 | \$2,964,029,059 | \$2,659,325,341 |
| Private Passenger Auto | | | | | |
| Voluntary Liability | 76 / 176 | 15,851,937 | \$12,343,040,969 | \$12,897,661,449 | \$8,077,931,061 |
| Assigned Risk Liability | 6 / 6 | 1,217 | \$1,101,554 | \$1,000,446 | \$877,266 |
| Physical Damage | 76 / 178 | 12,858,590 | \$10,054,045,300 | \$10,594,437,426 | \$7,503,848,679 |
| Total Private Passenger Auto | 78 / 187 | | \$22,398,187,823 | \$23,493,099,321 | \$15,582,657,006 |
| Commercial Auto | | | | | |
| Voluntary Liability | 115 / 320 | 554,548 | \$3,914,399,540 | \$4,152,405,309 | \$2,212,138,531 |
| Assigned Risk Liability | 4 / 4 | 603 | \$7,534,133 | \$8,015,412 | \$6,166,481 |
| Physical Damage | 101 / 298 | 359,297 | \$912,680,786 | \$1,014,483,686 | \$531,107,974 |
| Total Commercial Auto | 115 / 322 | | \$4,834,614,459 | \$5,174,904,407 | \$2,749,412,986 |
| Homeowners Multiple Peril | 87 / 163 | 7,755,040 | \$11,948,436,474 | \$11,501,377,650 | \$10,450,539,846 |
| Workers' Compensation | | | | | |
| Voluntary Premiums < \$5,000 | | 215,969 | \$256,159,315 | * | * |
| Voluntary Premiums \$5,000 - \$100,000 | | 57,195 | \$1,077,263,446 | * | * |
| Voluntary Premiums > \$100,000 | | 3,369 | \$771,424,310 | * | * |
| Total Voluntary | 100 / 317 | 276,533 | \$2,104,847,071 | \$2,215,751,907 | \$925,002,019 |
| Residual Market ** | 1 / 1 | 191 | \$11,846,885 | \$10,844,028 | \$1,790,060 |
| Total Workers' Compensation | 100 / 317 | 276,724 | \$2,116,693,956 | \$2,226,595,935 | \$926,792,079 |
| Boiler and Machinery | 51 / 162 | 93,516 | \$157,291,306 | \$160,405,386 | \$91,813,571 |
| Inland Marine | 124 / 339 | 7,344,580 | \$2,491,601,703 | \$2,620,294,580 | \$1,342,788,225 |
| Surety | 73 / 142 | 443,599 | \$660,239,931 | \$739,478,651 | \$26,315,008 |
| Commercial Crime | 48 / 122 | 60,465 | \$38,617,207 | \$39,903,736 | \$21,417,912 |
| Commercial Glass | 1 / 1 | 15 | \$29,290 | \$29,290 | \$500 |
| Medical Professional Liability | 31 / 46 | 107,520 | \$207,743,240 | \$210,624,657 | \$45,359,861 |
| Miscellaneous Professional Liability | 36 / 106 | 130,146 | \$920,660,749 | \$1,024,592,929 | \$256,457,018 |

* 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 | 2017 | 2018 | 2019 | 2020 | 2021 |
|--------------------------------------|-----------|-----------|-----------|-----------|-----------|
| Product Liability | 62 / 196 | 66 / 192 | 62 / 188 | 62 / 193 | 59 / 186 |
| General Liability | 145 / 395 | 150 / 407 | 149 / 417 | 150 / 419 | 156 / 419 |
| Commercial Fire and Allied Lines | 75 / 197 | 72 / 202 | 78 / 209 | 78 / 213 | 76 / 204 |
| Residential Fire and Allied Lines | 55 / 75 | 55 / 76 | 61 / 80 | 57 / 79 | 56 / 78 |
| Commercial Multiple Peril | 89 / 254 | 89 / 254 | 87 / 246 | 88 / 253 | 92 / 244 |
| Private Passenger Auto | 77 / 177 | 75 / 172 | 73 / 167 | 74 / 172 | 76 / 174 |
| Commercial Auto | 97 / 310 | 102 / 318 | 105 / 314 | 106 / 313 | 114 / 309 |
| Homeowners Multiple Peril | 75 / 135 | 81 / 143 | 83 / 154 | 84 / 159 | 85 / 156 |
| Workers' Compensation | 92 / 291 | 94 / 301 | 101 / 300 | 103 / 303 | 105 / 312 |
| Boiler and Machinery | 47 / 147 | 46 / 151 | 50 / 158 | 48 / 155 | 51 / 156 |
| Inland Marine | 113 / 318 | 116 / 331 | 115 / 325 | 121 / 330 | 123 / 333 |
| Surety | 72 / 142 | 72 / 138 | 75 / 140 | 72 / 138 | 72 / 135 |
| Commercial Crime | 45 / 112 | 47 / 113 | 45 / 110 | 47 / 118 | 47 / 120 |
| Commercial Glass | 3 / 3 | 2 / 2 | 1 / 1 | 1 / 1 | 1 / 1 |
| Medical Professional Liability | 29 / 42 | 28 / 46 | 30 / 46 | 32 / 49 | 31 / 46 |
| Miscellaneous Professional Liability | 35 / 94 | 37 / 102 | 38 / 103 | 37 / 103 | 36 / 105 |

Product Liability

There were 59 groups (188 companies) that had direct premiums written for product liability in 2021 compared to 62 groups (198 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Product Liability

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|------------------------------------|-------------------|-----------------------|-----------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Chubb Limited Group | 13.70% | \$25,064,636 | \$24,087,300 | 4.06% | \$16,974,249 | 9.87 |
| 2 | Hartford Fire and Casualty Group | 7.79% | \$14,261,182 | \$11,369,312 | 25.44% | \$7,942,455 | 17.39 |
| 3 | United Fire and Casualty Group | 7.53% | \$13,779,113 | \$15,727,404 | (12.39%) | (\$4,576,163) | 52.70 |
| 4 | Liberty Mutual Group | 7.32% | \$13,403,533 | \$16,459,876 | (18.57%) | \$3,304,110 | 17.51 |
| 5 | Travelers Group | 6.81% | \$12,457,516 | \$14,943,230 | (16.63%) | (\$91,411) | 41.57 |
| 6 | Zurich Insurance Group | 6.72% | \$12,294,078 | \$29,264,627 | (57.99%) | \$9,994,097 | 78.42 |
| 7 | American Financial Group | 6.02% | \$11,023,046 | \$9,318,922 | 18.29% | \$526,671 | 48.38 |
| 8 | CNA Insurance Group | 4.38% | \$8,017,303 | \$6,890,717 | 16.35% | (\$1,262,580) | 41.76 |
| 9 | Allianz Insurance Group | 4.37% | \$8,002,231 | \$10,398,272 | (23.04%) | \$3,646,601 | 49.56 |
| 10 | Everest Reinsurance Holdings Group | 2.60% | \$4,753,480 | \$5,329,111 | (10.80%) | \$843,477 | 7.32 |
| 11 | Sentry Insurance Group | 2.46% | \$4,507,536 | \$3,754,761 | 20.05% | \$2,225,590 | 46.29 |
| 12 | Federated Mutual Group | 2.46% | \$4,502,285 | \$4,761,941 | (5.45%) | \$2,554,053 | 7.86 |
| 13 | Nationwide Corp. Group | 2.39% | \$4,380,600 | \$4,467,169 | (1.94%) | \$3,040,119 | 1.85 |
| 14 | Chandler Insurance Group | 2.37% | \$4,339,117 | \$3,010,857 | 44.12% | \$1,927,233 | ** |
| 15 | Arch Insurance Group | 2.27% | \$4,158,994 | \$1,877,002 | 121.58% | \$3,173,899 | (11.14) |
| 16 | Central Mutual Insurance Co. Group | 2.27% | \$4,145,417 | \$3,415,440 | 21.37% | (\$2,020,971) | 14.12 |
| 17 | Cincinnati Financial Group | 1.47% | \$2,688,462 | \$2,412,704 | 11.43% | \$255,359 | 37.31 |
| 18 | Tokio Marine Holdings Inc. Group | 1.43% | \$2,621,198 | \$3,032,368 | (13.56%) | \$2,618,285 | 0.21 |
| 19 | EMC Insurance Co. Group | 1.39% | \$2,551,945 | \$2,235,376 | 14.16% | (\$616,126) | 22.37 |
| 20 | Athene Group | 1.14% | \$2,094,317 | \$0 | * | \$1,790,495 | ** |
| 21 | State Auto Mutual Group | 1.09% | \$1,997,705 | \$2,103,396 | (5.02%) | \$1,832,893 | 8.25 |
| 22 | Hannover Group | 1.06% | \$1,939,650 | \$1,677,881 | 15.60% | \$1,510,334 | 22.13 |
| 23 | American International Group | 0.93% | \$1,704,995 | \$2,387,096 | (28.57%) | (\$2,216,390) | 58.54 |
| 24 | RLI Insurance Group | 0.93% | \$1,703,036 | \$1,660,342 | 2.57% | \$246,534 | 7.50 |
| 25 | Indiana Lumbersmens Group | 0.90% | \$1,651,219 | \$1,523,098 | 8.41% | \$4,684,007 | 13.86 |
| Top 25 Groups Total | | 91.83% | \$168,042,594 | \$182,108,202 | (7.72%) | \$58,306,820 | 28.89 |
| Total Market | | 100.00% | \$182,997,513 | \$195,709,566 | (6.50%) | \$52,548,264 | 37.42 |

* 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 |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$138,294,326 | \$113,999,851 | \$153,628,973 |
| 2003 | \$221,285,987 | \$143,890,923 | \$204,212,091 |
| 2004 | \$251,609,507 | \$167,787,722 | \$132,747,319 |
| 2005 | \$214,607,243 | \$155,072,230 | \$121,967,657 |
| 2006 | \$225,291,379 | \$165,361,473 | \$46,544,586 |
| 2007 | \$203,027,337 | \$148,084,650 | \$66,855,387 |
| 2008 | \$186,349,157 | \$159,904,750 | \$57,956,939 |
| 2009 | \$187,588,417 | \$133,213,756 | \$65,157,262 |
| 2010 | \$159,148,831 | \$135,090,539 | \$59,768,080 |
| 2011 | \$152,893,227 | \$156,467,202 | \$54,027,503 |
| 2012 | \$175,862,718 | \$185,672,420 | \$60,312,204 |
| 2013 | \$173,677,131 | \$183,605,865 | \$74,013,127 |
| 2014 | \$171,614,682 | \$184,959,940 | \$85,555,751 |
| 2015 | \$172,153,164 | \$189,659,315 | \$78,700,512 |
| 2016 | \$167,105,321 | \$171,764,169 | \$49,777,291 |
| 2017 | \$174,071,056 | \$192,816,478 | \$80,331,191 |
| 2018 | \$172,378,905 | \$186,961,639 | \$62,620,817 |
| 2019 | \$196,420,263 | \$217,064,723 | \$81,755,126 |
| 2020 | \$187,951,530 | \$195,709,566 | \$78,101,390 |
| 2021 | \$171,375,075 | \$182,997,513 | \$68,482,015 |

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> |
|-------------|-------------------|
| 2011 | 43.0% |
| 2012 | 27.8% |
| 2013 | 50.4% |
| 2014 | 6.6% |
| 2015 | 37.5% |
| 2016 | 16.3% |
| 2017 | 24.9% |
| 2018 | 64.2% |
| 2019 | 59.5% |
| 2020 | 38.6% |

General Liability

There were 159 groups (431 companies) that had direct premiums written for general liability in 2021, compared to 155 groups (434 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for General Liability

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|------------------------------------|-------------------|------------------------|------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Chubb Limited Group | 11.79% | \$454,903,822 | \$280,690,116 | 62.07% | \$59,210,408 | 38.71 |
| 2 | Travelers Group | 7.30% | \$281,530,645 | \$264,285,281 | 6.53% | \$10,207,436 | 71.71 |
| 3 | Zurich Insurance Group | 6.27% | \$241,817,254 | \$179,482,736 | 34.73% | (\$310,589,610) | 79.18 |
| 4 | American International Group | 5.58% | \$215,119,042 | \$235,442,390 | (8.63%) | \$268,068,855 | 64.43 |
| 5 | Liberty Mutual Group | 4.64% | \$179,033,392 | \$174,400,919 | 2.66% | \$55,446,031 | 66.26 |
| 6 | CNA Insurance Group | 3.64% | \$140,538,911 | \$121,896,667 | 15.29% | (\$19,781,558) | 20.79 |
| 7 | Starr Group | 3.64% | \$140,391,021 | \$89,526,637 | 56.81% | (\$2,838,946) | 15.43 |
| 8 | Hartford Fire and Casualty Group | 3.63% | \$140,162,088 | \$123,164,397 | 13.80% | \$24,123,710 | 29.10 |
| 9 | Arch Insurance Group | 3.26% | \$125,679,642 | \$83,981,002 | 49.65% | \$39,867,634 | 22.05 |
| 10 | American Financial Group | 3.20% | \$123,421,729 | \$103,622,884 | 19.11% | (\$18,474,124) | 28.70 |
| 11 | Nationwide Corp. Group | 2.92% | \$112,771,556 | \$100,413,673 | 12.31% | \$36,301,553 | 26.50 |
| 12 | WR Berkley Corp. Group | 2.50% | \$96,283,383 | \$86,640,453 | 11.13% | \$2,122,524 | 34.30 |
| 13 | TD Friedkin Group | 2.21% | \$85,278,551 | \$71,576,668 | 19.14% | \$9,836,474 | 42.38 |
| 14 | Everest Reinsurance Holdings Group | 1.97% | \$75,854,379 | \$61,437,698 | 23.47% | (\$3,623,172) | 33.36 |
| 15 | Fairfax Financial Group | 1.91% | \$73,872,398 | \$68,665,689 | 7.58% | \$4,153,766 | 44.06 |
| 16 | AXA Insurance Group | 1.77% | \$68,425,974 | \$68,823,259 | (0.58%) | \$58,969,524 | 139.79 |
| 17 | State Farm Group | 1.46% | \$56,520,335 | \$52,493,183 | 7.67% | (\$9,188,111) | 63.03 |
| 18 | Allianz Insurance Group | 1.46% | \$56,383,527 | \$60,670,359 | (7.07%) | \$37,455,406 | 30.22 |
| 19 | Alleghany Group | 1.46% | \$56,269,436 | \$56,588,421 | (0.56%) | \$35,749,597 | 4.66 |
| 20 | Berkshire Hathaway Group | 1.39% | \$53,683,073 | \$47,465,506 | 13.10% | \$11,972,558 | 27.13 |
| 21 | Federated Mutual Group | 1.31% | \$50,441,639 | \$42,602,372 | 18.40% | (\$3,772,796) | 61.90 |
| 22 | Tokio Marine Holdings Inc. Group | 1.15% | \$44,473,164 | \$41,091,375 | 8.23% | \$8,738,523 | 33.60 |
| 23 | Farmers Insurance Group | 1.15% | \$44,380,720 | \$38,358,443 | 15.70% | \$11,499,413 | 23.84 |
| 24 | Markel Corporation Group | 1.10% | \$42,400,696 | \$33,769,467 | 25.56% | \$3,425,234 | 12.05 |
| 25 | Old Republic Group | 1.04% | \$40,276,844 | \$37,103,373 | 8.55% | \$35,411,448 | 20.01 |
| Top 25 Groups Total | | 77.75% | \$2,999,913,221 | \$2,524,192,968 | 18.85% | \$344,291,777 | 45.79 |
| Total Market | | 100.00% | \$3,858,426,045 | \$3,308,919,427 | 16.61% | \$429,900,639 | 45.11 |

Annual Experience

| Calendar Year | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$1,431,296,272 | \$1,528,983,854 | \$987,340,838 |
| 2003 | \$1,817,578,029 | \$1,843,599,841 | \$1,209,993,644 |
| 2004 | \$1,886,254,959 | \$1,784,885,589 | \$1,012,598,486 |
| 2005 | \$1,818,262,461 | \$1,801,476,167 | \$965,808,978 |
| 2006 | \$1,870,991,647 | \$2,008,194,997 | \$1,033,720,826 |
| 2007 | \$1,959,009,224 | \$2,183,666,055 | \$970,855,115 |
| 2008 | \$1,999,938,626 | \$2,180,957,954 | \$971,663,247 |
| 2009 | \$1,822,814,772 | \$2,003,218,978 | \$958,417,888 |
| 2010 | \$1,365,276,572 | \$2,049,483,520 | \$1,018,172,493 |
| 2011 | \$1,444,813,253 | \$1,962,297,014 | \$1,039,362,982 |
| 2012 | \$1,544,169,927 | \$2,170,204,371 | \$1,379,814,995 |
| 2013 | \$2,038,245,408 | \$2,418,665,959 | \$1,095,471,994 |
| 2014 | \$2,223,367,432 | \$2,506,157,347 | \$1,201,254,585 |
| 2015 | \$2,409,966,297 | \$2,506,031,514 | \$1,332,875,929 |
| 2016 | \$2,233,643,715 | \$2,497,730,492 | \$1,350,110,672 |
| 2017 | \$2,412,573,798 | \$2,751,470,603 | \$1,539,391,325 |
| 2018 | \$2,592,294,646 | \$2,882,932,710 | \$1,419,838,621 |
| 2019 | \$2,735,342,969 | \$3,133,474,834 | \$1,675,339,871 |
| 2020 | \$3,093,573,604 | \$3,308,919,427 | \$1,524,564,056 |
| 2021 | \$3,355,496,648 | \$3,858,426,045 | \$1,741,062,192 |

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> |
|-------------|-------------------|
| 2011 | 42.2% |
| 2012 | 64.5% |
| 2013 | 52.0% |
| 2014 | 52.4% |
| 2015 | 51.0% |
| 2016 | 54.4% |
| 2017 | 59.9% |
| 2018 | 63.1% |
| 2019 | 63.2% |
| 2020 | 72.9% |

Commercial Fire and Allied Lines

There were 78 groups (211 companies) that had direct premiums written for commercial fire and allied lines in 2021, compared to 79 groups (215 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Commercial Fire and Allied Lines

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|---------------------------------------|-------------------|------------------------|------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | FM Global Group | 18.78% | \$264,910,724 | \$227,283,477 | 16.56% | (\$91,812,448) | 62.49 |
| 2 | Zurich Insurance Group | 13.27% | \$187,268,400 | \$179,446,425 | 4.36% | (\$248,005,999) | 153.54 |
| 3 | Travelers Group | 9.77% | \$137,835,730 | \$109,808,611 | 25.52% | (\$146,163,336) | 112.40 |
| 4 | Allianz Insurance Group | 5.51% | \$77,775,672 | \$71,781,756 | 8.35% | (\$71,620,533) | 188.61 |
| 5 | Liberty Mutual Group | 4.80% | \$67,761,142 | \$47,104,901 | 43.85% | \$8,595,820 | 75.02 |
| 6 | Texas Windstorm Insurance Association | 4.49% | \$63,366,479 | \$60,236,965 | 5.20% | \$45,609,825 | 22.35 |
| 7 | Swiss Re Group | 3.19% | \$44,935,059 | \$42,884,225 | 4.78% | \$3,889,166 | 11.80 |
| 8 | Hannover Group | 3.16% | \$44,510,255 | \$36,615,646 | 21.56% | (\$32,468,571) | 172.95 |
| 9 | CNA Insurance Group | 2.82% | \$39,850,590 | \$43,664,024 | (8.73%) | (\$48,890,111) | 165.26 |
| 10 | AXA Insurance Group | 2.69% | \$37,891,863 | \$41,525,781 | (8.75%) | (\$227,964) | 136.60 |
| 11 | Chubb Limited Group | 2.44% | \$34,413,049 | \$17,777,080 | 93.58% | \$2,953,932 | 37.45 |
| 12 | United Fire and Casualty Group | 2.26% | \$31,838,140 | \$32,072,709 | (0.73%) | \$3,274,941 | 88.10 |
| 13 | Sentry Insurance Group | 2.14% | \$30,130,503 | \$27,938,856 | 7.84% | (\$3,992,915) | 66.57 |
| 14 | Federated Mutual Group | 2.07% | \$29,145,818 | \$25,133,591 | 15.96% | (\$4,135,429) | 63.94 |
| 15 | American International Group | 2.02% | \$28,431,373 | \$25,868,627 | 9.91% | (\$5,297,860) | 4.57 |
| 16 | Alleghany Group | 1.67% | \$23,490,446 | \$24,417,523 | (3.80%) | (\$3,998,268) | 58.64 |
| 17 | NKSJ Holdings Inc. Group | 1.52% | \$21,426,895 | \$21,361,149 | 0.31% | (\$2,208,592) | 50.44 |
| 18 | The Hanover Insurance Group | 1.37% | \$19,380,684 | \$19,121,406 | 1.36% | \$235,493 | 60.18 |
| 19 | Nationwide Corp. Group | 1.29% | \$18,146,038 | \$12,053,145 | 50.55% | (\$511,300) | 66.68 |
| 20 | Texas Farm Bureau Mutual Group | 1.25% | \$17,675,705 | \$12,137,776 | 45.63% | \$479,771 | 59.79 |
| 21 | EMC Insurance Co. Group | 1.11% | \$15,631,239 | \$14,880,467 | 5.05% | (\$6,299,988) | 93.34 |
| 22 | American Risk Insurance Company, Inc. | 1.09% | \$15,411,903 | \$11,720,020 | 31.50% | (\$16,842,300) | 141.68 |
| 23 | Fairfax Financial Group | 1.06% | \$14,952,080 | \$4,867,771 | 207.16% | \$3,112,429 | 31.67 |
| 24 | State Auto Mutual Group | 0.92% | \$12,992,948 | \$11,474,731 | 13.23% | \$1,500,087 | 88.45 |
| 25 | Indiana Lumbersmens Group | 0.72% | \$10,094,976 | \$8,548,122 | 18.10% | (\$2,173,813) | 87.26 |
| Top 25 Groups Total | | 91.39% | \$1,289,267,711 | \$1,129,724,784 | 14.12% | (\$614,997,963) | 94.70 |
| Total Market | | 100.00% | \$1,410,706,575 | \$1,265,592,322 | 11.47% | (\$731,502,716) | 94.13 |

Annual Experience

| Calendar Year | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$555,407,408 | \$640,677,942 | \$303,850,796 |
| 2003 | \$614,039,878 | \$665,490,058 | \$271,881,556 |
| 2004 | \$582,436,054 | \$596,932,647 | \$236,763,637 |
| 2005 | \$535,603,693 | \$631,185,644 | \$378,522,192 |
| 2006 | \$653,002,468 | \$789,781,907 | \$702,804,628 |
| 2007 | \$687,084,120 | \$801,196,261 | \$369,858,937 |
| 2008 | \$613,205,098 | \$713,166,929 | \$1,067,430,442 |
| 2009 | \$738,060,629 | \$851,407,565 | \$1,209,826,164 |
| 2010 | \$746,461,984 | \$873,367,219 | \$449,465,599 |
| 2011 | \$843,482,118 | \$945,277,486 | \$501,136,100 |
| 2012 | \$951,487,733 | \$1,068,134,467 | \$562,401,058 |
| 2013 | \$857,876,638 | \$987,839,620 | \$400,151,364 |
| 2014 | \$860,232,690 | \$971,505,216 | \$419,538,773 |
| 2015 | \$827,130,570 | \$943,317,784 | \$467,986,248 |
| 2016 | \$850,999,921 | \$900,952,336 | \$667,331,730 |
| 2017 | \$785,830,065 | \$843,115,694 | \$1,075,318,117 |
| 2018 | \$889,206,351 | \$937,901,152 | \$1,310,044,299 |
| 2019 | \$1,035,854,213 | \$1,096,562,466 | \$1,136,866,316 |
| 2020 | \$1,205,939,009 | \$1,265,592,322 | \$945,776,778 |
| 2021 | \$1,351,474,767 | \$1,410,706,575 | \$1,327,955,506 |

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> |
|-------------|-------------------|
| 2011 | 58.1% |
| 2012 | 59.6% |
| 2013 | 41.9% |
| 2014 | 38.9% |
| 2015 | 51.9% |
| 2016 | 72.5% |
| 2017 | 170.9% |
| 2018 | 29.0% |
| 2019 | 69.9% |
| 2020 | 48.1% |

Residential Fire and Allied Lines

There were 56 groups (79 companies) that had direct premiums written for residential fire and allied lines in 2021, compared to 59 groups (85 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Residential Fire and Allied Lines

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|---------------------------------------|-------------------|------------------------|------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Texas Windstorm Insurance Association | 25.91% | \$360,534,146 | \$340,030,632 | 6.03% | \$224,884,749 | 19.75 |
| 2 | Farmers Insurance Group | 19.98% | \$278,074,938 | \$262,359,978 | 5.99% | \$10,528,018 | 55.67 |
| 3 | Assurant Inc. Group | 7.24% | \$100,780,187 | \$92,181,560 | 9.33% | (\$4,372,810) | 54.06 |
| 4 | United Services Auto. Assn. Group | 6.16% | \$85,733,865 | \$86,486,242 | (0.87%) | (\$27,623,974) | 89.70 |
| 5 | Liberty Mutual Group | 5.00% | \$69,565,812 | \$63,398,226 | 9.73% | (\$6,521,193) | 85.08 |
| 6 | State Auto Mutual Group | 4.07% | \$56,601,576 | \$38,951,171 | 45.31% | \$11,328,553 | 79.99 |
| 7 | Munich Re Group | 3.00% | \$41,802,890 | \$35,807,314 | 16.74% | \$6,770,614 | 58.72 |
| 8 | Progressive Group | 2.57% | \$35,772,861 | \$33,589,487 | 6.50% | (\$7,544,448) | 83.88 |
| 9 | Weston Insurance Group | 2.47% | \$34,427,182 | \$26,439,503 | 30.21% | \$23,455,691 | 24.85 |
| 10 | Texas Farm Bureau Mutual Group | 2.25% | \$31,284,944 | \$31,700,708 | (1.31%) | \$860,346 | 3.17 |
| 11 | MGI Holdings Group | 2.04% | \$28,441,441 | \$29,597,435 | (3.91%) | \$5,345,818 | 37.85 |
| 12 | United Insurance Holdings Group | 1.96% | \$27,239,101 | \$33,523,481 | (18.75%) | (\$19,544,395) | 94.22 |
| 13 | Homeowners of America Ins. Company | 1.68% | \$23,361,949 | \$22,914,541 | 1.95% | (\$3,029,567) | 30.04 |
| 14 | Southern Vanguard Insurance Company | 1.64% | \$22,884,093 | \$22,719,541 | 0.72% | \$8,246,244 | 46.79 |
| 15 | IAT Reinsurance Company Group | 1.46% | \$20,371,933 | \$15,979,862 | 27.49% | (\$4,522,652) | 90.90 |
| 16 | WL Dunn Group | 1.30% | \$18,118,807 | \$19,827,512 | (8.62%) | \$2,109,924 | 56.39 |
| 17 | Tower Hill Prime Insurance Company | 1.28% | \$17,874,019 | \$7,082,395 | 152.37% | \$1,214,241 | 48.43 |
| 18 | Kemper Corp. Group | 1.05% | \$14,541,348 | \$15,076,674 | (3.55%) | \$7,874,547 | 42.28 |
| 19 | Incline P&C Grp | 0.95% | \$13,194,992 | \$6,967,497 | 89.38% | \$2,601,794 | 25.97 |
| 20 | Transverse Insurance LLC Group | 0.87% | \$12,100,991 | \$6,860,494 | 76.39% | \$649,553 | 23.40 |
| 21 | Nationwide Corp. Group | 0.76% | \$10,525,570 | \$10,271,879 | 2.47% | (\$7,373,560) | 121.75 |
| 22 | Wellington Insurance Company | 0.73% | \$10,148,155 | \$11,211,253 | (9.48%) | \$774,069 | 38.04 |
| 23 | Markel Corporation Group | 0.65% | \$8,981,921 | \$14,384,962 | (37.56%) | \$426,298 | 57.41 |
| 24 | Travelers Group | 0.61% | \$8,434,867 | \$9,856,824 | (14.43%) | (\$842,837) | 97.97 |
| 25 | TWIMG Group | 0.41% | \$5,739,380 | \$7,963,216 | (27.93%) | (\$1,856,021) | 174.00 |
| Top 25 Groups Total | | 96.05% | \$1,336,536,968 | \$1,245,182,387 | 7.34% | \$223,839,002 | 50.13 |
| Total Market | | 100.00% | \$1,391,501,197 | \$1,301,269,837 | 6.93% | \$215,327,382 | 50.79 |

Annual Experience

| Calendar Year | Premiums on Policies Written* | Direct Premiums Written* | Direct Losses Paid* |
|------------------|----------------------------------|-----------------------------|------------------------|
| 2002 | — | — | — |
| 2003 | — | — | — |
| 2004 | — | — | — |
| 2005 | — | — | — |
| 2006 | — | — | — |
| 2007 | — | — | — |
| 2008 | — | — | — |
| 2009 | — | — | — |
| 2010 | — | — | — |
| 2011 | — | — | — |
| 2012 | — | — | — |
| 2013 | — | — | — |
| 2014 | — | — | — |
| 2015 | — | — | — |
| 2016 | — | — | — |
| 2017 | \$1,110,750,307 | \$1,100,171,113 | \$1,253,554,605 |
| 2018 | \$1,389,745,070 | \$1,221,292,333 | \$596,783,340 |
| 2019 | \$1,369,822,350 | \$1,241,649,992 | \$489,746,838 |
| 2020 | \$1,560,794,016 | \$1,301,269,837 | \$501,627,107 |
| 2021 | \$1,626,116,208 | \$1,391,501,197 | \$706,967,549 |

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

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> |
|-------------|-------------------|
| 2011 | 58.1% |
| 2012 | 59.6% |
| 2013 | 41.9% |
| 2014 | 38.9% |
| 2015 | 51.9% |
| 2016 | 72.5% |
| 2017 | 170.9% |
| 2018 | 29.0% |
| 2019 | 69.9% |
| 2020 | 48.1% |

Commercial Multiple Peril

There were 93 groups (256 companies) that had direct premiums written for commercial multiple peril in 2021, compared to 89 groups (262 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Commercial Multiple Peril

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|--------------------------------------|-------------------|------------------------|------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Travelers Group | 9.67% | \$286,548,674 | \$254,192,323 | 12.73% | (\$149,867,500) | 91.15 |
| 2 | Hartford Fire and Casualty Group | 8.70% | \$257,876,532 | \$238,188,273 | 8.27% | (\$154,249,192) | 94.05 |
| 3 | Chubb Limited Group | 8.40% | \$248,865,801 | \$192,213,636 | 29.47% | (\$85,445,130) | 76.08 |
| 4 | Nationwide Corp. Group | 5.91% | \$175,130,276 | \$152,438,934 | 14.89% | (\$159,473,282) | 126.82 |
| 5 | Farmers Insurance Group | 5.18% | \$153,615,087 | \$136,887,010 | 12.22% | (\$105,409,627) | 104.69 |
| 6 | Liberty Mutual Group | 4.88% | \$144,738,704 | \$142,995,838 | 1.22% | \$1,627,518 | 57.97 |
| 7 | CNA Insurance Group | 4.75% | \$140,671,974 | \$139,330,269 | 0.96% | (\$69,534,490) | 81.72 |
| 8 | Tokio Marine Holdings Inc. Group | 4.39% | \$130,018,316 | \$120,569,224 | 7.84% | (\$106,766,808) | 94.09 |
| 9 | State Farm Group | 4.24% | \$125,799,264 | \$110,420,183 | 13.93% | (\$56,445,056) | 86.68 |
| 10 | Allstate Insurance Group | 3.68% | \$109,015,779 | \$102,698,139 | 6.15% | (\$39,784,710) | 83.65 |
| 11 | The Hanover Insurance Group | 3.23% | \$95,748,741 | \$92,299,390 | 3.74% | \$296,360 | 82.05 |
| 12 | Church Mutual Group | 2.76% | \$81,681,710 | \$80,053,669 | 2.03% | (\$69,404,878) | 142.40 |
| 13 | American International Group | 2.42% | \$71,871,938 | \$73,140,179 | (1.73%) | \$32,863,457 | 106.71 |
| 14 | WR Berkley Corp. Group | 2.14% | \$63,505,609 | \$58,686,241 | 8.21% | (\$16,590,482) | 72.77 |
| 15 | AmTrust GMACI Maiden Group | 1.89% | \$55,982,781 | \$46,513,939 | 20.36% | (\$63,953,627) | 117.78 |
| 16 | Brotherhood Mutual Insurance Company | 1.57% | \$46,438,188 | \$36,648,063 | 26.71% | (\$48,784,229) | 146.58 |
| 17 | Berkshire Hathaway Group | 1.52% | \$44,940,906 | \$37,793,493 | 18.91% | (\$19,837,670) | 72.62 |
| 18 | Utica Group | 1.47% | \$43,478,508 | \$36,352,604 | 19.60% | (\$35,393,337) | 108.25 |
| 19 | Central Mutual Insurance Co. Group | 1.24% | \$36,812,933 | \$32,939,329 | 11.76% | (\$3,300,700) | 84.10 |
| 20 | Zurich Insurance Group | 1.24% | \$36,756,015 | \$41,942,280 | (12.37%) | (\$32,125,717) | 112.96 |
| 21 | Cincinnati Financial Group | 1.23% | \$36,365,091 | \$35,396,663 | 2.74% | (\$8,031,310) | 64.91 |
| 22 | Amerisure Company Group | 1.13% | \$33,369,545 | \$31,724,746 | 5.18% | (\$14,210,278) | 56.39 |
| 23 | FCCI Mutual Insurance Group | 1.08% | \$32,009,375 | \$26,665,348 | 20.04% | (\$16,401,793) | 56.28 |
| 24 | State Auto Mutual Group | 1.00% | \$29,710,181 | \$22,432,165 | 32.44% | \$9,131,807 | 69.26 |
| 25 | Fairfax Financial Group | 0.90% | \$26,613,511 | \$18,510,845 | 43.77% | \$5,606,349 | 46.00 |
| Top 25 Groups Total | | 84.60% | \$2,507,565,439 | \$2,261,032,783 | 10.90% | (\$1,205,484,325) | 91.51 |
| Total Market | | 100.00% | \$2,964,029,059 | \$2,627,634,284 | 12.80% | (\$1,441,051,707) | 89.66 |

Annual Experience

| Calendar Year | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$1,222,012,934 | \$1,283,575,608 | \$733,162,468 |
| 2003 | \$1,262,172,883 | \$1,369,718,377 | \$770,151,621 |
| 2004 | \$1,370,303,698 | \$1,409,472,692 | \$584,624,217 |
| 2005 | \$1,420,478,273 | \$1,466,321,529 | \$660,780,162 |
| 2006 | \$1,550,885,630 | \$1,662,516,688 | \$813,911,301 |
| 2007 | \$1,665,113,983 | \$1,720,863,153 | \$709,907,707 |
| 2008 | \$1,768,348,959 | \$1,778,584,764 | \$1,563,707,450 |
| 2009 | \$1,823,108,136 | \$1,846,076,713 | \$1,624,095,739 |
| 2010 | \$1,782,694,898 | \$1,804,378,985 | \$1,026,649,135 |
| 2011 | \$1,849,501,787 | \$1,871,808,270 | \$1,256,680,910 |
| 2012 | \$1,964,511,545 | \$1,992,913,155 | \$1,234,890,635 |
| 2013 | \$2,137,582,285 | \$2,177,945,088 | \$1,054,761,649 |
| 2014 | \$2,250,351,865 | \$2,242,057,800 | \$1,030,491,456 |
| 2015 | \$2,197,738,110 | \$2,255,707,518 | \$982,690,835 |
| 2016 | \$2,205,953,101 | \$2,219,626,106 | \$1,563,358,886 |
| 2017 | \$2,285,364,035 | \$2,276,893,773 | \$1,650,569,709 |
| 2018 | \$2,306,965,126 | \$2,350,000,716 | \$1,493,156,806 |
| 2019 | \$2,454,578,993 | \$2,520,032,195 | \$1,461,966,948 |
| 2020 | \$2,651,341,093 | \$2,627,634,284 | \$1,459,895,151 |
| 2021 | \$2,884,507,358 | \$2,964,029,059 | \$2,659,325,341 |

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

| Year | Loss Ratio |
|------|------------|
| 2011 | 70.1% |
| 2012 | 61.6% |
| 2013 | 49.5% |
| 2014 | 49.4% |
| 2015 | 48.5% |
| 2016 | 87.5% |
| 2017 | 100.9% |
| 2018 | 38.7% |
| 2019 | 74.6% |
| 2020 | 55.8% |

Private Passenger Auto (All Coverages)

There were 78 groups (187 companies) that had direct premiums written for private passenger auto in 2021, compared to 78 groups (183 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|---------------------------------------|-------------------|-------------------------|-------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Progressive Group | 16.15% | \$3,795,014,379 | \$3,244,466,222 | 16.97% | \$278,715,183 | 59.16 |
| 2 | State Farm Group | 14.29% | \$3,357,468,384 | \$3,232,225,046 | 3.87% | (\$481,761,268) | 69.10 |
| 3 | Berkshire Hathaway Group | 13.85% | \$3,254,006,879 | \$3,066,831,523 | 6.10% | (\$209,998,019) | 73.36 |
| 4 | Allstate Insurance Group | 11.57% | \$2,718,724,900 | \$2,729,889,059 | (0.41%) | (\$284,745,610) | 64.75 |
| 5 | United Services Auto. Assn. Group | 8.48% | \$1,991,209,678 | \$2,011,170,283 | (0.99%) | (\$189,147,482) | 74.96 |
| 6 | Farmers Insurance Group | 7.19% | \$1,688,712,025 | \$1,646,810,010 | 2.54% | (\$7,181,949) | 53.15 |
| 7 | Liberty Mutual Group | 4.57% | \$1,074,116,730 | \$1,046,564,600 | 2.63% | \$173,052,804 | 56.85 |
| 8 | Texas Farm Bureau Mutual Group | 3.25% | \$763,615,767 | \$770,441,479 | (0.89%) | (\$58,063,065) | 72.41 |
| 9 | Kemper Corp. Group | 2.42% | \$569,120,245 | \$525,989,381 | 8.20% | \$100,181,617 | 40.10 |
| 10 | Consumers County Mutual Insurance Co. | 2.20% | \$517,160,541 | \$489,483,130 | 5.65% | \$104,808,040 | 59.64 |
| 11 | Home State Insurance Group | 1.72% | \$402,964,546 | \$342,557,409 | 17.63% | \$877,676 | 62.72 |
| 12 | Incline Property and Casualty Group | 1.62% | \$381,417,331 | \$287,312,727 | 32.75% | \$19,591,185 | 51.31 |
| 13 | Auto Club Enterprises Ins. Group | 1.62% | \$380,630,152 | \$350,437,357 | 8.62% | (\$32,188,529) | 64.11 |
| 14 | Nationwide Corp. Group | 1.35% | \$316,647,175 | \$336,432,105 | (5.88%) | \$230,518 | 69.81 |
| 15 | Orpheus Group | 1.26% | \$294,949,230 | \$269,368,472 | 9.50% | \$29,077,303 | 67.89 |
| 16 | Loya Group | 1.13% | \$265,473,166 | \$259,643,428 | 2.25% | (\$8,906,321) | 49.36 |
| 17 | Germania Insurance Group | 1.07% | \$250,832,427 | \$233,938,259 | 7.22% | (\$20,537,551) | 60.82 |
| 18 | Root Inc Group | 0.58% | \$135,604,263 | \$132,221,431 | 2.56% | (\$14,150,345) | 83.27 |
| 19 | Amica Mutual Group | 0.55% | \$128,447,727 | \$143,793,320 | (10.67%) | (\$35,297,453) | 79.12 |
| 20 | Alinsco Insurance Company | 0.53% | \$124,396,187 | \$111,376,279 | 11.69% | (\$6,813,654) | 77.17 |
| 21 | Sentry Insurance Group | 0.51% | \$119,946,879 | \$104,307,303 | 14.99% | \$4,308,562 | 52.99 |
| 22 | Elephant Insurance Company | 0.35% | \$82,920,101 | \$85,227,969 | (2.71%) | \$1,507,572 | 76.23 |
| 23 | Chubb Limited Group | 0.30% | \$70,897,621 | \$76,003,057 | (6.72%) | \$12,503,318 | 50.65 |
| 24 | Mercury General Group | 0.29% | \$68,221,821 | \$55,927,099 | 21.98% | (\$6,069,486) | 58.56 |
| 25 | Falcon Insurance Company | 0.28% | \$66,655,151 | \$53,487,617 | 24.62% | \$8,723,001 | 42.84 |
| Top 25 Groups Total | | 97.13% | \$22,819,153,305 | \$21,605,904,565 | 5.62% | (\$621,283,953) | 64.60 |
| Total Market | | 100.00% | \$23,493,099,321 | \$22,266,670,903 | 5.51% | (\$562,231,785) | 65.17 |

Annual Experience

| Calendar Year | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$11,468,162,236 | \$10,469,461,391 | \$6,942,983,674 |
| 2003 | \$11,954,736,935 | \$11,326,122,921 | \$7,021,918,218 |
| 2004 | \$12,111,508,745 | \$11,484,597,085 | \$6,610,556,229 |
| 2005 | \$12,039,813,581 | \$11,447,686,816 | \$6,777,750,900 |
| 2006 | \$12,449,860,078 | \$11,634,316,692 | \$6,894,802,234 |
| 2007 | \$12,639,163,142 | \$11,794,619,159 | \$7,405,977,402 |
| 2008 | \$13,999,315,466 | \$12,702,985,324 | \$8,046,469,891 |
| 2009 | \$13,800,117,416 | \$13,026,098,878 | \$8,054,466,843 |
| 2010 | \$13,434,867,756 | \$13,274,991,472 | \$7,306,185,979 |
| 2011 | \$14,030,916,962 | \$13,471,016,843 | \$8,215,577,171 |
| 2012 | \$14,873,380,925 | \$14,143,550,539 | \$9,001,226,184 |
| 2013 | \$15,914,676,469 | \$14,996,407,534 | \$9,230,744,110 |
| 2014 | \$17,396,231,901 | \$16,125,840,419 | \$10,083,253,290 |
| 2015 | \$18,917,564,137 | \$17,353,958,015 | \$11,582,986,804 |
| 2016 | \$20,530,953,650 | \$18,990,222,156 | \$13,867,912,427 |
| 2017 | \$22,473,749,861 | \$21,004,331,382 | \$14,789,841,041 |
| 2018 | \$23,614,481,804 | \$22,505,151,742 | \$12,823,978,135 |
| 2019 | \$22,081,544,011 | \$23,030,957,752 | \$14,212,418,772 |
| 2020 | \$22,041,211,060 | \$22,266,670,903 | \$12,537,878,262 |
| 2021 | \$22,398,187,823 | \$23,493,099,321 | \$15,582,657,006 |

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

| Year | Loss Ratio |
|------|------------|
| 2011 | 63.4% |
| 2012 | 65.6% |
| 2013 | 64.3% |
| 2014 | 65.6% |
| 2015 | 72.1% |
| 2016 | 79.8% |
| 2017 | 76.5% |
| 2018 | 59.0% |
| 2019 | 64.4% |
| 2020 | 55.8% |

Private Passenger Auto (Voluntary Liability)

There were 76 groups (176 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for private passenger auto in 2021, compared to 76 groups (175 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|---------------------------------------|-------------------|-------------------------|-------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Progressive Group | 16.49% | \$2,127,430,734 | \$1,850,772,449 | 14.95% | \$232,933,970 | 52.13 |
| 2 | State Farm Group | 14.31% | \$1,845,482,163 | \$1,822,188,851 | 1.28% | (\$121,314,442) | 59.80 |
| 3 | Berkshire Hathaway Group | 14.27% | \$1,840,561,658 | \$1,730,767,889 | 6.34% | (\$23,079,020) | 66.00 |
| 4 | Allstate Insurance Group | 9.65% | \$1,244,470,622 | \$1,297,817,671 | (4.11%) | (\$453,216,460) | 77.17 |
| 5 | United Services Auto. Assn. Group | 7.80% | \$1,005,931,926 | \$1,035,524,114 | (2.86%) | (\$155,627,790) | 75.61 |
| 6 | Farmers Insurance Group | 7.50% | \$967,197,419 | \$959,322,166 | 0.82% | \$12,080,240 | 47.80 |
| 7 | Liberty Mutual Group | 4.24% | \$546,390,655 | \$541,965,875 | 0.82% | \$85,125,821 | 53.83 |
| 8 | Kemper Corp. Group | 3.01% | \$388,366,860 | \$363,808,494 | 6.75% | \$11,627,786 | 67.32 |
| 9 | Texas Farm Bureau Mutual Group | 2.86% | \$368,619,930 | \$377,466,566 | (2.34%) | (\$20,526,178) | 69.01 |
| 10 | Consumers County Mutual Insurance Co. | 2.19% | \$282,200,548 | \$273,036,364 | 3.36% | \$71,167,093 | 54.20 |
| 11 | Incline Property and Casualty Group | 2.14% | \$276,401,702 | \$211,121,878 | 30.92% | \$23,705,650 | 49.39 |
| 12 | Home State Insurance Group | 2.06% | \$266,197,984 | \$220,720,521 | 20.60% | \$579,792 | 58.87 |
| 13 | Orpheus Group | 1.69% | \$217,700,448 | \$199,840,744 | 8.94% | \$8,360,687 | 72.55 |
| 14 | Auto Club Enterprises Ins. Group | 1.60% | \$206,812,325 | \$185,606,548 | 11.43% | (\$27,995,445) | 63.36 |
| 15 | Loya Group | 1.38% | \$178,339,711 | \$174,064,543 | 2.46% | (\$16,778,226) | 50.39 |
| 16 | Nationwide Corp. Group | 1.37% | \$176,268,345 | \$187,804,859 | (6.14%) | \$9,735,908 | 64.40 |
| 17 | Germania Insurance Group | 0.92% | \$119,143,144 | \$109,305,618 | 9.00% | (\$6,434,016) | 55.24 |
| 18 | Root Inc Group | 0.69% | \$89,516,339 | \$84,478,338 | 5.96% | (\$2,597,867) | 75.72 |
| 19 | Sentry Insurance Group | 0.63% | \$81,193,159 | \$71,797,000 | 13.09% | \$7,677,801 | 46.63 |
| 20 | Alinsco Insurance Company | 0.63% | \$81,114,135 | \$75,777,728 | 7.04% | (\$4,442,931) | 78.13 |
| 21 | Amica Mutual Group | 0.56% | \$71,976,569 | \$81,360,574 | (11.53%) | (\$19,177,612) | 82.14 |
| 22 | Falcon Insurance Company | 0.45% | \$58,030,461 | \$46,245,990 | 25.48% | \$7,078,136 | 42.55 |
| 23 | Elephant Insurance Company | 0.37% | \$47,706,686 | \$50,757,005 | (6.01%) | \$2,888,999 | 73.72 |
| 24 | Mercury General Group | 0.30% | \$38,165,201 | \$31,136,105 | 22.58% | (\$3,632,048) | 55.89 |
| 25 | CEM Insurance Company | 0.24% | \$31,023,256 | \$34,196,192 | (9.28%) | (\$1,201,022) | 67.35 |
| Top 25 Groups Total | | 97.35% | \$12,556,241,980 | \$12,016,884,082 | 4.49% | (\$383,061,174) | 61.76 |
| Total Market | | 100.00% | \$12,897,661,449 | \$12,359,084,820 | 4.36% | (\$379,412,507) | 62.44 |

Annual Experience

| Calendar Year | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$6,431,580,928 | \$5,898,064,573 | \$3,964,115,597 |
| 2003 | \$6,717,358,971 | \$6,380,514,367 | \$3,766,844,252 |
| 2004 | \$6,833,341,798 | \$6,472,784,366 | \$3,984,173,403 |
| 2005 | \$6,788,504,444 | \$6,431,656,712 | \$3,963,184,928 |
| 2006 | \$7,046,388,720 | \$6,493,127,628 | \$3,770,446,244 |
| 2007 | \$7,078,598,260 | \$6,579,794,194 | \$4,163,412,281 |
| 2008 | \$7,542,403,617 | \$7,153,055,472 | \$4,337,778,671 |
| 2009 | \$7,672,929,851 | \$7,360,102,321 | \$4,439,145,113 |
| 2010 | \$7,622,115,206 | \$7,596,649,330 | \$4,336,201,328 |
| 2011 | \$8,090,752,010 | \$7,767,415,941 | \$4,691,238,492 |
| 2012 | \$8,535,096,397 | \$8,110,016,680 | \$4,992,152,140 |
| 2013 | \$9,033,708,736 | \$8,510,843,513 | \$5,246,138,936 |
| 2014 | \$9,821,483,376 | \$9,079,192,487 | \$5,703,307,190 |
| 2015 | \$10,579,356,097 | \$9,698,424,366 | \$6,388,074,628 |
| 2016 | \$11,505,606,098 | \$10,685,465,288 | \$7,017,190,071 |
| 2017 | \$12,760,943,865 | \$11,924,521,047 | \$7,123,657,074 |
| 2018 | \$13,300,681,474 | \$12,692,307,438 | \$7,428,270,166 |
| 2019 | \$12,330,933,467 | \$12,878,196,950 | \$7,885,024,163 |
| 2020 | \$12,229,088,015 | \$12,359,084,820 | \$7,249,129,688 |
| 2021 | \$12,343,040,969 | \$12,897,661,449 | \$8,077,931,061 |

Private Passenger Auto (Assigned Risk)

There were six groups (six companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for private passenger auto in 2021, compared to seven groups (seven companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|-------------------------|-----------------------------------|-------------------|-----------------------|-----------------------|-----------------------|--------------------------------------|-----------------|
| 1 | National General Group | 48.31% | \$483,344 | \$351,115 | 37.66% | (\$62,253) | 102.30 |
| 2 | Farmers Insurance Group | 21.23% | \$212,349 | \$503,653 | (57.84%) | \$66,139 | 113.10 |
| 3 | State Farm Group | 15.28% | \$152,874 | \$187,175 | (18.33%) | \$202,886 | 31.66 |
| 4 | Berkshire Hathaway Group | 10.90% | \$109,019 | \$144,442 | (24.52%) | \$26,957 | 70.35 |
| 5 | Texas Farm Bureau Mutual Group | 4.26% | \$42,599 | \$66,719 | (36.15%) | (\$35,208) | 45.13 |
| 6 | Alfa Insurance Group | 0.03% | \$261 | \$261 | 0.00% | \$154 | ** |
| 7 | WR Berkley Corp. Group | 0.00% | \$0 | \$9,163 | (100.00%) | \$0 | ** |
| 8 | Liberty Mutual Group | 0.00% | \$0 | \$0 | * | \$306 | ** |
| 9 | Allstate Insurance Group | 0.00% | \$0 | \$0 | * | (\$9,998) | ** |
| 10 | IAT Reinsurance Company Group | 0.00% | \$0 | \$0 | * | (\$2,584) | ** |
| 11 | United Services Auto. Assn. Group | 0.00% | \$0 | \$0 | * | (\$6,788) | ** |
| 12 | Nationwide Corp. Group | 0.00% | \$0 | \$0 | * | (\$10) | ** |
| Top Groups Total | | 100.00% | \$1,000,446 | \$1,262,528 | (20.76%) | \$179,601 | 87.69 |
| Total Market | | 100.00% | \$1,000,446 | \$1,262,528 | (20.76%) | \$179,601 | 87.69 |

* 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 |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$43,807,871 | \$32,265,076 | \$19,683,417 |
| 2003 | \$53,367,288 | \$38,563,691 | \$24,895,214 |
| 2004 | \$42,344,483 | \$26,300,074 | \$22,751,263 |
| 2005 | \$27,353,802 | \$16,150,560 | \$14,443,920 |
| 2006 | \$16,364,019 | \$10,731,919 | \$10,318,960 |
| 2007 | \$10,961,438 | \$7,505,268 | \$6,426,977 |
| 2008 | \$8,476,375 | \$5,856,958 | \$4,053,743 |
| 2009 | \$6,737,718 | \$4,607,203 | \$3,787,814 |
| 2010 | \$5,502,921 | \$4,167,575 | \$3,661,329 |
| 2011 | \$4,463,251 | \$3,377,301 | \$3,330,561 |
| 2012 | \$4,346,990 | \$3,079,634 | \$2,518,278 |
| 2013 | \$3,996,431 | \$2,689,959 | \$2,303,012 |
| 2014 | \$3,335,724 | \$2,145,506 | \$1,958,834 |
| 2015 | \$2,683,165 | \$1,864,575 | \$1,782,516 |
| 2016 | \$2,683,778 | \$1,916,600 | \$1,559,531 |
| 2017 | \$3,074,031 | \$2,424,419 | \$1,740,537 |
| 2018 | \$3,523,741 | \$2,344,088 | \$1,749,485 |
| 2019 | \$2,440,337 | \$1,785,125 | \$1,774,971 |
| 2020 | \$1,635,276 | \$1,262,528 | \$1,187,123 |
| 2021 | \$1,101,554 | \$1,000,446 | \$877,266 |

Private Passenger Auto (Physical Damage)

There were 76 groups (178 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for private passenger auto in 2021, compared to 76 groups (176 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|---------------------------------------|-------------------|-------------------------|------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Progressive Group | 15.74% | \$1,667,583,645 | \$1,393,693,773 | 19.65% | \$45,781,213 | 68.14 |
| 2 | State Farm Group | 14.27% | \$1,511,833,347 | \$1,409,849,020 | 7.23% | (\$363,543,284) | 83.75 |
| 3 | Allstate Insurance Group | 13.92% | \$1,474,254,278 | \$1,432,071,388 | 2.95% | \$168,480,848 | 54.28 |
| 4 | Berkshire Hathaway Group | 13.34% | \$1,413,336,202 | \$1,335,919,192 | 5.80% | (\$186,945,956) | 82.95 |
| 5 | United Services Auto. Assn. Group | 9.30% | \$985,277,752 | \$975,646,169 | 0.99% | (\$33,512,904) | 74.30 |
| 6 | Farmers Insurance Group | 6.81% | \$721,302,257 | \$686,984,191 | 5.00% | (\$19,328,328) | 60.30 |
| 7 | Liberty Mutual Group | 4.98% | \$527,726,075 | \$504,598,725 | 4.58% | \$87,926,677 | 59.97 |
| 8 | Texas Farm Bureau Mutual Group | 3.73% | \$394,953,238 | \$392,908,194 | 0.52% | (\$37,501,679) | 75.59 |
| 9 | Consumers County Mutual Insurance Co. | 2.22% | \$234,959,993 | \$216,446,766 | 8.55% | \$33,640,947 | 66.17 |
| 10 | Kemper Corp. Group | 1.71% | \$180,753,385 | \$162,180,887 | 11.45% | (\$2,261,186) | 52.05 |
| 11 | Auto Club Enterprises Ins. Group | 1.64% | \$173,817,827 | \$164,830,809 | 5.45% | (\$4,193,084) | 64.99 |
| 12 | Nationwide Corp. Group | 1.33% | \$140,378,830 | \$148,627,246 | (5.55%) | (\$9,505,380) | 76.62 |
| 13 | Home State Insurance Group | 1.29% | \$136,766,562 | \$121,836,888 | 12.25% | \$297,884 | 70.22 |
| 14 | Germania Insurance Group | 1.24% | \$131,689,283 | \$124,632,641 | 5.66% | (\$14,103,535) | 65.88 |
| 15 | Incline Property and Casualty Group | 0.99% | \$105,015,629 | \$76,190,849 | 37.83% | (\$4,114,465) | 56.36 |
| 16 | Loya Group | 0.82% | \$87,133,455 | \$85,578,885 | 1.82% | \$7,871,905 | 47.23 |
| 17 | Orpheus Group | 0.73% | \$77,248,782 | \$69,527,728 | 11.10% | \$20,716,616 | 54.74 |
| 18 | Amica Mutual Group | 0.53% | \$56,471,158 | \$62,432,746 | (9.55%) | (\$16,119,841) | 75.27 |
| 19 | Root Inc Grp | 0.44% | \$46,087,924 | \$47,743,093 | (3.47%) | (\$11,552,478) | 97.92 |
| 20 | Alinsco Insurance Company | 0.41% | \$43,282,052 | \$35,598,551 | 21.58% | (\$2,370,723) | 75.37 |
| 21 | Chubb Limited Group | 0.38% | \$39,899,126 | \$41,866,730 | (4.70%) | \$11,205,771 | 45.93 |
| 22 | Sentry Insurance Group | 0.37% | \$38,753,720 | \$32,510,303 | 19.20% | (\$3,369,239) | 66.32 |
| 23 | Markel Corporation Group | 0.36% | \$38,415,936 | \$33,027,157 | 16.32% | \$19,246,036 | 34.33 |
| 24 | Elephant Insurance Company | 0.33% | \$35,213,415 | \$34,470,964 | 2.15% | (\$1,381,427) | 79.62 |
| 25 | Hochheim Prairie Group | 0.31% | \$33,312,364 | \$31,571,693 | 5.51% | (\$3,121,815) | 66.88 |
| Top 25 Groups Total | | 97.18% | \$10,295,466,235 | \$9,620,744,588 | 7.01% | (\$317,757,427) | 69.74 |
| Total Market | | 100.00% | \$10,594,437,426 | \$9,906,323,555 | 6.95% | (\$276,470,836) | 70.16 |

Annual Experience

| Calendar Year | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$4,992,773,437 | \$4,539,131,742 | \$2,959,184,660 |
| 2003 | \$5,184,010,676 | \$4,907,044,863 | \$3,230,178,752 |
| 2004 | \$5,235,822,464 | \$4,985,512,645 | \$2,603,631,563 |
| 2005 | \$5,223,955,335 | \$4,999,879,544 | \$2,800,122,052 |
| 2006 | \$5,387,107,339 | \$5,130,457,145 | \$3,114,037,030 |
| 2007 | \$5,549,603,444 | \$5,207,319,697 | \$3,236,138,144 |
| 2008 | \$6,448,435,474 | \$5,544,072,894 | \$3,704,637,477 |
| 2009 | \$6,120,449,847 | \$5,661,389,354 | \$3,611,533,916 |
| 2010 | \$5,807,249,629 | \$5,674,174,567 | \$2,966,323,322 |
| 2011 | \$5,935,701,701 | \$5,700,223,601 | \$3,521,008,118 |
| 2012 | \$6,333,937,538 | \$6,030,454,225 | \$4,006,555,766 |
| 2013 | \$6,876,971,302 | \$6,482,874,062 | \$3,982,302,162 |
| 2014 | \$7,571,412,801 | \$7,044,502,426 | \$4,377,987,266 |
| 2015 | \$8,335,524,875 | \$7,653,669,074 | \$5,193,129,660 |
| 2016 | \$9,022,663,774 | \$8,302,840,268 | \$6,849,162,825 |
| 2017 | \$9,709,731,965 | \$9,077,385,916 | \$7,664,443,430 |
| 2018 | \$10,310,276,589 | \$9,810,500,216 | \$5,393,958,484 |
| 2019 | \$9,748,170,207 | \$10,150,975,677 | \$6,325,619,638 |
| 2020 | \$9,810,487,769 | \$9,906,323,555 | \$5,287,561,451 |
| 2021 | \$10,054,045,300 | \$10,594,437,426 | \$7,503,848,679 |

Commercial Auto (All Coverages)

There were 115 groups (322 companies) that had direct premiums written for commercial auto in 2021, compared to 107 groups (322 companies) in 2020

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|-------------------------------------|-------------------|------------------------|------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Progressive Group | 25.09% | \$1,298,314,745 | \$808,324,989 | 60.62% | (\$149,587,764) | 40.07 |
| 2 | Berkshire Hathaway Group | 4.80% | \$248,155,736 | \$204,155,358 | 21.55% | \$39,120,766 | 32.54 |
| 3 | Travelers Group | 4.70% | \$242,982,717 | \$242,426,173 | 0.23% | \$483,940 | 71.85 |
| 4 | Old Republic Group | 3.56% | \$184,352,630 | \$184,781,275 | (0.23%) | \$30,724,872 | 57.38 |
| 5 | Liberty Mutual Group | 3.41% | \$176,293,112 | \$192,624,970 | (8.48%) | \$49,363,620 | 61.89 |
| 6 | Nationwide Corp. Group | 2.87% | \$148,631,107 | \$131,539,881 | 12.99% | (\$1,058,876) | 58.85 |
| 7 | WR Berkley Corp. Group | 2.85% | \$147,518,067 | \$112,795,619 | 30.78% | \$14,546,057 | 41.92 |
| 8 | Zurich Insurance Group | 2.60% | \$134,522,983 | \$150,298,725 | (10.50%) | (\$133,192,848) | 71.12 |
| 9 | Chubb Limited Group | 2.39% | \$123,754,165 | \$125,152,402 | (1.12%) | \$22,714,673 | 52.91 |
| 10 | State Farm Group | 2.38% | \$123,295,755 | \$88,307,209 | 39.62% | (\$32,161,859) | 70.09 |
| 11 | American International Group | 2.17% | \$112,513,264 | \$96,436,536 | 16.67% | (\$1,679,792) | 68.41 |
| 12 | Clear Blue Financial Group | 2.15% | \$111,502,807 | \$104,591,391 | 6.61% | (\$3,626,074) | 56.26 |
| 13 | BCBS of Michigan Group | 2.11% | \$109,342,433 | \$103,743,710 | 5.40% | (\$8,805,778) | 18.52 |
| 14 | Hartford Fire and Casualty Group | 2.01% | \$104,196,116 | \$88,590,330 | 17.62% | (\$5,500,998) | 46.07 |
| 15 | State Auto Mutual Group | 1.89% | \$97,835,040 | \$64,247,179 | 52.28% | \$59,004,856 | 39.69 |
| 16 | Kemper Corp. Group | 1.75% | \$90,424,285 | \$72,583,769 | 24.58% | \$44,996,544 | 44.37 |
| 17 | CNA Insurance Group | 1.69% | \$87,660,532 | \$77,559,843 | 13.02% | (\$18,255,282) | 47.87 |
| 18 | Fairfax Financial Group | 1.69% | \$87,443,093 | \$66,947,457 | 30.61% | (\$4,521,266) | 64.19 |
| 19 | Farmers Insurance Group | 1.67% | \$86,412,267 | \$81,009,875 | 6.67% | (\$31,298,122) | 71.71 |
| 20 | Sentry Insurance Group | 1.50% | \$77,783,486 | \$59,711,145 | 30.27% | (\$15,901,776) | 46.12 |
| 21 | Acuity, A Mutual Insurance Company | 1.49% | \$77,182,199 | \$54,215,931 | 42.36% | (\$14,516,127) | 24.71 |
| 22 | Arch Insurance Group | 1.35% | \$69,662,762 | \$46,178,004 | 50.86% | \$41,379,991 | 47.11 |
| 23 | American Financial Group | 1.32% | \$68,295,848 | \$61,756,102 | 10.59% | \$4,610,070 | 46.91 |
| 24 | Federated Mutual Group | 1.30% | \$67,216,089 | \$58,437,450 | 15.02% | \$662,846 | 54.49 |
| 25 | Incline Property and Casualty Group | 1.27% | \$65,939,465 | \$34,075,788 | 93.51% | \$18,049,301 | 21.99 |
| Top 25 Groups Total | | 80.03% | \$4,141,230,703 | \$3,310,491,111 | 25.09% | (\$94,449,026) | 48.42 |
| Total Market | | 100.00% | \$5,174,904,407 | \$4,269,259,247 | 21.21% | (\$262,687,917) | 52.98 |

Annual Experience

| Calendar Year | Premiums on Policies Written* | Direct Premiums Written* | Direct Losses Paid* |
|------------------|----------------------------------|-----------------------------|------------------------|
| 2002 | — | — | — |
| 2003 | — | — | — |
| 2004 | — | — | — |
| 2005 | — | — | — |
| 2006 | — | — | — |
| 2007 | — | — | — |
| 2008 | — | — | — |
| 2009 | — | — | — |
| 2010 | — | — | — |
| 2011 | — | — | — |
| 2012 | — | — | — |
| 2013 | — | — | — |
| 2014 | — | — | — |
| 2015 | — | — | — |
| 2016 | — | — | — |
| 2017 | \$3,117,380,913 | \$3,245,433,983 | \$2,100,495,005 |
| 2018 | \$3,670,383,705 | \$3,780,087,615 | \$2,278,115,160 |
| 2019 | \$4,005,706,790 | \$4,198,396,013 | \$2,837,193,942 |
| 2020 | \$4,183,646,928 | \$4,269,259,247 | \$2,430,133,883 |
| 2021 | \$4,834,614,459 | \$5,174,904,407 | \$2,749,412,986 |

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

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> |
|-------------|-------------------|
| 2011 | 58.4% |
| 2012 | 68.9% |
| 2013 | 65.7% |
| 2014 | 66.2% |
| 2015 | 70.7% |
| 2016 | 77.6% |
| 2017 | 82.2% |
| 2018 | 72.4% |
| 2019 | 78.7% |
| 2020 | 72.8% |

Commercial Auto (Voluntary Liability)

There were 115 groups (320 companies) that had voluntary liability (neither assigned risk nor physical damage) direct premiums written for commercial auto in 2021, compared to 106 groups (318 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|-------------------------------------|-------------------|------------------------|------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Progressive Group | 24.90% | \$1,033,897,639 | \$629,877,014 | 64.14% | (\$93,654,633) | 38.92 |
| 2 | Travelers Group | 4.77% | \$198,179,310 | \$195,739,750 | 1.25% | (\$10,367,067) | 75.70 |
| 3 | Berkshire Hathaway Group | 4.43% | \$183,753,107 | \$141,873,537 | 29.52% | \$29,983,437 | 36.11 |
| 4 | Liberty Mutual Group | 3.61% | \$150,087,673 | \$160,155,258 | (6.29%) | \$38,689,040 | 62.51 |
| 5 | Old Republic Group | 3.58% | \$148,749,189 | \$142,695,363 | 4.24% | (\$42,094,414) | 55.62 |
| 6 | Nationwide Corp. Group | 2.88% | \$119,529,118 | \$104,212,793 | 14.70% | (\$3,877,351) | 58.64 |
| 7 | WR Berkley Corp. Group | 2.86% | \$118,565,028 | \$88,212,531 | 34.41% | \$6,074,622 | 41.81 |
| 8 | BCBS of Michigan Group | 2.63% | \$109,342,433 | \$103,743,710 | 5.40% | (\$8,805,778) | 18.52 |
| 9 | Chubb Limited Group | 2.62% | \$108,837,708 | \$115,696,462 | (5.93%) | \$19,900,174 | 52.05 |
| 10 | Zurich Insurance Group | 2.61% | \$108,543,183 | \$101,143,320 | 7.32% | (\$64,031,882) | 64.14 |
| 11 | American International Group | 2.38% | \$98,944,718 | \$83,885,021 | 17.95% | (\$1,094,509) | 68.72 |
| 12 | Clear Blue Financial Group | 2.35% | \$97,635,752 | \$90,684,522 | 7.67% | (\$3,639,001) | 55.77 |
| 13 | Hartford Fire and Casualty Group | 2.13% | \$88,256,212 | \$73,059,147 | 20.80% | (\$6,453,160) | 44.43 |
| 14 | State Farm Group | 1.98% | \$82,151,477 | \$51,439,477 | 59.71% | (\$32,988,806) | 74.41 |
| 15 | Fairfax Financial Group | 1.80% | \$74,567,330 | \$54,777,516 | 36.13% | (\$9,877,975) | 67.01 |
| 16 | CNA Insurance Group | 1.77% | \$73,678,236 | \$63,862,036 | 15.37% | (\$16,901,370) | 46.57 |
| 17 | State Auto Mutual Group | 1.76% | \$72,923,757 | \$47,599,964 | 53.20% | \$47,725,437 | 34.55 |
| 18 | Kemper Corp. Group | 1.73% | \$71,816,128 | \$57,805,783 | 24.24% | \$42,493,272 | 42.12 |
| 19 | Farmers Insurance Group | 1.52% | \$63,231,375 | \$59,092,123 | 7.00% | (\$31,800,345) | 80.23 |
| 20 | Sentry Insurance Group | 1.51% | \$62,538,340 | \$47,426,542 | 31.86% | (\$17,733,250) | 44.36 |
| 21 | Arch Insurance Group | 1.45% | \$60,274,737 | \$39,358,174 | 53.14% | \$39,867,634 | 45.98 |
| 22 | Incline Property and Casualty Group | 1.42% | \$59,038,996 | \$31,126,672 | 89.67% | \$16,386,860 | 19.65 |
| 23 | Acuity, A Mutual Insurance Company | 1.40% | \$58,317,334 | \$40,802,637 | 42.93% | (\$14,665,532) | 18.17 |
| 24 | Federated Mutual Group | 1.19% | \$49,579,930 | \$41,595,707 | 19.19% | (\$2,430,248) | 57.41 |
| 25 | Tokio Marine Holdings Inc. Group | 1.17% | \$48,503,701 | \$47,283,155 | 2.58% | (\$3,053,417) | 31.91 |
| Top 25 Groups Total | | 80.46% | \$3,340,942,411 | \$2,613,148,214 | 27.85% | (\$122,348,262) | 47.78 |
| Total Market | | 100.00% | \$4,152,405,309 | \$3,361,807,891 | 23.52% | (\$327,942,886) | 53.10 |

Annual Experience

| Calendar Year | Premiums on Policies Written* | Direct Premiums Written* | Direct Losses Paid* |
|------------------|----------------------------------|-----------------------------|------------------------|
| 2002 | — | — | — |
| 2003 | — | — | — |
| 2004 | — | — | — |
| 2005 | — | — | — |
| 2006 | — | — | — |
| 2007 | — | — | — |
| 2008 | — | — | — |
| 2009 | — | — | — |
| 2010 | — | — | — |
| 2011 | — | — | — |
| 2012 | — | — | — |
| 2013 | — | — | — |
| 2014 | — | — | — |
| 2015 | — | — | — |
| 2016 | — | — | — |
| 2017 | \$2,410,716,117 | \$2,500,496,584 | \$1,550,337,890 |
| 2018 | \$2,871,225,005 | \$2,948,199,154 | \$1,764,384,634 |
| 2019 | \$3,182,863,534 | \$3,291,461,106 | \$2,304,584,682 |
| 2020 | \$3,296,756,887 | \$3,361,807,891 | \$1,978,214,455 |
| 2021 | \$3,914,399,540 | \$4,152,405,309 | \$2,212,138,531 |

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

Commercial Auto (Assigned Risk)

There were four groups (four companies) that had assigned risk (neither voluntary liability nor physical damage) direct premiums written for commercial auto in 2021, compared to four groups (four companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|-------------------------|--------------------------------|-------------------|-----------------------|-----------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Indiana Lumbermen's Group | 81.98% | \$6,571,150 | \$0 | * | (\$4,675,968) | 65.68 |
| 2 | National General Group | 17.37% | \$1,392,255 | \$1,412,209 | (1.41%) | \$496,559 | 129.06 |
| 3 | State Farm Group | 0.53% | \$42,134 | \$52,856 | (20.29%) | \$151,642 | 127.69 |
| 4 | Texas Farm Bureau Mutual Group | 0.12% | \$9,873 | \$8,279 | 19.25% | \$7,416 | ** |
| 5 | Mercury General Group | 0.00% | \$0 | (\$870) | * | (\$13,784) | ** |
| 6 | Nationwide Corp. Group | 0.00% | \$0 | \$0 | * | \$145 | ** |
| Top Groups Total | | 100.00% | \$8,015,412 | \$1,472,474 | 444.35% | (\$4,033,990) | 76.93 |
| Total Market | | 100.00% | \$8,015,412 | \$1,472,474 | 444.35% | (\$4,033,990) | 76.93 |

* 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* |
|------------------|----------------------------------|-----------------------------|------------------------|
| 2002 | — | — | — |
| 2003 | — | — | — |
| 2004 | — | — | — |
| 2005 | — | — | — |
| 2006 | — | — | — |
| 2007 | — | — | — |
| 2008 | — | — | — |
| 2009 | — | — | — |
| 2010 | — | — | — |
| 2011 | — | — | — |
| 2012 | — | — | — |
| 2013 | — | — | — |
| 2014 | — | — | — |
| 2015 | — | — | — |
| 2016 | — | — | — |
| 2017 | \$1,276,193 | \$1,546,802 | \$1,023,225 |
| 2018 | \$1,415,183 | \$1,314,580 | \$1,136,455 |
| 2019 | \$1,641,784 | \$1,632,182 | \$1,146,312 |
| 2020 | \$1,345,787 | \$1,472,474 | \$1,057,673 |
| 2021 | \$7,534,133 | \$8,015,412 | \$6,166,481 |

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

Commercial Auto (Physical Damage)

There were 101 groups (298 companies) that had physical damage (neither voluntary liability nor assigned risk) direct premiums written for commercial auto in 2021, compared to 97 groups (304 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Commercial Auto

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|------------------------------------|-------------------|------------------------|-----------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Progressive Group | 26.06% | \$264,417,106 | \$178,447,975 | 48.18% | (\$55,933,131) | 44.55 |
| 2 | Berkshire Hathaway Group | 6.35% | \$64,402,629 | \$62,281,821 | 3.41% | \$9,137,329 | 22.35 |
| 3 | Travelers Group | 4.42% | \$44,803,407 | \$46,686,423 | (4.03%) | \$10,851,007 | 54.82 |
| 4 | State Farm Group | 4.05% | \$41,102,144 | \$36,814,876 | 11.65% | \$675,305 | 61.40 |
| 5 | Old Republic Group | 3.51% | \$35,603,441 | \$42,085,912 | (15.40%) | \$72,819,286 | 64.70 |
| 6 | Nationwide Corp. Group | 2.87% | \$29,101,989 | \$27,327,088 | 6.50% | \$2,818,330 | 59.68 |
| 7 | WR Berkley Corp. Group | 2.85% | \$28,953,039 | \$24,583,088 | 17.78% | \$8,471,435 | 42.36 |
| 8 | Liberty Mutual Group | 2.58% | \$26,205,439 | \$32,469,712 | (19.29%) | \$10,674,580 | 58.34 |
| 9 | Zurich Insurance Group | 2.56% | \$25,979,800 | \$49,155,405 | (47.15%) | (\$69,160,966) | 100.31 |
| 10 | State Auto Mutual Group | 2.46% | \$24,911,283 | \$16,647,215 | 49.64% | \$11,279,419 | 54.72 |
| 11 | Farmers Insurance Group | 2.28% | \$23,180,892 | \$21,917,752 | 5.76% | \$502,223 | 48.49 |
| 12 | American Financial Group | 2.24% | \$22,766,226 | \$20,891,029 | 8.98% | \$5,745,804 | 46.31 |
| 13 | Acuity, A Mutual Insurance Company | 1.86% | \$18,864,865 | \$13,413,294 | 40.64% | \$149,405 | 44.94 |
| 14 | Kemper Corp. Group | 1.83% | \$18,608,157 | \$14,777,986 | 25.92% | \$2,503,272 | 53.03 |
| 15 | Federated Mutual Group | 1.74% | \$17,636,159 | \$16,841,743 | 4.72% | \$3,093,094 | 46.29 |
| 16 | Hartford Fire and Casualty Group | 1.57% | \$15,939,904 | \$15,531,183 | 2.63% | \$952,162 | 55.12 |
| 17 | Sentry Insurance Group | 1.50% | \$15,245,146 | \$12,284,603 | 24.10% | \$1,831,474 | 53.32 |
| 18 | Chubb Limited Group | 1.47% | \$14,916,457 | \$9,455,940 | 57.75% | \$2,814,499 | 59.19 |
| 19 | CNA Insurance Group | 1.38% | \$13,982,296 | \$13,697,807 | 2.08% | (\$1,353,912) | 54.71 |
| 20 | Clear Blue Financial Group | 1.37% | \$13,867,055 | \$13,906,869 | (0.29%) | \$12,927 | 59.75 |
| 21 | American International Group | 1.34% | \$13,568,546 | \$12,551,515 | 8.10% | (\$585,283) | 66.19 |
| 22 | Fairfax Financial Group | 1.27% | \$12,875,763 | \$12,169,941 | 5.80% | \$5,356,709 | 47.85 |
| 23 | United Fire and Casualty Group | 1.25% | \$12,704,494 | \$18,299,064 | (30.57%) | \$8,260,594 | 52.28 |
| 24 | Allstate Insurance Group | 1.17% | \$11,825,806 | \$12,241,630 | (3.40%) | (\$635,742) | 82.93 |
| 25 | AmTrust GMACI Maiden Group | 1.12% | \$11,350,517 | \$6,186,116 | 83.48% | \$13,719,785 | 141.88 |
| Top 25 Groups Total | | 81.11% | \$822,812,560 | \$730,665,987 | 12.61% | \$43,999,605 | 51.93 |
| Total Market | | 100.00% | \$1,014,483,686 | \$905,978,882 | 11.98% | \$69,288,959 | 52.33 |

Annual Experience

| Calendar Year | Premiums on Policies Written* | Direct Premiums Written* | Direct Losses Paid* |
|------------------|----------------------------------|-----------------------------|------------------------|
| 2002 | — | — | — |
| 2003 | — | — | — |
| 2004 | — | — | — |
| 2005 | — | — | — |
| 2006 | — | — | — |
| 2007 | — | — | — |
| 2008 | — | — | — |
| 2009 | — | — | — |
| 2010 | — | — | — |
| 2011 | — | — | — |
| 2012 | — | — | — |
| 2013 | — | — | — |
| 2014 | — | — | — |
| 2015 | — | — | — |
| 2016 | — | — | — |
| 2017 | \$705,388,603 | \$743,390,597 | \$549,133,890 |
| 2018 | \$797,743,517 | \$830,573,881 | \$512,594,071 |
| 2019 | \$821,201,472 | \$905,302,725 | \$531,462,948 |
| 2020 | \$885,544,254 | \$905,978,882 | \$450,861,755 |
| 2021 | \$912,680,786 | \$1,014,483,686 | \$531,107,974 |

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

Homeowners Multiple Peril

There were 87 groups (163 companies) that had direct premiums written for homeowners multiple peril (including renters' insurance) in 2021, compared to 85 groups (166 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Homeowners Multiple Peril

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|------------------------------------|-------------------|-------------------------|-------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | State Farm Group | 17.83% | \$2,050,760,370 | \$1,847,799,836 | 10.98% | (\$314,575,184) | 67.62 |
| 2 | Allstate Insurance Group | 13.39% | \$1,540,100,544 | \$1,441,070,191 | 6.87% | (\$622,617,358) | 83.10 |
| 3 | United Services Auto. Assn. Group | 10.40% | \$1,195,853,586 | \$1,089,023,120 | 9.81% | (\$597,171,500) | 109.06 |
| 4 | Farmers Insurance Group | 9.58% | \$1,101,543,016 | \$1,065,129,449 | 3.42% | (\$422,360,764) | 88.08 |
| 5 | Liberty Mutual Group | 6.32% | \$726,976,093 | \$670,568,780 | 8.41% | (\$226,391,936) | 98.62 |
| 6 | Travelers Group | 5.69% | \$654,134,472 | \$542,581,330 | 20.56% | (\$148,036,358) | 83.62 |
| 7 | Nationwide Corp. Group | 2.49% | \$285,941,243 | \$253,077,726 | 12.99% | (\$166,323,797) | 111.93 |
| 8 | Texas Farm Bureau Mutual Group | 2.40% | \$276,101,190 | \$257,606,582 | 7.18% | (\$83,846,948) | 94.81 |
| 9 | Progressive Group | 2.36% | \$271,826,452 | \$234,605,085 | 15.87% | (\$41,067,977) | 74.41 |
| 10 | Homeowners of America Ins. Company | 2.04% | \$234,466,475 | \$216,428,196 | 8.33% | (\$21,599,025) | 22.46 |
| 11 | State Auto Mutual Group | 2.03% | \$233,724,982 | \$205,702,798 | 13.62% | (\$30,264,227) | 112.95 |
| 12 | Chubb Limited Group | 2.00% | \$230,319,291 | \$218,219,157 | 5.54% | (\$259,386,632) | 163.84 |
| 13 | American Family Insurance Group | 1.36% | \$156,008,405 | \$112,211,232 | 39.03% | (\$27,177,912) | 60.35 |
| 14 | Auto Club Enterprises Ins. Group | 1.27% | \$145,824,346 | \$138,453,857 | 5.32% | (\$84,322,560) | 102.89 |
| 15 | Amica Mutual Group | 1.21% | \$139,046,043 | \$143,012,974 | (2.77%) | (\$75,597,997) | 100.42 |
| 16 | SH1 Holdings Grp | 1.18% | \$135,710,743 | \$122,274,205 | 10.99% | (\$38,072,978) | 128.05 |
| 17 | IAT Reinsurance Company Group | 1.13% | \$129,423,914 | \$104,599,683 | 23.73% | (\$36,664,435) | 89.20 |
| 18 | United Insurance Holdings Group | 0.94% | \$108,619,397 | \$126,058,989 | (13.83%) | \$7,692,690 | 91.07 |
| 19 | Allied Trust Insurance Company | 0.90% | \$104,051,840 | \$97,783,146 | 6.41% | (\$90,759,372) | 132.95 |
| 20 | Monarch Delaware Group | 0.84% | \$97,009,879 | \$120,741,679 | (19.66%) | (\$29,095,112) | 129.99 |
| 21 | Assurant Inc. Group | 0.76% | \$87,133,906 | \$77,888,777 | 11.87% | \$15,154,870 | 41.67 |
| 22 | Munich Re Group | 0.75% | \$86,377,576 | \$79,759,522 | 8.30% | \$21,466,219 | 52.12 |
| 23 | QBE Insurance Group | 0.74% | \$85,376,154 | \$85,349,376 | 0.03% | (\$13,143,017) | 82.60 |
| 24 | Tokio Marine Holdings Inc. Group | 0.73% | \$84,024,360 | \$73,887,555 | 13.72% | (\$108,585,062) | 201.49 |
| 25 | Berkshire Hathaway Group | 0.68% | \$78,767,656 | \$69,467,242 | 13.39% | (\$53,552,386) | 120.36 |
| Top 25 Groups Total | | 89.03% | \$10,239,121,933 | \$9,393,300,487 | 9.00% | (\$3,446,298,758) | 89.22 |
| Total Market | | 100.00% | \$11,501,377,650 | \$10,540,066,498 | 9.12% | (\$3,809,805,701) | 90.24 |

Annual Experience

| Calendar Year | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$4,731,840,032 | \$4,174,095,550 | \$3,920,575,740 |
| 2003 | \$4,961,885,045 | \$4,412,893,411 | \$2,932,706,428 |
| 2004 | \$4,877,261,840 | \$4,455,028,701 | \$1,461,088,076 |
| 2005 | \$4,985,314,385 | \$4,591,335,036 | \$2,293,428,353 |
| 2006 | \$5,270,882,056 | \$4,794,467,915 | \$1,905,474,902 |
| 2007 | \$5,512,218,077 | \$5,051,492,348 | \$1,870,168,524 |
| 2008 | \$5,665,234,426 | \$5,244,087,583 | \$5,381,469,405 |
| 2009 | \$6,111,728,031 | \$5,558,143,977 | \$4,480,409,262 |
| 2010 | \$6,126,438,869 | \$5,734,653,315 | \$2,749,558,123 |
| 2011 | \$6,193,285,036 | \$5,876,198,065 | \$4,080,880,706 |
| 2012 | \$6,667,071,651 | \$6,244,249,997 | \$3,505,628,511 |
| 2013 | \$7,537,056,648 | \$7,076,331,467 | \$3,038,467,072 |
| 2014 | \$8,145,173,568 | \$7,682,949,217 | \$3,309,860,311 |
| 2015 | \$8,341,228,184 | \$7,811,271,286 | \$3,705,102,872 |
| 2016 | \$8,646,429,795 | \$8,315,094,257 | \$6,993,604,910 |
| 2017 | \$8,942,434,363 | \$8,646,354,148 | \$6,327,132,238 |
| 2018 | \$9,595,623,269 | \$9,254,804,583 | \$4,591,025,716 |
| 2019 | \$10,290,863,999 | \$9,986,225,002 | \$5,865,926,799 |
| 2020 | \$10,955,126,029 | \$10,540,066,498 | \$5,705,723,725 |
| 2021 | \$11,948,436,474 | \$11,501,377,650 | \$10,450,539,846 |

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

| Year | Loss Ratio |
|------|------------|
| 2011 | 71.5% |
| 2012 | 54.5% |
| 2013 | 44.8% |
| 2014 | 46.4% |
| 2015 | 53.4% |
| 2016 | 87.5% |
| 2017 | 79.7% |
| 2018 | 44.7% |
| 2019 | 66.6% |
| 2020 | 55.8% |

Workers' Compensation (All Markets)

There were 100 groups (317 companies) that had direct premiums written for workers' compensation in 2021, compared to 100 groups (317 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|------------------------------------|-------------------|------------------------|------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Texas Mutual Insurance Company | 41.47% | \$923,449,372 | \$923,313,869 | 0.01% | (\$71,534,956) | 36.83 |
| 2 | Travelers Group | 5.39% | \$119,911,298 | \$136,327,646 | (12.04%) | \$58,981,616 | 52.86 |
| 3 | Hartford Fire and Casualty Group | 5.30% | \$117,943,103 | \$107,838,678 | 9.37% | \$392,237 | 31.60 |
| 4 | Zurich Insurance Group | 4.49% | \$100,025,134 | \$100,190,964 | (0.17%) | \$3,345,683 | 72.32 |
| 5 | Liberty Mutual Group | 4.39% | \$97,646,063 | \$116,581,400 | (16.24%) | \$29,223,452 | 58.80 |
| 6 | Chubb Limited Group | 4.05% | \$90,141,808 | \$99,476,191 | (9.38%) | \$4,188,943 | 29.74 |
| 7 | CNA Insurance Group | 2.21% | \$49,126,578 | \$48,335,801 | 1.64% | \$13,362,849 | 52.79 |
| 8 | Service Life Group | 2.15% | \$47,964,964 | \$31,888,387 | 50.42% | (\$7,676,678) | 91.34 |
| 9 | Old Republic Group | 1.94% | \$43,228,121 | \$45,116,028 | (4.18%) | \$8,141,969 | 42.79 |
| 10 | WR Berkley Corp. Group | 1.85% | \$41,230,322 | \$34,777,722 | 18.55% | \$14,964,439 | 41.67 |
| 11 | American International Group | 1.83% | \$40,679,911 | \$37,025,884 | 9.87% | \$19,165,961 | 70.28 |
| 12 | BCBS of Michigan Group | 1.74% | \$38,843,217 | \$41,109,183 | (5.51%) | \$13,657,955 | 42.44 |
| 13 | Arch Insurance Group | 1.71% | \$38,150,159 | \$25,362,394 | 50.42% | \$23,266,264 | 15.80 |
| 14 | AmTrust GMACI Maiden Group | 1.44% | \$31,965,340 | \$22,809,216 | 40.14% | \$4,616,877 | 31.48 |
| 15 | Amerisure Company Group | 1.32% | \$29,446,527 | \$29,062,064 | 1.32% | \$6,880,740 | 41.54 |
| 16 | Starr Group | 1.28% | \$28,554,123 | \$33,637,654 | (15.11%) | \$1,146,393 | 45.90 |
| 17 | American Financial Group | 1.24% | \$27,648,525 | \$28,441,103 | (2.79%) | \$11,648,623 | 37.38 |
| 18 | Berkshire Hathaway Group | 1.23% | \$27,376,949 | \$23,799,486 | 15.03% | \$21,726,241 | 33.99 |
| 19 | The Hanover Insurance Group | 0.98% | \$21,917,088 | \$18,707,332 | 17.16% | \$45,424 | 26.09 |
| 20 | Markel Corporation Group | 0.90% | \$20,011,893 | \$16,761,877 | 19.39% | \$1,588,814 | 30.70 |
| 21 | Sentry Insurance Group | 0.83% | \$18,576,744 | \$17,147,504 | 8.33% | \$12,758,896 | 31.30 |
| 22 | Federated Mutual Group | 0.81% | \$18,077,854 | \$19,043,892 | (5.07%) | \$5,729,112 | 37.35 |
| 23 | Everest Reinsurance Holdings Group | 0.72% | \$16,088,422 | \$15,431,678 | 4.26% | \$574,736 | 44.38 |
| 24 | Fairfax Financial Group | 0.70% | \$15,683,678 | \$15,698,424 | (0.09%) | \$6,697,549 | 50.88 |
| 25 | Tokio Marine Holdings Inc. Group | 0.59% | \$13,178,141 | \$15,647,728 | (15.78%) | (\$1,559,169) | 4.36 |
| Top 25 Groups Total | | 90.58% | \$2,016,865,334 | \$2,003,532,105 | 0.67% | \$181,333,970 | 42.10 |
| Total Market | | 100.00% | \$2,226,595,935 | \$2,199,734,312 | 1.22% | \$219,259,018 | 41.68 |

Annual Experience

| Calendar Year | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$2,843,968,716 | \$2,574,393,446 | \$1,509,609,696 |
| 2003 | \$2,914,271,230 | \$2,591,730,178 | \$1,190,729,886 |
| 2004 | \$2,857,873,273 | \$2,640,428,599 | \$954,663,865 |
| 2005 | \$2,649,294,586 | \$2,653,687,954 | \$954,163,621 |
| 2006 | \$2,725,555,848 | \$2,791,648,176 | \$833,722,403 |
| 2007 | \$2,631,413,507 | \$2,915,863,143 | \$915,442,039 |
| 2008 | \$2,593,528,123 | \$2,643,489,104 | \$939,768,971 |
| 2009 | \$2,476,128,105 | \$2,161,755,957 | \$947,391,817 |
| 2010 | \$2,345,836,656 | \$1,920,490,468 | \$928,826,955 |
| 2011 | \$2,265,379,377 | \$2,171,745,849 | \$975,503,429 |
| 2012 | \$2,312,364,520 | \$2,419,392,758 | \$1,020,502,441 |
| 2013 | \$2,576,586,894 | \$2,662,389,008 | \$991,117,887 |
| 2014 | \$2,664,970,050 | \$2,848,156,515 | \$984,850,709 |
| 2015 | \$2,602,176,209 | \$2,784,541,095 | \$1,173,450,116 |
| 2016 | \$2,302,921,656 | \$2,353,249,332 | \$942,913,836 |
| 2017 | \$2,201,544,243 | \$2,334,845,717 | \$929,680,677 |
| 2018 | \$2,289,580,083 | \$2,514,244,033 | \$1,003,666,372 |
| 2019 | \$2,340,307,413 | \$2,522,087,959 | \$1,049,758,118 |
| 2020 | \$2,148,252,546 | \$2,199,734,312 | \$895,278,875 |
| 2021 | \$2,116,693,956 | \$2,226,595,935 | \$926,792,079 |

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> |
|-------------|-------------------|
| 2011 | 42.9% |
| 2012 | 47.8% |
| 2013 | 47.7% |
| 2014 | 46.2% |
| 2015 | 44.3% |
| 2016 | 39.9% |
| 2017 | 35.8% |
| 2018 | 47.1% |
| 2019 | 37.0% |
| 2020 | 40.9% |

Workers' Compensation (Voluntary Market)

There were 100 groups (317 companies) that had voluntary direct premiums written for workers' compensation in 2021, compared to 100 groups (317 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|------------------------------------|-------------------|------------------------|------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Texas Mutual Insurance Company | 41.19% | \$912,605,344 | \$918,218,506 | (0.61%) | (\$76,023,963) | 37.07 |
| 2 | Travelers Group | 5.41% | \$119,911,298 | \$136,327,646 | (12.04%) | \$58,981,616 | 52.86 |
| 3 | Hartford Fire and Casualty Group | 5.32% | \$117,943,103 | \$107,838,678 | 9.37% | \$392,237 | 31.60 |
| 4 | Zurich Insurance Group | 4.51% | \$100,025,134 | \$100,190,964 | (0.17%) | \$3,345,683 | 72.32 |
| 5 | Liberty Mutual Group | 4.41% | \$97,646,063 | \$116,581,400 | (16.24%) | \$29,223,452 | 58.80 |
| 6 | Chubb Limited Group | 4.07% | \$90,141,808 | \$99,476,191 | (9.38%) | \$4,188,943 | 29.74 |
| 7 | CNA Insurance Group | 2.22% | \$49,126,578 | \$48,335,801 | 1.64% | \$13,362,849 | 52.79 |
| 8 | Service Life Group | 2.16% | \$47,964,964 | \$31,888,387 | 50.42% | (\$7,676,678) | 91.34 |
| 9 | Old Republic Group | 1.95% | \$43,228,121 | \$45,116,028 | (4.18%) | \$8,141,969 | 42.79 |
| 10 | WR Berkley Corp. Group | 1.86% | \$41,230,322 | \$34,777,722 | 18.55% | \$14,964,439 | 41.67 |
| 11 | American International Group | 1.84% | \$40,679,911 | \$37,025,884 | 9.87% | \$19,165,961 | 70.28 |
| 12 | BCBS of Michigan Group | 1.75% | \$38,843,217 | \$41,109,183 | (5.51%) | \$13,657,955 | 42.44 |
| 13 | Arch Insurance Group | 1.72% | \$38,150,159 | \$25,362,394 | 50.42% | \$23,266,264 | 15.80 |
| 14 | AmTrust GMACI Maiden Group | 1.44% | \$31,965,340 | \$22,809,216 | 40.14% | \$4,616,877 | 31.48 |
| 15 | Amerisure Company Group | 1.33% | \$29,446,527 | \$29,062,064 | 1.32% | \$6,880,740 | 41.54 |
| 16 | Starr Group | 1.29% | \$28,554,123 | \$33,637,654 | (15.11%) | \$1,146,393 | 45.90 |
| 17 | American Financial Group | 1.25% | \$27,648,525 | \$28,441,103 | (2.79%) | \$11,648,623 | 37.38 |
| 18 | Berkshire Hathaway Group | 1.24% | \$27,376,949 | \$23,799,486 | 15.03% | \$21,726,241 | 33.99 |
| 19 | The Hanover Insurance Group | 0.99% | \$21,917,088 | \$18,707,332 | 17.16% | \$45,424 | 26.09 |
| 20 | Markel Corporation Group | 0.90% | \$20,011,893 | \$16,761,877 | 19.39% | \$1,588,814 | 30.70 |
| 21 | Sentry Insurance Group | 0.84% | \$18,576,744 | \$17,147,504 | 8.33% | \$12,758,896 | 31.30 |
| 22 | Federated Mutual Group | 0.82% | \$18,077,854 | \$19,043,892 | (5.07%) | \$5,729,112 | 37.35 |
| 23 | Everest Reinsurance Holdings Group | 0.73% | \$16,088,422 | \$15,431,678 | 4.26% | \$574,736 | 44.38 |
| 24 | Fairfax Financial Group | 0.71% | \$15,683,678 | \$15,698,424 | (0.09%) | \$6,697,549 | 50.88 |
| 25 | Tokio Marine Holdings Inc. Group | 0.59% | \$13,178,141 | \$15,647,728 | (15.78%) | (\$1,559,169) | 4.36 |
| Top 25 Groups Total | | 90.53% | \$2,006,021,306 | \$1,998,436,742 | 0.38% | \$176,844,963 | 42.23 |
| Total Market | | 100.00% | \$2,215,751,907 | \$2,194,638,949 | 0.96% | \$215,155,287 | 41.77 |

Annual Experience

| Calendar Year | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$2,811,018,723 | \$2,544,528,451 | \$1,472,290,597 |
| 2003 | \$2,888,565,173 | \$2,572,011,863 | \$1,171,599,696 |
| 2004 | \$2,837,872,189 | \$2,622,547,300 | \$942,392,463 |
| 2005 | \$2,639,479,208 | \$2,644,938,087 | \$940,232,757 |
| 2006 | \$2,718,699,372 | \$2,785,379,186 | \$826,929,984 |
| 2007 | \$2,625,191,922 | \$2,909,821,617 | \$911,225,250 |
| 2008 | \$2,589,912,074 | \$2,640,538,337 | \$936,511,361 |
| 2009 | \$2,472,761,990 | \$2,159,005,113 | \$943,860,871 |
| 2010 | \$2,342,970,005 | \$1,917,677,391 | \$926,716,803 |
| 2011 | \$2,263,071,358 | \$2,169,261,374 | \$973,991,546 |
| 2012 | \$2,308,436,359 | \$2,415,528,029 | \$1,018,372,246 |
| 2013 | \$2,570,654,431 | \$2,656,960,797 | \$988,318,669 |
| 2014 | \$2,658,764,003 | \$2,843,740,272 | \$982,580,332 |
| 2015 | \$2,597,715,643 | \$2,781,249,802 | \$1,171,321,995 |
| 2016 | \$2,298,456,043 | \$2,349,823,596 | \$940,809,421 |
| 2017 | \$2,197,553,243 | \$2,330,932,036 | \$927,542,786 |
| 2018 | \$2,279,983,110 | \$2,503,928,023 | \$1,001,237,603 |
| 2019 | \$2,329,270,620 | \$2,511,071,790 | \$1,047,173,834 |
| 2020 | \$2,141,034,230 | \$2,194,638,949 | \$893,224,843 |
| 2021 | \$2,104,847,071 | \$2,215,751,907 | \$925,002,019 |

Workers' Compensation (Residual Market)

Workers' compensation assigned risk policies can no longer 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 2021, the Start Program reported \$10,844,028 in direct premiums written. This accounted for 100% of all residual market experience reported, and was a increase of 112.8% 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 |
|---------------|------------------------------|-------------------------|--------------------|
| 2002 | \$32,949,993 | \$29,864,995 | \$37,319,099 |
| 2003 | \$25,706,057 | \$19,718,315 | \$19,130,190 |
| 2004 | \$20,001,084 | \$17,881,299 | \$12,271,402 |
| 2005 | \$9,815,378 | \$8,749,867 | \$13,930,864 |
| 2006 | \$6,856,476 | \$6,268,990 | \$6,792,419 |
| 2007 | \$6,221,585 | \$6,041,526 | \$4,216,789 |
| 2008 | \$3,616,049 | \$2,950,767 | \$3,257,610 |
| 2009 | \$3,366,115 | \$2,750,844 | \$3,530,946 |
| 2010 | \$2,866,651 | \$2,813,077 | \$2,110,152 |
| 2011 | \$2,308,019 | \$2,484,475 | \$1,511,883 |
| 2012 | \$3,928,161 | \$3,864,729 | \$2,130,195 |
| 2013 | \$5,932,463 | \$5,428,211 | \$2,799,218 |
| 2014 | \$6,206,047 | \$4,416,243 | \$2,270,377 |
| 2015 | \$4,460,566 | \$3,291,293 | \$2,128,121 |
| 2016 | \$4,465,613 | \$3,425,736 | \$2,104,415 |
| 2017 | \$3,991,000 | \$3,913,681 | \$2,137,891 |
| 2018 | \$9,596,973 | \$10,316,010 | \$2,428,769 |
| 2019 | \$11,036,793 | \$11,016,169 | \$2,584,284 |
| 2020 | \$7,218,316 | \$5,095,363 | \$2,054,032 |
| 2021 | \$11,846,885 | \$10,844,028 | \$1,790,060 |

Annual Experience

Texas Mutual Insurance Company

| Calendar Year | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|--------------------------|---|------------------------------------|-------------------------------|
| 2002 | \$32,949,993 | \$29,475,146 | \$7,879,948 |
| 2003 | \$25,706,057 | \$19,700,656 | \$7,705,782 |
| 2004 | \$20,001,084 | \$17,881,299 | \$7,812,871 |
| 2005 | \$9,815,378 | \$7,256,039 | \$6,031,054 |
| 2006 | \$6,856,476 | \$6,268,990 | \$4,107,721 |
| 2007 | \$6,221,585 | \$6,041,526 | \$3,030,093 |
| 2008 | \$3,616,049 | \$2,973,347 | \$2,655,386 |
| 2009 | \$3,366,115 | \$2,750,844 | \$2,835,267 |
| 2010 | \$2,866,651 | \$2,813,077 | \$2,110,059 |
| 2011 | \$2,308,019 | \$2,484,475 | \$1,511,883 |
| 2012 | \$3,928,161 | \$3,864,729 | \$2,130,195 |
| 2013 | \$5,932,463 | \$5,428,211 | \$2,799,218 |
| 2014 | \$6,206,047 | \$4,416,243 | \$2,270,377 |
| 2015 | \$4,460,566 | \$3,291,293 | \$2,128,121 |
| 2016 | \$4,465,613 | \$3,425,736 | \$2,104,415 |
| 2017 | \$3,991,000 | \$3,913,681 | \$2,137,891 |
| 2018 | \$9,596,973 | \$10,316,010 | \$2,428,769 |
| 2019 | \$11,036,793 | \$11,016,169 | \$2,584,284 |
| 2020 | \$7,218,316 | \$5,095,363 | \$2,054,032 |
| 2021 | \$11,846,885 | \$10,844,028 | \$1,790,060 |

Workers' Compensation (Deductible Plans)

There were 102 groups (302 companies) that wrote voluntary policies for workers' compensation in 2021, as compared to 101 groups (300 companies) in 2020.

The data in the following table represents direct policies written as new or renewal policies in 2021. 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 2021 | 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 | 312 | \$2,335,729 | \$1,742,158 | 25.41% |
| Premium of \$10,000 - \$24,999 | 381 | \$6,276,854 | \$4,866,325 | 22.47% |
| Premium of \$25,000 - \$49,999 | 187 | \$6,745,083 | \$5,306,253 | 21.33% |
| Premium of \$50,000 - \$74,999 | 56 | \$3,478,473 | \$2,385,690 | 31.42% |
| Premium of \$75,000 - \$100,000 | 39 | \$3,492,508 | \$2,089,872 | 40.16% |
| Total Per Accident Plan | 975 | \$22,328,647 | \$16,390,298 | 26.60% |
| Per Claim Deductible Plan | | | | |
| Premium of \$5,000 - \$9,999 | 73 | \$504,281 | \$464,920 | 7.81% |
| Premium of \$10,000 - \$24,999 | 50 | \$804,926 | \$727,540 | 9.61% |
| Premium of \$25,000 - \$49,999 | 40 | \$1,549,080 | \$1,392,838 | 10.09% |
| Premium of \$50,000 - \$74,999 | 13 | \$781,827 | \$672,831 | 13.94% |
| Premium of \$75,000 - \$100,000 | 9 | \$766,537 | \$632,057 | 17.54% |
| Total Per Claim Plan | 185 | \$4,406,651 | \$3,890,186 | 11.72% |

Workers' Compensation Deductible Plans

| | Policies Written 2021 | 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 | 7 | \$50,717 | \$48,031 | 5.30% |
| Premium of \$10,000 - \$24,999 | 11 | \$177,320 | \$164,119 | 7.44% |
| Premium of \$25,000 - \$49,999 | 4 | \$135,553 | \$125,477 | 7.43% |
| Premium of \$50,000 - \$74,999 | 3 | \$176,728 | \$172,376 | 2.46% |
| Premium of \$75,000 - \$100,000 | 1 | \$87,886 | \$84,001 | 4.42% |
| Total Medical Only Plan | 26 | \$628,204 | \$594,004 | 5.44% |
| Negotiated Deductible Plan | | | | |
| Premium Up To \$100,000 | 7,398 | \$73,834,415 | \$31,077,529 | 57.91% |
| Premium of \$100,001 - \$150,000 | 337 | \$41,284,531 | \$18,043,721 | 56.29% |
| Premium of \$150,001 - \$250,000 | 328 | \$63,680,539 | \$22,963,167 | 63.94% |
| Premium of \$250,001 - \$350,000 | 179 | \$52,089,168 | \$18,518,176 | 64.45% |
| Premium of \$350,001 - \$500,000 | 164 | \$67,775,829 | \$22,912,301 | 66.19% |
| Premium of \$500,001 - \$750,000 | 120 | \$73,423,149 | \$23,788,650 | 67.60% |
| Premium of \$750,001 - \$1,000,000 | 47 | \$41,093,362 | \$11,122,286 | 72.93% |
| Premium of \$1,000,001 - \$2,500,000 | 71 | \$106,199,558 | \$30,077,724 | 71.68% |
| Premium of \$2,500,001 - \$5,000,000 | 14 | \$47,841,876 | \$6,729,077 | 85.93% |
| Premium of \$5,000,001 and above | 9 | \$76,737,333 | \$15,481,226 | 79.83% |
| Total Negotiated Plan | 8,667 | \$643,959,760 | \$200,713,857 | 68.83% |
| No Deductible Plan | | | | |
| Premium Less Than \$5,000 | 210,059 | \$251,782,419 | \$251,782,419 | 0.00% |
| Premium of \$5,000 - \$9,999 | 24,001 | \$168,776,697 | \$168,776,697 | 0.00% |
| Premium of \$10,000 - \$24,999 | 18,211 | \$284,313,361 | \$284,313,361 | 0.00% |
| Premium of \$25,000 - \$49,999 | 7,630 | \$265,889,131 | \$265,889,131 | 0.00% |
| Premium of \$50,000 - \$74,999 | 2,646 | \$161,143,147 | \$161,143,147 | 0.00% |
| Premium of \$75,000 - \$100,000 | 1,337 | \$115,205,450 | \$115,205,450 | 0.00% |
| Premium Greater Than \$100,000 | 2,796 | \$636,148,521 | \$636,148,521 | 0.00% |
| Total No Deductible Plan | 266,680 | \$1,883,258,726 | \$1,883,258,726 | 0.00% |
| Total | 276,533 | \$2,554,581,988 | \$2,104,847,071 | 17.61% |

Boiler and Machinery

There were 51 groups (162 companies) that had direct premiums written for boiler and machinery in 2021, compared to 48 groups (161 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Boiler and Machinery

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|--------------------------------------|-------------------|-----------------------|-----------------------|-----------------------|--------------------------------------|-----------------|
| 1 | FM Global Group | 35.50% | \$56,949,700 | \$60,285,757 | (5.53%) | (\$145,731,146) | 162.44 |
| 2 | American International Group | 10.67% | \$17,112,043 | \$13,283,661 | 28.82% | (\$10,838,809) | (127.46) |
| 3 | Zurich Insurance Group | 9.06% | \$14,537,384 | \$7,770,291 | 87.09% | \$11,280,821 | ** |
| 4 | Travelers Group | 8.45% | \$13,561,333 | \$13,385,918 | 1.31% | \$3,719,631 | 22.17 |
| 5 | Chubb Limited Group | 5.50% | \$8,822,605 | \$8,011,527 | 10.12% | \$2,631,002 | 15.48 |
| 6 | Nationwide Corp. Group | 4.17% | \$6,694,830 | \$5,385,842 | 24.30% | \$2,552,508 | 28.43 |
| 7 | Liberty Mutual Group | 4.08% | \$6,547,041 | \$5,154,027 | 27.03% | \$1,237,247 | 65.62 |
| 8 | AXA Insurance Group | 3.26% | \$5,232,330 | \$5,486,997 | (4.64%) | (\$125,841) | 1.20 |
| 9 | Munich Re Group | 3.10% | \$4,979,187 | \$3,242,881 | 53.54% | \$727,430 | 56.73 |
| 10 | CNA Insurance Group | 2.82% | \$4,523,544 | \$4,486,596 | 0.82% | \$1,524,437 | 9.01 |
| 11 | Swiss Re Group | 1.78% | \$2,851,675 | \$2,759,693 | 3.33% | \$2,311,356 | (2.19) |
| 12 | WR Berkley Corp. Group | 1.52% | \$2,445,249 | \$2,363,844 | 3.44% | \$1,592,941 | 16.17 |
| 13 | Federated Mutual Group | 1.52% | \$2,430,378 | \$1,845,271 | 31.71% | \$1,442,021 | 17.53 |
| 14 | NKSJ Holdings Inc. Group | 0.92% | \$1,468,682 | \$607,092 | 141.92% | \$1,013,580 | ** |
| 15 | United Fire and Casualty Group | 0.82% | \$1,315,556 | \$1,362,081 | (3.42%) | \$1,208,331 | 10.19 |
| 16 | American Financial Group | 0.67% | \$1,069,373 | \$1,117,821 | (4.33%) | \$559,139 | 9.03 |
| 17 | Brotherhood Mutual Insurance Company | 0.59% | \$945,639 | \$828,638 | 14.12% | \$565,790 | 18.37 |
| 18 | Triangle Insurance Company, Inc. | 0.57% | \$912,267 | \$759,983 | 20.04% | (\$214,653) | 26.29 |
| 19 | EMC Insurance Co. Group | 0.52% | \$841,179 | \$909,594 | (7.52%) | \$336,982 | 31.67 |
| 20 | Tokio Marine Holdings Inc. Group | 0.46% | \$744,168 | \$610,879 | 21.82% | \$1,037,544 | 22.02 |
| 21 | Indiana Lumbermen's Group | 0.46% | \$736,368 | \$621,361 | 18.51% | \$489,838 | 16.39 |
| 22 | The Hanover Insurance Group | 0.45% | \$719,383 | \$779,555 | (7.72%) | \$2,008 | 9.99 |
| 23 | Acuity, A Mutual Insurance Company | 0.44% | \$700,793 | \$393,992 | 77.87% | \$310,648 | 0.00 |
| 24 | FCCI Mutual Insurance Group | 0.39% | \$620,285 | \$556,465 | 11.47% | (\$4,008,342) | 662.87 |
| 25 | Cincinnati Financial Group | 0.31% | \$500,711 | \$464,095 | 7.89% | \$199,661 | 16.49 |
| Top 25 Groups Total | | 98.04% | \$157,261,703 | \$142,473,861 | 10.38% | (\$126,175,876) | 57.73 |
| Total Market | | 100.00% | \$160,405,386 | \$146,636,561 | 9.39% | (\$124,749,553) | 57.24 |

** 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 |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$89,270,606 | \$82,169,669 | \$25,152,996 |
| 2003 | \$69,566,403 | \$76,157,276 | \$30,416,496 |
| 2004 | \$64,415,029 | \$66,458,271 | \$39,201,585 |
| 2005 | \$58,836,887 | \$70,847,664 | \$10,481,474 |
| 2006 | \$61,167,654 | \$79,070,900 | \$52,859,077 |
| 2007 | \$66,718,928 | \$90,961,373 | \$28,512,277 |
| 2008 | \$64,768,235 | \$79,611,270 | \$47,918,561 |
| 2009 | \$91,913,680 | \$110,225,873 | \$60,780,660 |
| 2010 | \$92,204,697 | \$105,671,240 | \$93,745,611 |
| 2011 | \$111,060,055 | \$126,618,509 | \$57,007,973 |
| 2012 | \$111,765,418 | \$135,817,280 | \$51,091,304 |
| 2013 | \$91,135,724 | \$104,270,965 | \$30,533,967 |
| 2014 | \$91,846,748 | \$106,142,647 | \$83,941,069 |
| 2015 | \$103,852,214 | \$122,493,438 | \$62,037,594 |
| 2016 | \$114,116,745 | \$119,094,028 | \$49,903,891 |
| 2017 | \$104,287,485 | \$113,739,979 | \$28,517,288 |
| 2018 | \$106,939,155 | \$118,568,993 | \$43,424,509 |
| 2019 | \$119,218,607 | \$131,674,310 | \$40,237,401 |
| 2020 | \$142,166,232 | \$146,636,561 | \$108,304,244 |
| 2021 | \$157,291,306 | \$160,405,386 | \$91,813,571 |

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> |
|-------------|-------------------|
| 2011 | 74.8% |
| 2012 | 28.1% |
| 2013 | 44.4% |
| 2014 | 105.9% |
| 2015 | 31.0% |
| 2016 | 30.2% |
| 2017 | 22.8% |
| 2018 | 61.2% |
| 2019 | 22.5% |
| 2020 | 170.3%* |

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

Inland Marine

There were 124 groups (339 companies) that had direct premiums written for inland marine in 2021, compared to 126 groups (344 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Inland Marine

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|-----------------------------------|-------------------|------------------------|------------------------|-----------------------|--------------------------------------|-----------------|
| 1 | CNA Insurance Group | 18.88% | \$494,670,586 | \$467,438,462 | 5.83% | \$138,897,271 | 61.09 |
| 2 | Ohio Indemnity Company | 10.26% | \$268,766,207 | \$212,683,625 | 26.37% | \$26,839,626 | 30.54 |
| 3 | Liberty Mutual Group | 9.44% | \$247,436,136 | \$232,361,209 | 6.49% | \$40,369,867 | 76.21 |
| 4 | Chubb Limited Group | 4.91% | \$128,632,996 | \$112,674,563 | 14.16% | (\$470,929) | 37.91 |
| 5 | Allianz Insurance Group | 4.39% | \$114,994,327 | \$71,786,971 | 60.19% | (\$101,594,813) | 187.07 |
| 6 | Zurich Insurance Group | 4.06% | \$106,397,054 | \$81,481,357 | 30.58% | (\$7,640,713) | 43.44 |
| 7 | Assurant Inc. Group | 3.92% | \$102,802,350 | \$91,286,919 | 12.61% | \$13,878,317 | 26.10 |
| 8 | Travelers Group | 3.73% | \$97,698,813 | \$94,796,167 | 3.06% | \$25,354,057 | 44.75 |
| 9 | American International Group | 3.07% | \$80,562,531 | \$56,197,766 | 43.36% | \$17,576,045 | 19.71 |
| 10 | Nationwide Corp. Group | 2.43% | \$63,688,863 | \$54,383,080 | 17.11% | \$17,665,086 | 54.98 |
| 11 | State Farm Group | 2.32% | \$60,764,363 | \$59,578,791 | 1.99% | \$10,732,168 | 39.36 |
| 12 | The Hanover Insurance Group | 2.07% | \$54,171,251 | \$50,638,410 | 6.98% | \$291,784 | 41.48 |
| 13 | American Financial Group | 1.92% | \$50,340,624 | \$45,333,973 | 11.04% | \$6,642,102 | 36.75 |
| 14 | United Services Auto. Assn. Group | 1.77% | \$46,327,162 | \$45,036,191 | 2.87% | \$14,195,426 | 25.14 |
| 15 | Progressive Group | 1.72% | \$45,116,886 | \$31,312,625 | 44.09% | \$11,055,576 | 34.41 |
| 16 | AXA Insurance Group | 1.57% | \$41,150,268 | \$37,474,955 | 9.81% | (\$3,672,013) | 39.60 |
| 17 | Texas Farm Bureau Mutual Group | 1.52% | \$39,932,462 | \$36,192,240 | 10.33% | (\$585,043) | 55.46 |
| 18 | Markel Corporation Group | 1.35% | \$35,314,852 | \$32,447,926 | 8.84% | \$6,353,482 | 54.61 |
| 19 | Starr Group | 1.31% | \$34,217,973 | \$27,821,605 | 22.99% | \$22,796,998 | 16.85 |
| 20 | Old Republic Group | 1.10% | \$28,915,976 | \$27,929,759 | 3.53% | \$45,989,526 | 25.98 |
| 21 | IAT Reinsurance Company Group | 1.06% | \$27,676,836 | \$23,893,386 | 15.83% | \$21,327,020 | 11.85 |
| 22 | Sentry Insurance Group | 0.98% | \$25,630,387 | \$20,599,243 | 24.42% | \$7,592,259 | 11.19 |
| 23 | Hartford Fire and Casualty Group | 0.97% | \$25,335,127 | \$28,543,644 | (11.24%) | \$10,318,100 | 65.67 |
| 24 | Trupanion Group | 0.96% | \$25,181,696 | \$17,702,299 | 42.25% | \$2,027,557 | 53.73 |
| 25 | Jewelers Mutual Group | 0.94% | \$24,700,939 | \$21,726,443 | 13.69% | \$4,104,321 | 29.21 |
| Top 25 Groups Total | | 86.65% | \$2,270,426,665 | \$1,981,321,609 | 14.59% | \$330,043,077 | 53.34 |
| Total Market | | 100.00% | \$2,620,294,580 | \$2,274,839,658 | 15.19% | \$408,487,622 | 51.09 |

Annual Experience

| Calendar Year | Premiums on Policies Written* | Direct Premiums Written* | Direct Losses Paid* |
|------------------|----------------------------------|-----------------------------|------------------------|
| 2002 | — | — | — |
| 2003 | — | — | — |
| 2004 | — | — | — |
| 2005 | — | — | — |
| 2006 | — | — | — |
| 2007 | — | — | — |
| 2008 | — | — | — |
| 2009 | — | — | — |
| 2010 | — | — | — |
| 2011 | — | — | — |
| 2012 | — | — | — |
| 2013 | — | — | — |
| 2014 | — | — | — |
| 2015 | — | — | — |
| 2016 | — | — | — |
| 2017 | \$1,825,384,599 | \$1,918,384,360 | \$1,136,950,132 |
| 2018 | \$1,960,692,370 | \$2,078,052,044 | \$1,153,723,184 |
| 2019 | \$1,969,058,029 | \$2,235,725,284 | \$1,329,591,133 |
| 2020 | \$2,125,552,143 | \$2,274,839,658 | \$1,276,408,393 |
| 2021 | \$2,491,601,703 | \$2,620,294,580 | \$1,342,788,225 |

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

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> |
|-------------|-------------------|
| 2011 | 44.4% |
| 2012 | 46.3% |
| 2013 | 42.5% |
| 2014 | 44.4% |
| 2015 | 58.0% |
| 2016 | 56.6% |
| 2017 | 73.8% |
| 2018 | 48.8% |
| 2019 | 60.6% |
| 2020 | 68.5% |

Surety

There were 73 groups (142 companies) that had direct premiums written for surety in 2021, compared to 72 groups (140 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Surety

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|----------------------------------|-------------------|-----------------------|-----------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Travelers Group | 10.99% | \$81,272,892 | \$81,698,125 | (0.52%) | \$34,335,083 | 8.53 |
| 2 | Liberty Mutual Group | 10.33% | \$76,363,340 | \$82,815,290 | (7.79%) | \$70,952,558 | (2.47) |
| 3 | Chubb Limited Group | 7.89% | \$58,336,843 | \$53,355,348 | 9.34% | \$32,467,695 | (0.15) |
| 4 | CNA Insurance Group | 7.48% | \$55,300,424 | \$52,883,170 | 4.57% | \$12,893,871 | 4.26 |
| 5 | Zurich Insurance Group | 5.91% | \$43,729,120 | \$49,496,788 | (11.65%) | \$11,279,026 | (4.95) |
| 6 | Hartford Fire and Casualty Group | 5.73% | \$42,391,563 | \$36,534,495 | 16.03% | (\$1,303,653) | 4.29 |
| 7 | Tokio Marine Holdings Inc. Group | 5.63% | \$41,608,573 | \$41,788,810 | (0.43%) | \$23,534,121 | 9.80 |
| 8 | Swiss Re Group | 4.85% | \$35,842,342 | \$19,676,290 | 82.16% | (\$17,126,100) | (1.77) |
| 9 | NKSJ Holdings Inc. Group | 3.65% | \$26,993,870 | \$20,487,146 | 31.76% | \$5,937,180 | 3.65 |
| 10 | Argonaut Group | 3.59% | \$26,522,360 | \$23,208,518 | 14.28% | \$16,251,334 | (1.66) |
| 11 | Intact Financial Group | 3.26% | \$24,126,893 | \$18,312,018 | 31.75% | \$13,978,242 | (16.92) |
| 12 | Merchants Bonding Company Group | 3.05% | \$22,519,513 | \$21,736,466 | 3.60% | \$7,086,234 | 15.14 |
| 13 | Fairfax Financial Group | 2.46% | \$18,225,023 | \$12,184,416 | 49.58% | \$6,510,241 | 11.97 |
| 14 | Arch Insurance Group | 2.44% | \$18,019,489 | \$11,525,512 | 56.34% | \$9,187,867 | 0.05 |
| 15 | American Financial Group | 1.82% | \$13,482,797 | \$16,235,468 | (16.95%) | \$1,277,838 | 11.08 |
| 16 | IAT Reinsurance Company Group | 1.77% | \$13,058,847 | \$12,033,545 | 8.52% | \$9,260,344 | 1.53 |
| 17 | WR Berkley Corp. Group | 1.56% | \$11,554,358 | \$8,936,221 | 29.30% | (\$7,569,228) | (0.14) |
| 18 | RLI Insurance Group | 1.50% | \$11,101,969 | \$10,173,033 | 9.13% | (\$47,877,056) | 1.72 |
| 19 | Berkshire Hathaway Group | 1.39% | \$10,270,726 | \$3,410,763 | 201.13% | \$3,537,229 | ** |
| 20 | Markel Corporation Group | 1.31% | \$9,657,366 | \$4,738,276 | 103.82% | (\$1,209,532) | 21.94 |
| 21 | Westfield Group | 1.24% | \$9,184,718 | \$8,389,921 | 9.47% | \$4,229,548 | 13.07 |
| 22 | FCCI Mutual Insurance Group | 1.16% | \$8,569,114 | \$7,917,438 | 8.23% | \$2,569,553 | 8.94 |
| 23 | Nationwide Corp. Group | 1.10% | \$8,107,913 | \$4,890,999 | 65.77% | \$2,978,300 | 7.14 |
| 24 | The Hanover Insurance Group | 1.08% | \$8,004,756 | \$9,672,446 | (17.24%) | \$47,284 | (5.71) |
| 25 | Insurors Indemnity Group | 0.85% | \$6,283,259 | \$6,052,858 | 3.81% | \$3,038,755 | 5.48 |
| Top 25 Groups Total | | 92.03% | \$680,528,068 | \$618,153,360 | 10.09% | \$196,266,734 | 2.78 |
| Total Market | | 100.00% | \$739,478,651 | \$670,842,410 | 10.23% | \$222,875,507 | 3.57 |

** 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* |
|------------------|----------------------------------|-----------------------------|------------------------|
| 2002 | — | — | — |
| 2003 | — | — | — |
| 2004 | — | — | — |
| 2005 | — | — | — |
| 2006 | — | — | — |
| 2007 | — | — | — |
| 2008 | — | — | — |
| 2009 | — | — | — |
| 2010 | — | — | — |
| 2011 | — | — | — |
| 2012 | — | — | — |
| 2013 | — | — | — |
| 2014 | — | — | — |
| 2015 | — | — | — |
| 2016 | — | — | — |
| 2017 | \$482,829,141 | \$541,484,196 | \$46,560,118 |
| 2018 | \$540,539,230 | \$594,672,083 | \$106,512,131 |
| 2019 | \$615,708,620 | \$684,442,031 | \$96,298,754 |
| 2020 | \$601,647,592 | \$670,842,410 | \$63,550,162 |
| 2021 | \$660,239,931 | \$739,478,651 | \$26,315,008 |

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

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

| Year | Loss Ratio |
|------|------------|
| 2011 | 24.2% |
| 2012 | 14.9% |
| 2013 | 56.4% |
| 2014 | (14.6%)* |
| 2015 | 30.5% |
| 2016 | 12.7% |
| 2017 | 25.3% |
| 2018 | 10.6% |
| 2019 | 20.3% |
| 2020 | 11.6% |

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

Commercial Crime

There were 48 groups (122 companies) that had direct premiums written for commercial crime in 2021, compared to 46 groups (115 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Commercial Crime

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|--|-------------------|-----------------------|-----------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Travelers Group | 11.90% | \$4,747,494 | \$7,564,379 | (37.24%) | (\$2,560,199) | 139.91 |
| 2 | Beazley Group | 11.06% | \$4,413,618 | \$3,630,940 | 21.56% | (\$487,977) | 31.22 |
| 3 | WR Berkley Corp. Group | 10.67% | \$4,257,866 | \$3,328,932 | 27.90% | \$2,524,611 | 26.69 |
| 4 | Hiscox Insurance Group | 9.92% | \$3,958,499 | \$3,261,202 | 21.38% | (\$2,909,519) | 110.61 |
| 5 | Kemper Corp. Group | 9.45% | \$3,771,489 | \$3,892,826 | (3.12%) | \$3,652,065 | 3.17 |
| 6 | AXA Insurance Group | 8.57% | \$3,421,318 | \$2,465,122 | 38.79% | (\$64,188) | ** |
| 7 | Chubb Limited Group | 6.35% | \$2,533,038 | \$2,489,180 | 1.76% | \$1,710,637 | 9.87 |
| 8 | Tokio Marine Holdings Inc. Group | 6.34% | \$2,530,541 | \$2,151,594 | 17.61% | \$2,581,038 | 238.47 |
| 9 | AXIS Capital Group | 6.01% | \$2,396,993 | \$1,655,482 | 44.79% | \$2,501,708 | (4.37) |
| 10 | CNA Insurance Group | 3.55% | \$1,418,008 | \$918,410 | 54.40% | \$603,786 | 10.01 |
| 11 | Hartford Fire and Casualty Group | 2.63% | \$1,048,901 | \$1,037,244 | 1.12% | \$280,620 | 33.13 |
| 12 | The Hanover Insurance Group | 2.42% | \$966,328 | \$830,527 | 16.35% | \$6,309 | 19.34 |
| 13 | Zurich Insurance Group | 2.17% | \$864,412 | \$1,143,111 | (24.38%) | (\$941,061) | 2.57 |
| 14 | Cincinnati Financial Group | 2.13% | \$850,324 | \$487,586 | 74.39% | \$332,580 | 24.56 |
| 15 | American International Group | 1.48% | \$592,072 | \$812,619 | (27.14%) | \$512,907 | ** |
| 16 | Everest Reinsurance Holdings Group | 0.96% | \$382,288 | \$738,393 | (48.23%) | \$202,796 | ** |
| 17 | Intact Financial Group | 0.90% | \$357,330 | \$268,101 | 33.28% | \$203,499 | ** |
| 18 | James River Group | 0.64% | \$256,679 | \$177,439 | 44.66% | \$239,288 | 8.47 |
| 19 | Berkshire Hathaway Group | 0.52% | \$207,466 | \$170,789 | 21.48% | \$52,159 | 36.18 |
| 20 | Nationwide Corp. Group | 0.50% | \$200,911 | \$189,048 | 6.28% | (\$22,863) | 45.20 |
| 21 | Fairfax Financial Group | 0.40% | \$159,368 | \$227,468 | (29.94%) | \$11,875 | 0.00 |
| 22 | United Fire and Casualty Group | 0.28% | \$111,607 | \$144,724 | (22.88%) | \$122,130 | 7.12 |
| 23 | IAT Reinsurance Company Group | 0.22% | \$86,573 | \$87,071 | (0.57%) | (\$380,628) | 402.99 |
| 24 | Federated Mutual Group | 0.16% | \$65,303 | \$81,728 | (20.10%) | \$25,274 | 28.51 |
| 25 | Federated Rural Electric Ins. Exchange | 0.12% | \$48,426 | \$37,290 | 29.86% | \$39,224 | 0.00 |
| Top 25 Groups Total | | 99.36% | \$39,646,852 | \$37,791,205 | 4.91% | \$8,236,071 | 53.74 |
| Total Market | | 100.00% | \$39,903,736 | \$38,028,585 | 4.93% | \$7,912,947 | 53.67 |

** 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 |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$6,907,890 | \$7,651,300 | \$779,751 |
| 2003 | \$6,180,463 | \$7,284,945 | \$923,562 |
| 2004 | \$8,493,898 | \$8,656,381 | \$809,456 |
| 2005 | \$6,101,535 | \$7,092,005 | \$2,613,702 |
| 2006 | \$6,069,533 | \$7,664,799 | \$725,536 |
| 2007 | \$6,286,608 | \$8,078,731 | \$2,747,426 |
| 2008 | \$7,093,000 | \$9,303,358 | \$1,295,742 |
| 2009 | \$6,989,000 | \$4,140,932 | \$811,408 |
| 2010 | \$8,269,745 | \$10,702,467 | \$1,956,936 |
| 2011 | \$10,568,898 | \$18,999,555 | \$1,011,964 |
| 2012 | \$9,781,935 | \$13,698,759 | \$776,099 |
| 2013 | \$14,074,297 | \$15,466,280 | \$2,551,582 |
| 2014 | \$16,154,825 | \$18,034,897 | \$968,281 |
| 2015 | \$17,595,851 | \$19,379,551 | \$4,234,187 |
| 2016 | \$19,411,211 | \$19,447,256 | \$5,691,372 |
| 2017 | \$22,154,426 | \$22,905,483 | \$2,754,323 |
| 2018 | \$26,707,455 | \$27,574,015 | \$10,913,866 |
| 2019 | \$30,559,500 | \$32,285,977 | \$17,784,741 |
| 2020 | \$37,370,283 | \$38,028,585 | \$15,669,301 |
| 2021 | \$38,617,207 | \$39,903,736 | \$21,417,912 |

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> |
|-------------|-------------------|
| 2011 | 15.0% |
| 2012 | 60.8% |
| 2013 | 16.0% |
| 2014 | 14.9% |
| 2015 | 17.8% |
| 2016 | 18.0% |
| 2017 | (16.9%)* |
| 2018 | 29.2% |
| 2019 | 67.5% |
| 2020 | 65.7% |

* 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 2021, compared to two groups (two companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Commercial Glass

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|-------------------------|---------------------------------|-------------------|-----------------------|-----------------------|-----------------------|--------------------------------------|-----------------|
| 1 | USPlate Glass Insurance Company | 100.00% | \$29,290 | \$29,570 | (0.95%) | \$19,697 | 1.71 |
| 2 | Cincinnati Financial Group | 0.00% | \$0 | (\$222) | * | \$0 | ** |
| 3 | Liberty Mutual Group | 0.00% | \$0 | \$0 | * | (\$665,684) | ** |
| Top Groups Total | | 100.00% | \$29,290 | \$29,348 | (0.20%) | (\$645,987) | 1.71 |
| Total Market | | 100.00% | \$29,290 | \$29,348 | (0.20%) | (\$645,987) | 1.71 |

* 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 |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$483,805 | \$327,740 | (\$153,840) |
| 2003 | \$369,103 | \$233,490 | \$43,135 |
| 2004 | \$783,552 | \$533,020 | \$33,995 |
| 2005 | \$123,132 | \$91,505 | \$4,210 |
| 2006 | \$87,280 | \$57,601 | \$4,582 |
| 2007 | \$51,753 | (\$4,574) | \$5,609 |
| 2008 | \$96,119 | \$14,334 | \$6,800 |
| 2009 | \$73,855 | \$13,265 | \$6,129 |
| 2010 | \$299,306 | \$240,062 | (\$132,758) |
| 2011 | \$52,175 | \$21,079 | \$0 |
| 2012 | \$46,301 | \$10,457 | \$1,662 |
| 2013 | \$118,248 | \$37,463 | \$618 |
| 2014 | \$139,380 | \$40,493 | \$4,241 |
| 2015 | \$37,276 | \$37,515 | \$3,636 |
| 2016 | \$34,774 | \$34,774 | \$422 |
| 2017 | \$35,849 | \$35,190 | \$1,685 |
| 2018 | \$30,740 | \$34,588 | \$273 |
| 2019 | \$30,267 | \$29,767 | \$3,443 |
| 2020 | \$29,770 | \$29,348 | \$3,317 |
| 2021 | \$29,290 | \$29,290 | \$500 |

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> |
|-------------|--------------------|
| 2011 | 58.9% |
| 2012 | 75.4% |
| 2013 | 34.0% |
| 2014 | 32.5% |
| 2015 | 52.8% |
| 2016 | 86.2% |
| 2017 | 254.5% |
| 2018 | 22.2% |
| 2019 | 77.4% |
| 2020 | 50.5% |

* 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 (46 companies) that had direct premiums written for medical professional liability in 2021, compared to 33 groups (51 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Medical Professional Liability

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|-------------------------------------|-------------------|-----------------------|-----------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Berkshire Hathaway Group | 25.32% | \$53,322,239 | \$48,973,978 | 8.88% | \$27,868,240 | 18.07 |
| 2 | Doctors Company Group | 19.07% | \$40,170,738 | \$37,816,156 | 6.23% | \$23,779,689 | 34.27 |
| 3 | ProAssurance Corp. Group | 18.20% | \$38,328,923 | \$38,633,105 | (0.79%) | (\$1,558,508) | 26.21 |
| 4 | CNA Insurance Group | 7.72% | \$16,269,555 | \$15,800,882 | 2.97% | (\$955,217) | 23.15 |
| 5 | Health Care Indemnity Inc. | 4.63% | \$9,758,815 | \$8,583,227 | 13.70% | \$2,062,558 | ** |
| 6 | Coverys Group | 4.43% | \$9,326,910 | \$9,184,418 | 1.55% | (\$533,217) | 8.41 |
| 7 | Texas Medical Liability Trust Group | 3.31% | \$6,973,781 | \$6,477,657 | 7.66% | \$2,246,453 | 16.94 |
| 8 | National Group | 3.10% | \$6,520,649 | \$5,563,620 | 17.20% | (\$164,827) | 9.16 |
| 9 | NCMIC Group | 2.75% | \$5,788,821 | \$5,698,363 | 1.59% | (\$836,009) | 1.72 |
| 10 | Liberty Mutual Group | 1.82% | \$3,830,029 | \$3,563,153 | 7.49% | (\$866,895) | 16.06 |
| 11 | Texas Hospital Insurance Exchange | 1.54% | \$3,246,427 | \$3,130,759 | 3.69% | \$2,577,320 | 1.65 |
| 12 | Church Mutual Group | 1.14% | \$2,400,787 | \$3,726,281 | (35.57%) | \$267,831 | 11.98 |
| 13 | Pharmacists Mutual Group | 1.11% | \$2,330,143 | \$2,285,795 | 1.94% | \$1,375,520 | 11.13 |
| 14 | Chubb Limited Group | 0.89% | \$1,882,091 | \$1,867,264 | 0.79% | \$476,645 | 25.24 |
| 15 | Alleghany Group | 0.81% | \$1,708,578 | \$1,483,317 | 15.19% | \$1,214,054 | 5.85 |
| 16 | Fairfax Financial Group | 0.67% | \$1,418,601 | \$1,375,451 | 3.14% | \$135,464 | ** |
| 17 | Athene Group | 0.61% | \$1,289,886 | \$846,318 | 52.41% | \$360,992 | 17.82 |
| 18 | ISMIE Group | 0.58% | \$1,213,965 | \$749,757 | 61.91% | (\$266,258) | ** |
| 19 | MAG Mutual Insurance Group | 0.44% | \$916,779 | \$3,099,506 | (70.42%) | (\$907,843) | 5.47 |
| 20 | WR Berkley Corp. Group | 0.43% | \$904,812 | \$908,330 | (0.39%) | (\$877,676) | (0.47) |
| 21 | American International Group | 0.38% | \$794,362 | \$784,816 | 1.22% | \$940,476 | 0.00 |
| 22 | Medmal Direct Insurance Company | 0.38% | \$791,809 | \$593,620 | 33.39% | (\$585,583) | 75.78 |
| 23 | The Hanover Insurance Group | 0.26% | \$556,532 | \$591,918 | (5.98%) | \$583 | ** |
| 24 | Cincinnati Financial Group | 0.14% | \$292,694 | \$278,623 | 5.05% | (\$202,658) | 99.92 |
| 25 | Beazley Group | 0.11% | \$232,703 | \$196,346 | 18.52% | \$322,757 | 29.00 |
| Top 25 Groups Total | | 99.83% | \$210,270,629 | \$202,212,660 | 3.98% | \$55,873,891 | 20.40 |
| Total Market | | 100.00% | \$210,624,657 | \$202,535,582 | 3.99% | \$54,293,141 | 20.58 |

** 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 |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$457,507,295 | \$485,161,758 | \$302,285,626 |
| 2003 | \$519,283,730 | \$551,287,539 | \$251,148,218 |
| 2004 | \$465,911,107 | \$445,782,475 | \$227,556,127 |
| 2005 | \$399,101,391 | \$430,683,474 | \$162,646,753 |
| 2006 | \$340,949,014 | \$361,111,497 | \$110,738,557 |
| 2007 | \$252,756,471 | \$265,773,358 | \$84,108,629 |
| 2008 | \$231,284,983 | \$242,275,765 | \$96,909,602 |
| 2009 | \$223,390,216 | \$235,823,393 | \$77,926,049 |
| 2010 | \$235,013,771 | \$236,133,218 | \$66,361,609 |
| 2011 | \$210,415,028 | \$229,593,686 | \$57,696,392 |
| 2012 | \$228,993,719 | \$237,546,403 | \$45,133,603 |
| 2013 | \$194,922,237 | \$209,934,360 | \$56,741,327 |
| 2014 | \$194,073,192 | \$194,498,872 | \$54,198,241 |
| 2015 | \$180,129,642 | \$184,526,724 | \$59,713,153 |
| 2016 | \$182,613,757 | \$185,305,579 | \$43,464,781 |
| 2017 | \$186,704,853 | \$187,887,611 | \$38,488,012 |
| 2018 | \$186,380,845 | \$191,299,923 | \$60,355,693 |
| 2019 | \$184,314,194 | \$190,586,314 | \$42,812,921 |
| 2020 | \$199,329,241 | \$202,535,582 | \$50,490,382 |
| 2021 | \$207,743,240 | \$210,624,657 | \$45,359,861 |

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

| Year | Loss Ratio |
|------|------------|
| 2011 | 5.2% |
| 2012 | 18.9% |
| 2013 | 14.8% |
| 2014 | 14.5% |
| 2015 | 28.5% |
| 2016 | 16.8% |
| 2017 | (18.5%)* |
| 2018 | 27.2% |
| 2019 | 37.1% |
| 2020 | 11.9% |

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

Miscellaneous Professional Liability

There were 36 groups (106 companies) that had direct premiums written for miscellaneous professional liability in 2021, compared to 37 groups (103 companies) in 2020.

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 2020 and 2021 for the same groups.

Direct Premiums Written Market Share for Miscellaneous Professional Liability

| Annual Rank | Group Name | Market Share 2021 | Premiums Written 2021 | Premiums Written 2020 | % Change 2020 to 2021 | Net Underwriting Profit or Loss 2021 | Loss Ratio 2021 |
|----------------------------|----------------------------------|-------------------|------------------------|-----------------------|-----------------------|--------------------------------------|-----------------|
| 1 | Chubb Limited Group | 17.87% | \$183,110,480 | \$170,420,011 | 7.45% | \$42,942,531 | 23.59 |
| 2 | AXA Insurance Group | 17.04% | \$174,541,690 | \$137,936,848 | 26.54% | (\$4,134,552) | 20.35 |
| 3 | NKSJ Holdings Inc. Group | 7.56% | \$77,468,126 | \$64,122,980 | 20.81% | \$1,132,136 | 21.36 |
| 4 | Tokio Marine Holdings Inc. Group | 7.21% | \$73,862,363 | \$61,860,549 | 19.40% | \$34,645,551 | 30.70 |
| 5 | Hartford Fire and Casualty Group | 6.66% | \$68,269,314 | \$46,689,022 | 46.22% | \$1,173,941 | 7.02 |
| 6 | Fairfax Financial Group | 6.51% | \$66,710,441 | \$48,441,374 | 37.71% | \$6,614,826 | 0.66 |
| 7 | WR Berkley Corp. Group | 5.18% | \$53,092,091 | \$41,128,457 | 29.09% | \$6,581,694 | 78.68 |
| 8 | Berkshire Hathaway Group | 4.00% | \$41,027,779 | \$29,361,024 | 39.74% | (\$7,676,895) | 5.26 |
| 9 | AXIS Capital Group | 3.93% | \$40,301,843 | \$35,040,717 | 15.01% | \$11,465,516 | 71.55 |
| 10 | Beazley Group | 3.02% | \$30,913,763 | \$36,922,387 | (16.27%) | \$6,523,297 | 23.64 |
| 11 | Markel Corporation Group | 2.73% | \$27,992,657 | \$29,817,467 | (6.12%) | (\$13,998,074) | 9.16 |
| 12 | Nationwide Corp. Group | 2.42% | \$24,841,382 | \$19,550,999 | 27.06% | \$6,289,225 | 7.46 |
| 13 | Argonaut Group | 2.26% | \$23,162,285 | \$20,598,965 | 12.44% | \$9,456,889 | (17.00) |
| 14 | Old Republic Group | 2.23% | \$22,834,879 | \$16,539,625 | 38.06% | (\$5,795,683) | 7.09 |
| 15 | American Financial Group | 2.19% | \$22,431,841 | \$22,078,694 | 1.60% | \$755,025 | 20.66 |
| 16 | Hiscox Insurance Group | 2.13% | \$21,802,509 | \$17,951,308 | 21.45% | \$1,721,786 | 20.51 |
| 17 | The Hanover Insurance Group | 1.77% | \$18,182,795 | \$15,392,419 | 18.13% | \$128,312 | 60.90 |
| 18 | RLI Insurance Group | 1.49% | \$15,289,079 | \$13,745,043 | 11.23% | \$3,722,435 | 43.08 |
| 19 | Athene Group | 0.96% | \$9,830,576 | \$8,750,430 | 12.34% | \$4,328,219 | 11.19 |
| 20 | Travelers Group | 0.89% | \$9,104,773 | \$5,878,193 | 54.89% | (\$13,706,169) | 189.99 |
| 21 | CNA Insurance Group | 0.51% | \$5,275,727 | \$4,884,796 | 8.00% | (\$1,617,106) | 58.51 |
| 22 | Utica Group | 0.36% | \$3,719,965 | \$3,149,787 | 18.10% | \$958,784 | 8.07 |
| 23 | Intact Financial Group | 0.23% | \$2,349,114 | \$1,223,290 | 92.03% | \$164,537 | 25.53 |
| 24 | Alleghany Group | 0.23% | \$2,327,031 | \$757,890 | 207.04% | (\$436,323) | 7.09 |
| 25 | Liberty Mutual Group | 0.18% | \$1,867,215 | \$1,400,666 | 33.31% | (\$747,428) | 83.60 |
| Top 25 Groups Total | | 99.58% | \$1,020,309,718 | \$853,642,941 | 19.52% | \$90,492,474 | 25.11 |
| Total Market | | 100.00% | \$1,024,592,929 | \$857,108,528 | 19.54% | \$92,450,654 | 25.03 |

Annual Experience

| Calendar Year | Premiums on Policies Written | Direct Premiums Written | Direct Losses Paid |
|------------------|---------------------------------|----------------------------|-----------------------|
| 2002 | \$173,915,241 | \$175,717,935 | \$110,485,773 |
| 2003 | \$288,601,537 | \$307,355,392 | \$153,617,362 |
| 2004 | \$316,811,063 | \$320,418,180 | \$59,108,383 |
| 2005 | \$370,576,523 | \$372,646,382 | \$214,331,718 |
| 2006 | \$367,501,201 | \$382,334,133 | \$115,544,349 |
| 2007 | \$363,403,943 | \$389,602,054 | \$95,303,630 |
| 2008 | \$324,481,555 | \$296,376,645 | \$63,481,901 |
| 2009 | \$313,455,313 | \$308,718,746 | \$73,857,961 |
| 2010 | \$343,292,674 | \$401,811,648 | \$136,115,417 |
| 2011 | \$316,933,064 | \$317,698,020 | \$89,345,532 |
| 2012 | \$345,108,336 | \$377,776,996 | \$114,986,546 |
| 2013 | \$344,938,278 | \$378,985,477 | \$132,758,250 |
| 2014 | \$396,320,756 | \$440,733,899 | \$159,171,606 |
| 2015 | \$379,638,695 | \$430,030,778 | \$136,323,998 |
| 2016 | \$411,017,898 | \$450,084,888 | \$159,678,079 |
| 2017 | \$396,855,884 | \$445,375,067 | \$184,431,325 |
| 2018 | \$434,501,005 | \$483,396,505 | \$196,808,138 |
| 2019 | \$512,404,649 | \$593,471,410 | \$144,517,752 |
| 2020 | \$716,559,889 | \$857,108,528 | \$164,779,101 |
| 2021 | \$920,660,749 | \$1,024,592,929 | \$256,457,018 |

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

| Year | Loss Ratio* |
|------|-------------|
| 2011 | 42.2% |
| 2012 | 64.5% |
| 2013 | 52.0% |
| 2014 | 52.4% |
| 2015 | 51.0% |
| 2016 | 54.4% |
| 2017 | 59.9% |
| 2018 | 63.1% |
| 2019 | 63.2% |
| 2020 | 72.9% |

* 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 2021 and 2020. Also included is the number of direct policies written and the percent of complaints per policy for each line of business.

| Line of Business | 2021 | | | 2020 | | |
|--------------------------------------|--------------------------------|----------------------------|----------------------------------|--------------------------------|----------------------------|----------------------------------|
| | 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 | 0 | 41,014 | 0.00000% | 0 | 40,103 | 0.00000% |
| General Liability - Other | 17 | 2,653,612 | 0.00064% | 28 | 2,519,122 | 0.00111% |
| Commercial Fire and Allied Lines | 21 | 81,222 | 0.02586% | 15 | 83,213 | 0.01803% |
| Residential Fire and Allied Lines | 0 | 1,270,856 | 0.00000% | 0 | 1,338,416 | 0.00000% |
| Commercial Multiple Peril | 0 | 619,383 | 0.00000% | 0 | 619,073 | 0.00000% |
| Private Passenger Auto+ | 355 | 28,711,744 | 0.00124% | 503 | 26,798,274 | 0.00188% |
| Commercial Auto+ | 49 | 914,448 | 0.00536% | 44 | 874,390 | 0.00503% |
| Homeowners | 338 | 7,755,040 | 0.00436% | 265 | 7,279,455 | 0.00364% |
| Workers' Compensation | 435 | 276,724 | 0.15720% | 320 | 263,306 | 0.12153% |
| Boiler and Machinery | 0 | 93,516 | 0.00000% | 0 | 97,001 | 0.00000% |
| Inland Marine | 0 | 7,344,580 | 0.00000% | 0 | 5,369,691 | 0.00000% |
| Surety | ** | ** | ** | ** | ** | ** |
| Commercial Crime | ** | ** | ** | ** | ** | ** |
| Commercial Glass | ** | ** | ** | ** | ** | ** |
| Medical Professional Liability | 0 | 107,520 | 0.00000% | 0 | 102,061 | 0.00000% |
| Miscellaneous Professional Liability | 0 | 129,549 | 0.00000% | 0 | 92,685 | 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 2021) is on the next two pages.

Complaint Data

Private Passenger Auto Listed by Percent of Complaints per Policy

| 2021 Policy Written Rank | Group Name | 2021 | | | 2020 | | |
|-----------------------------------|---------------------------------------|--------------------------------------|-------------------------------|-------------------------------------|--------------------------------------|-------------------------------|-------------------------------------|
| | | 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 |
| 10 | Kemper Corp. Group | 51 | 496,050 | 0.01028% | 33 | 446,033 | 0.00740% |
| 25 | National General Group | 6 | 59,860 | 0.01002% | 2 | 85,691 | 0.00233% |
| 11 | Home State Insurance Group | 17 | 410,026 | 0.00415% | 19 | 343,566 | 0.00553% |
| 17 | Nationwide Corp. Group | 6 | 216,782 | 0.00277% | 7 | 226,651 | 0.00309% |
| 20 | Root Inc Group | 4 | 146,891 | 0.00272% | 2 | 150,101 | 0.00133% |
| 14 | Incline Property and Casualty Group | 9 | 359,413 | 0.00250% | 10 | 307,932 | 0.00325% |
| 12 | Orpheus Group | 10 | 402,041 | 0.00249% | 17 | 413,094 | 0.00412% |
| 23 | Alinsco Insurance Company | 2 | 92,422 | 0.00216% | 3 | 86,290 | 0.00348% |
| 13 | Auto Club Enterprises Ins. Group | 7 | 398,626 | 0.00176% | 15 | 388,288 | 0.00386% |
| 15 | Loya Group | 5 | 302,523 | 0.00165% | 16 | 285,909 | 0.00560% |
| 6 | United Services Auto. Assn. Group | 23 | 1,455,489 | 0.00158% | 28 | 1,459,255 | 0.00192% |
| 24 | J and P Holdings Group | 1 | 66,026 | 0.00151% | 0 | 12,688 | 0.00000% |
| 8 | Liberty Mutual Group | 9 | 769,312 | 0.00117% | 23 | 739,367 | 0.00311% |
| 2 | Progressive Group | 53 | 5,403,112 | 0.00098% | 60 | 4,894,049 | 0.00123% |
| 4 | Berkshire Hathaway Group | 32 | 3,547,721 | 0.00090% | 68 | 3,004,166 | 0.00226% |
| 3 | Allstate Insurance Group | 34 | 3,815,388 | 0.00089% | 43 | 3,728,254 | 0.00115% |
| 21 | Amica Mutual Group | 1 | 116,102 | 0.00086% | 2 | 122,115 | 0.00164% |
| 9 | Consumers County Mutual Insurance Co. | 4 | 526,284 | 0.00076% | 6 | 445,583 | 0.00135% |
| 5 | Farmers Insurance Group | 10 | 1,489,770 | 0.00067% | 13 | 1,540,374 | 0.00084% |
| 7 | Texas Farm Bureau Mutual Group | 5 | 844,736 | 0.00059% | 6 | 855,384 | 0.00070% |
| 18 | Markel Corporation Group | 1 | 199,380 | 0.00050% | 0 | 183,033 | 0.00000% |
| 1 | State Farm Group | 26 | 6,295,107 | 0.00041% | 41 | 5,885,238 | 0.00070% |
| 16 | Germania Insurance Group | 0 | 265,497 | 0.00000% | 1 | 244,626 | 0.00041% |
| 19 | Buckle Corp Group | 0 | 147,983 | 0.00000% | 0 | 0 | 0.00000% |
| 22 | Sentry Insurance Group | 0 | 96,317 | 0.00000% | 1 | 89,443 | 0.00112% |
| | (All other licensed insurers) | 25 | 788,886 | 0.00317% | 43 | 861,144 | 0.00499% |
| | (No company identified)* | 14 | | | 44 | | |
| Totals | | 355 | 28,711,744 | 0.00124% | 503 | 26,798,274 | 0.00188% |

* 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

| 2021 Policy Written Rank | Group Name | 2021 | | | 2020 | | |
|-----------------------------------|------------------------------------|--------------------------------------|-------------------------------|-------------------------------------|--------------------------------------|-------------------------------|-------------------------------------|
| | | 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 |
| 25 | Monarch Delaware Group | 21 | 49,333 | 0.04257% | 5 | 60,263 | 0.00830% |
| 21 | IAT Reinsurance Company Group | 9 | 58,959 | 0.01526% | 4 | 60,374 | 0.00663% |
| 20 | Allied Trust Insurance Company | 5 | 60,585 | 0.00825% | 4 | 62,959 | 0.00635% |
| 17 | State Auto Mutual Group | 7 | 97,351 | 0.00719% | 3 | 102,179 | 0.00294% |
| 15 | Auto Club Enterprises Ins. Group | 10 | 145,088 | 0.00689% | 10 | 135,016 | 0.00741% |
| 2 | Allstate Insurance Group | 62 | 922,891 | 0.00672% | 40 | 893,125 | 0.00448% |
| 23 | United Insurance Holdings Group | 3 | 52,869 | 0.00567% | 5 | 70,351 | 0.00711% |
| 5 | Liberty Mutual Group | 24 | 456,169 | 0.00526% | 10 | 385,428 | 0.00259% |
| 16 | American Family Insurance Group | 7 | 140,573 | 0.00498% | 4 | 94,996 | 0.00421% |
| 18 | QBE Insurance Group | 4 | 91,158 | 0.00439% | 1 | 93,905 | 0.00106% |
| 24 | Markel Corporation Group | 2 | 52,071 | 0.00384% | 2 | 69,224 | 0.00289% |
| 14 | Nationwide Corp. Group | 6 | 165,067 | 0.00363% | 5 | 162,319 | 0.00308% |
| 4 | United Services Auto. Assn. Group | 15 | 471,876 | 0.00318% | 25 | 460,151 | 0.00543% |
| 1 | State Farm Group | 31 | 1,230,308 | 0.00252% | 22 | 1,172,321 | 0.00188% |
| 8 | Progressive Group | 7 | 287,344 | 0.00244% | 5 | 238,164 | 0.00210% |
| 22 | Amica Mutual Group | 1 | 55,418 | 0.00180% | 2 | 58,085 | 0.00344% |
| 6 | Travelers Group | 8 | 455,181 | 0.00176% | 6 | 405,609 | 0.00148% |
| 3 | Farmers Insurance Group | 11 | 676,917 | 0.00163% | 13 | 682,762 | 0.00190% |
| 13 | SH1 Holdings Grp | 2 | 165,498 | 0.00121% | 2 | 160,293 | 0.00125% |
| 12 | Texas Farm Bureau Mutual Group | 2 | 193,349 | 0.00103% | 4 | 192,019 | 0.00208% |
| 11 | Munich Re Group | 2 | 205,632 | 0.00097% | 6 | 165,745 | 0.00362% |
| 10 | Homeowners of America Ins. Company | 2 | 217,532 | 0.00092% | 2 | 221,465 | 0.00090% |
| 7 | Lemonade Insurance Company | 1 | 399,043 | 0.00025% | 0 | 235,260 | 0.00000% |
| 9 | Assurant Inc. Group | 0 | 264,798 | 0.00000% | 0 | 255,761 | 0.00000% |
| 19 | National General Group | 0 | 85,386 | 0.00000% | 0 | 55,223 | 0.00000% |
| | (All other licensed insurers) | 66 | 754,644 | 0.00875% | 45 | 786,458 | 0.00572% |
| | (No company identified)* | 30 | | | 40 | | |
| Totals | | 338 | 7,755,040 | 0.00436% | 265 | 7,279,455 | 0.00364% |

* 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 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|------------------------------------|--|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Acuity, A Mutual Insurance Company | Acuity, A Mutual Insurance Company | 5.00 | 06-19-2021 | 08-18-2021 | Other | Acut-132801356 Companywide Project which included a base rate adjustment as well as adjustments to existing variables. | 0.00 | 0.00 | (10.00) |
| AEGIS Group | Aegis Security Insurance Company | 26.6 | 02-01-2021 | 02-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | | 0 | 0 | 15.1 |
| AG Workers Insurance Group | Incline Casualty Company | 4.80 | 08-05-2021 | 08-05-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate increase | 0.00 | 4.50 | 0.00 |
| Allied Trust Insurance Company | Allied Trust Insurance Company | 23.07 | 09-01-2021 | 10-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | | 23.07 | 49.62 | 49.62 |
| Allstate Insurance Group | Allstate Fire and Casualty Insurance Company | 3.80 | 02-08-2021 | 03-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Owners Rate Change | 0.20 | 5.00 | 5.50 |
| Allstate Insurance Group | Allstate Indemnity Company | 0.30 | 02-08-2021 | 03-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | MFH NCOR | 0.50 | 8.00 | 4.80 |
| Allstate Insurance Group | Allstate Indemnity Company | 0.00 | 02-08-2021 | 03-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Condo FAIR Plan Surcharge | 0.50 | 7.20 | 5.20 |
| Allstate Insurance Group | Allstate Indemnity Company | (14.40) | 01-25-2021 | 03-11-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Renters NCOR | 0.20 | 0.00 | (0.30) |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--------------------------|---|--------------------------|-----------------------------|---------------------------------|--|--------------------------------|---|---|---|
| Allstate Insurance Group | Allstate Insurance Company | 0.20 | 02-08-2021 | 03-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Renters NCOR | 0.20 | 0.00 | 0.00 |
| Allstate Insurance Group | Allstate Insurance Company | 0.00 | 02-08-2021 | 03-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Condo FAIR Plan Surcharge | 0.60 | 7.30 | 1.20 |
| Allstate Insurance Group | Allstate Texas Lloyds | 1.70 | 02-08-2021 | 03-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Homeowners RC and Reinsurance | 0.40 | 5.00 | 5.50 |
| Allstate Insurance Group | Allstate Texas Lloyds | 0.10 | 02-08-2021 | 03-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Renters RC and Reinsurance | 0.10 | 0.00 | 0.10 |
| Allstate Insurance Group | Allstate Vehicle and Property Insurance Company | 6.80 | 02-08-2021 | 03-25-2021 | Other | Condo Rate Change | 0.40 | 4.80 | 0.00 |
| Allstate Insurance Group | Allstate Vehicle and Property Insurance Company | 3.90 | 02-08-2021 | 03-25-2021 | Territory - New territory definitions resulting in excess of ±5% change for some policyholders. | Homeowners Rate Change + NCOR | 3.90 | 7.90 | 3.90 |
| Allstate Insurance Group | Encompass Home and Auto Insurance Company | 10.00 | 04-30-2021 | 04-30-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate/Factor Only Filing | 21.40 | 14.60 | 5.14 |
| Allstate Insurance Group | Encompass Indemnity Company | 10.00 | 04-30-2020 | 04-30-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate/Factor Only Filing | 22.00 | 14.50 | 5.64 |
| Allstate Insurance Group | Encompass Independent Insurance Company | (1.60) | 06-28-2021 | 08-12-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Revision SPP Factors (Renters) | 0.00 | 0.00 | 0.00 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---------------------------------------|---|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Allstate Insurance Group | Encompass Independent Insurance Company | (0.70) | 06-28-2021 | 08-12-2021 | Other rating variables - Revised relativities resulting in excess of $\pm 5\%$ change for some policyholders. | Revision SPP Factors (Condo) | 0.00 | 0.00 | 0.00 |
| Allstate Insurance Group | Encompass Independent Insurance Company | (0.30) | 06-28-2021 | 08-12-2021 | Territory - Relativity change in excess of $\pm 5\%$ for some policyholders. | Revision of Territory Relativity Base Factors, Rate Adjustment Factors, and SPP Factors | 0.00 | 0.00 | 0.00 |
| American Family Insurance Group | American Family Connect Property and Casualty Insurance Company | 9.00 | 01-31-2021 | 01-31-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change. | Changes to base rates and rating factors. | 0.00 | 15.10 | 20.00 |
| American Family Insurance Group | Homesite Insurance Company | 3.00 | 04-27-2021 | | Other | Mosaic rate filing | 0.00 | 0.00 | 0.00 |
| American Family Insurance Group | Homesite Insurance Company | 3.00 | 04-27-2021 | | Other | Mosaic rate filing | 0.00 | 0.00 | 0.00 |
| American International Group | Aig Property Casualty. Co | 14.90 | 05-15-2021 | 05-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change. | Adopt ISO Revised Prospective Loss Cost | 19.90 | 15.00 | 0.00 |
| American Natl Fin Group | American National Lloyds Insurance Company | 7.84 | 12-13-2021 | 12-13-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change. | Rate Revision for rates and factors | 7.50 | 7.10 | 5.00 |
| American Risk Insurance Company, Inc. | American Risk Insurance Company, Inc. | 9.80 | 07-15-2021 | 08-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change. | HOMEOWNERS | 8.70 | 0.00 | 0.00 |
| Amica Mutual Group | Amica Mutual Insurance Company | 0.00 | 04-01-2021 | 04-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change. | Base Rate Change | 0.00 | 7.50 | 15.00 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---|--|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Auto Club Enterprises Ins. Group | Auto Club Indemnity Company | 0.00 | 12-01-2021 | 12-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Simplified our HO-4 rating plan | (5.00) | (2.50) | 0.00 |
| Auto Club Enterprises Ins. Group | Auto Club Indemnity Company | 0.00 | 12-01-2021 | 12-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Simplified our HO-4 rating plan | (5.00) | (2.50) | 0.00 |
| Benchmark Holding Group | Benchmark Insurance Company | 0.00 | 06-26-2021 | 08-25-2021 | Introduction of new rating variable resulting in excess of ±5% change for some policyholders. | New Roofing Materials Payment Schedule Endorsement. | 0.00 | 0.00 | 0.00 |
| Benchmark Holding Group | Benchmark Insurance Company | 0.00 | 03-26-2021 | 03-26-2021 | Introduction of new rating variable resulting in excess of ±5% change for some policyholders. | Introduces an Equipment Breakdown Coverage Endorsement for its Homeowners program. | 0.00 | 0.00 | 0.00 |
| Benchmark Holding Group | Benchmark Insurance Company | 27.30 | 05-01-2021 | 06-30-2021 | Introduction of new rating variable resulting in excess of ±5% change for some policyholders. | Includes base rate changes and changes to company hurricane rating factor tables and introduces rating factors for Insurance Score and Roof area | 0.00 | 0.00 | 0.00 |
| Berkshire Hathaway Group | Amguard Insurance Company | 16.70 | 06-01-2021 | 06-01-2021 | Other | Rate Revision | 1.55 | 2.80 | 0.00 |
| Centauri Specialty Insurance Holdings Group | Centauri Specialty Insurance Company | (0.17) | 06-24-2021 | 06-24-2021 | Other | Remove FAIR PLAN recoupment surcharge | 64.60 | 20.00 | 17.40 |
| Central Mutual Insurance Co. Group | Central Mutual Insurance Company | 9.69 | 10-01-2021 | 10-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Change | 14.03 | 5.74 | 8.98 |
| Chubb Limited Group | Chubb Lloyd'S Insurance Company of Texas | 17.80 | 03-26-2021 | 03-26-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Revised base rates by territory, value factors, tier factors, premium allocation chart, new house discount, premier client discount and liability rates | 17.80 | 0.00 | 15.40 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|---|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Cincinnati Financial Group | The Cincinnati Insurance Company | 14.62 | 06-01-2021 | 07-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate and territory relativity changes for Owners, and Service line endorsement premium changes for Owners | 13.73 | 10.60 | 0.00 |
| Clear Blue Financial Group | Clear Blue Insurance Company | 0.00 | 06-26-2021 | 08-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Roofing material endorsement | 0.00 | 0.00 | 0.00 |
| Clear Blue Financial Group | Clear Blue Insurance Company | 0.00 | 05-20-2021 | 05-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | New tenant coverage program being introduced | 0.00 | 0.00 | 0.00 |
| Clear Blue Financial Group | Clear Blue Insurance Company | 0.00 | 05-01-2021 | 06-30-2021 | Class - New class definition resulting in excess of ±5% change for some policyholders. | Introducing credit score rating | 0.00 | 0.00 | 0.00 |
| Clear Blue Financial Group | Clear Blue Insurance Company | 23.00 | 05-01-2021 | 08-01-2021 | Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders. | Changes to rating factor tables to address HO-3 rate level adequacy | 0.00 | 0.00 | 0.00 |
| Cypress Holdings Group | Cypress Property and Casualty Insurance Company | 20.00 | 04-01-2021 | 04-29-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Base Rates | 13.60 | 27.90 | 8.70 |
| Cypress Holdings Group | Cypress Property and Casualty Insurance Company | 14.20 | 08-12-2021 | 09-01-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Base Rates | 13.60 | 27.90 | 8.70 |
| Fairfax Financial Group | Vault Reciprocal Exchange | 17.80 | 02-01-2021 | 03-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Updates to several factors including Coverage Limit, Size of Dwelling, Wind Mitigation, Liability Coverage, Roof Covering Full Reconstruction Cost, AOP Deductibles, Masonry Veneer Construction, Loyalty Discounts. Main driver of impact is base rate changes | 0.00 | 0.00 | 0.00 |
| Farmers Insurance Group | Farmers Insurance Exchange | 9.90 | 02-23-2021 | 02-23-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change, roof age factor adjustments | 9.90 | 0.00 | 9.90 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|------------------------------------|---|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Farmers Insurance Group | Farmers Insurance Exchange | 9.90 | 02-23-2021 | 02-23-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change, roof age factor adjustments | 9.90 | 0.00 | 9.90 |
| Farmers Insurance Group | Texas Farmers Insurance Company | 8.30 | 02-23-2021 | 02-23-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change, territory factor adjustments, roof age factor adjustments, discount adjustments | 8.30 | 0.00 | 9.70 |
| General Electric Group | Electric Insurance Company | 3.20 | 04-05-2021 | 04-05-2021 | Other | The primary components of this change were the following: Base Rates for Dwelling Forms and Rate Stability Factors for all forms | 0.00 | 0.00 | 0.30 |
| Hartford Fire and Casualty Group | Hartford Accident and Indemnity Company | 0.00 | | 11-15-2021 | Other | Depopulation TX Home - Hartford Lloyd's to HAIC | 0.00 | 0.00 | 0.00 |
| Hartford Fire and Casualty Group | Hartford Fire Insurance Company | 5.60 | 04-17-2021 | 04-17-2021 | Other | Texas Homeowners Home Advantage Rate | 0.00 | 0.00 | 0.00 |
| Hartford Fire and Casualty Group | Hartford Lloyd'S Insurance Company | 0.00 | | 11-15-2021 | Other | Depopulation TX Home - Hartford Lloyd's to HAIC | 0.00 | 0.00 | 0.00 |
| Hartford Fire and Casualty Group | Property and Casualty Insurance Company of Hartford | 3.40 | 04-17-2021 | 04-17-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | TX Home PLIC 2004 | 0.00 | 0.00 | 0.00 |
| Hartford Fire and Casualty Group | Trumbull Insurance Company | 6.40 | 04-17-2021 | 04-17-2021 | Other | TX Homeowners Home Advantage Rate | 0.00 | 0.00 | 0.00 |
| Hartford Fire and Casualty Group | Twin City Fire Insurance Company | 6.70 | 04-17-2021 | 04-17-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | TX Homeowners Home Advantage Rate | 0.00 | 0.00 | 0.00 |
| Homeowners of America Ins. Company | Homeowners of America Insurance Company | 2.00 | 03-01-2021 | 04-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change | 10.20 | 10.30 | 0.00 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---|---|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Homeowners of America Ins. Company | Homeowners of America Insurance Company | 2.10 | 04-15-2022 | 06-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Change | 12.20 | 12.30 | 0.00 |
| Independent Mutual Fire Insurance Company | Independent Mutual Fire Insurance Company | (4.56) | 10-31-2021 | 11-15-2021 | Territory - New territory definitions resulting in excess of ±5% change for some policyholders. | Territorial realignment and base rate changes | 0.00 | 0.00 | 86.70 |
| Kemper Corp. Group | Kemper Independence Insurance Company | 8.90 | 10-21-2021 | 11-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | | 8.90 | 11.80 | 0.00 |
| Kemper Corp. Group | Kemper Independence Insurance Company | 0.00 | 03-18-2021 | 04-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | HO4 Only | 0.00 | 11.80 | 0.00 |
| Kemper Corp. Group | Unitrin Safeguard Insurance Company | 2.00 | | 07-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate increase | 2.00 | 10.00 | 10.00 |
| Lemonade Insurance Company | Lemonade Insurance Company | 0.00 | 11-08-2021 | 01-07-2022 | Other | "INTRODUCTIONS: 1. Proposed new home purchase credit 2. Proposed agency partner auto credit 3. Proposed equipment breakdown coverage and buried utility lines coverage 4. Proposed rate for single-family Renters 5. Proposed payment plan rule 6. Proposed on- | 0.00 | 8.75 | 8.75 |
| Liberty Mutual Group | American Economy Insurance Company | 0.00 | 08-21-2021 | | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 0.00 | 0.00 | 0.00 |
| Liberty Mutual Group | American Economy Insurance Company | 0.00 | 08-21-2021 | | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 0.00 | 0.00 | 0.00 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------|---|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Liberty Mutual Group | American Economy Insurance Company | 0.00 | 08-21-2021 | | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 0.00 | 0.00 | 0.00 |
| Liberty Mutual Group | American Economy Insurance Company | (11.00) | 11-13-2021 | 11-13-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | (11.00) | 0.00 | 0.00 |
| Liberty Mutual Group | American Economy Insurance Company | 8.60 | 03-01-2021 | 07-09-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 8.60 | 0.00 | 0.00 |
| Liberty Mutual Group | Liberty Insurance Corporation | 6.00 | 10-05-2021 | 11-09-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 6.00 | 0.00 | 0.00 |
| Liberty Mutual Group | Liberty Insurance Corporation | 2.60 | 05-17-2021 | 06-21-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 2.60 | 0.00 | 0.00 |
| Liberty Mutual Group | Liberty Mutual Personal Insurance Company | 6.40 | 02-13-2021 | 03-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 6.40 | 0.00 | 0.00 |
| Liberty Mutual Group | Peerless Indemnity Insurance Company | 1.20 | 02-13-2021 | 03-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 1.20 | 0.00 | 0.00 |
| Liberty Mutual Group | Safeco Insurance Company of Indiana | 5.00 | 05-15-2021 | 07-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 5.00 | 5.50 | 2.00 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--------------------------|--|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Liberty Mutual Group | Safeco Insurance Company of Indiana | 7.00 | 09-03-2021 | 11-09-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 7.00 | 5.50 | 2.00 |
| Liberty Mutual Group | Safeco Lloyds Insurance Company | 4.90 | 05-15-2021 | 07-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 4.90 | 5.50 | 2.00 |
| Liberty Mutual Group | Safeco Lloyds Insurance Company | 7.00 | 09-03-2021 | 11-09-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 7.00 | 5.50 | 1.80 |
| Markel Corporation Group | State National Insurance Company | 6.50 | 10-27-2021 | 12-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate increase | 8.20 | 8.20 | 13.60 |
| Mercury General Group | American Mercury Lloyds Insurance Company | 2.60 | 03-26-2021 | 05-15-20 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate, CAT territory factor update, add \$1k AOP deductible, alignment items | 0.00 | 0.00 | 0.20 |
| Mercury General Group | American Mercury Lloyds Insurance Company | 3.20 | 8/27/2021 | 10/16/2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Non-CAT territory factor update | 2.60 | 0.00 | 0.20 |
| Metropolitan Group | Economy Preferred Insurance Company | 0.00 | 01-11-2021 | 02-20-2021 | Class - Relativity change in excess of ±5% for some policyholders. | Class | 0.00 | 0.00 | 0.00 |
| Metropolitan Group | Economy Preferred Insurance Company | 0.00 | 08-06-2021 | 09-15-2021 | Class - Relativity change in excess of ±5% for some policyholders. | Class | 0.00 | 0.00 | 0.00 |
| Metropolitan Group | Metropolitan Lloyds Insurance Company of Texas | 5.00 | 12-15-2021 | 01-19-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate | 5.00 | 2.20 | 4.70 |

Homeowners Rate Filing Exhibit

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|------------------------|--|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Mgi Holdings Group | National Lloyds Insurance Company | 1.30 | 12-17-2021 | 12-17-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | TX Residential Dwelling Program. These programs include our HOA Policy Form – 1 (1.0%), HO8 Policy Form(2.0%)and the HOA Presidential Program (1.0%). | 3.70 | 7.60 | 0.00 |
| Mgi Holdings Group | National Lloyds Insurance Company | 1.60 | 12-17-2021 | 12-17-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | TX Residential Dwelling Program. These programs include our Mobile Home Legacy – 1 (1.5%), Mobile Home Open Book (2.5%) and the Vintage Program (1.5%). | 6.80 | 0.00 | 0.00 |
| Monarch Delaware Group | Fednat Insurance Company | 18.70 | 08-16-2021 | 11-16-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Increase base rates | 18.70 | 18.70 | 18.70 |
| Monarch Delaware Group | Fednat Insurance Company | 25.30 | 04-08-2021 | 05-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Increase to AOP and Other Wind base rates | 25.30 | 25.30 | 25.30 |
| Monarch Delaware Group | Maison Insurance Company | 12.30 | 01-15-2021 | 02-15-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Territorial Relativity Change | 0.00 | 30.50 | 0.00 |
| Monarch Delaware Group | Maison Insurance Company | 23.10 | 12-01-2021 | 01-01-2022 | Territory - Relativity change in excess of ±5% for some policyholders. | Territorial Relativity Change | 0.00 | 30.50 | 0.00 |
| Monarch Delaware Group | Maison Insurance Company | 22.60 | 08-15-2021 | 08-15-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Territorial Relativity Change | 14.50 | 0.00 | (0.10) |
| Munich Re Group | American Modern Home Insurance Company | 0.00 | 06-25-2021 | 06-25-2021 | Other | Removed TX Fair Plan assessment fee | 0.00 | 0.00 | 0.00 |
| Munich Re Group | American Modern Property and Casualty Insurance Co | 0.00 | 03-17-2020 | 04-11-2020 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Manufactured Home - Updating Base Rates, Territory Factors, Deductibles, and Rental Rates. | 16.55 | 0.00 | (0.84) |

Homeowners Rate Filing Exhibit

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|------------------------|--|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Munich Re Group | American Modern Property and Casualty Insurance Co | 0.00 | 03-17-2020 | 04-11-2020 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Updated Base Rates and Territory Factors | 15.00 | 16.50 | 11.82 |
| Munich Re Group | American Modern Property and Casualty Insurance Co | 5.92 | 04-15-2021 | 04-15-2021 | Other | Introducing/Moving Homeowners to Homeowners FLEX filing. | 0.00 | 0.00 | 0.00 |
| National General Group | Integon National Insurance Company | 9.90 | 09-27-2021 | 11-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | This includes changes to Base Rates by Form Factor and UW Group Factors | 0.00 | 0.00 | 0.00 |
| National General Group | Integon National Insurance Company | 9.90 | 09-27-2021 | 11-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | This includes changes to Base Rates by Form Factor and UW Group Factors | 0.00 | 0.00 | 0.00 |
| Nationwide Corp. Group | Allied Property and Casualty Insurance Company | 9.20 | 02-08-2021 | 02-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Revised base rates for homeowner and condo products | 8.60 | 5.00 | 8.60 |
| Nationwide Corp. Group | Crestbrook Insurance Company | 11.90 | 09-15-2021 | 09-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rates, minimum premiums, territory relativities, deductible factors, roof type rating, flood coverage | 9.70 | 0.00 | 0.00 |
| Nationwide Corp. Group | Nationwide General Insurance Compan | 9.20 | 02-08-2021 | 02-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Revised base rates for homeowner and condo products | 8.10 | 2.80 | 6.30 |
| Nationwide Corp. Group | Nationwide Insurance Company of America | 5.00 | 02-08-2021 | 02-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Revised base rates for homeowner and condo products | 2.40 | 0.00 | 0.00 |
| Nationwide Corp. Group | Nationwide Mutual Insurance Company | 10.40 | 01-11-2021 | 02-08-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Revised territory factors and decreased water damage/mold/foundation endorsement rates; revised base rates for homeowner and condo products | 7.50 | 0.00 | 0.00 |

Homeowners Rate Filing Exhibit

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|------------------------|--|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Nationwide Corp. Group | Nationwide Property and Casualty Insurance Company | 9.20 | 02-08-2021 | 02-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Revised base rates for homeowner and condo products | 6.30 | 0.10 | 2.30 |
| Obs Holdings Group | Obsidian Insurance Company | 0.00 | 07-01-2021 | 07-01-2022 | Other | Initial filing - the rates are being introduced for a new product | 0.00 | 0.00 | 0.00 |
| Ocean Harbor Group | Ocean Harbor Casualty Insurance Company | 4.17 | 12-01-2021 | 02-01-2022 | Other | Changes to Base Rates, distance to coast surcharge and an additional factor for Coverage A. | 4.17 | 4.17 | 4.17 |
| Palomar Holdings Group | Palomar Specialty Insurance Company | 4.00 | 08-02-2021 | 08-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate and factor change | 0.00 | 0.00 | 4.50 |
| Progressive Group | ASI Lloyds | 7.50 | 08-11-2021 | 10-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Closed; No additional information required at this time. | 18.70 | 15.20 | 6.95 |
| Progressive Group | ASI Lloyds | 2.00 | 10-01-2021 | 12-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Closed; No additional information required at this time. | 18.70 | 15.20 | 6.95 |
| Progressive Group | ASI Lloyds | 0.00 | 07-21-2021 | 09-21-2021 | Other | Closed; No additional information required at this time. | 18.70 | 15.20 | 6.95 |
| Pure Companies Group | Privilege Underwriters Insurance Company | 6.90 | 06-12-2021 | 08-11-2021 | Territory - New territory definitions resulting in excess of ±5% change for some policyholders. | Segmented Rate Change | 19.90 | 15.00 | 9.90 |
| Qbe Insurance Group | Praetorian Insurance Company | 10.00 | 10-01-2021 | 10-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Revised Base Rates | 10.40 | 3.60 | 0.00 |
| Qbe Insurance Group | Qbe Insurance Corporation | 15.00 | 02-01-2021 | 02-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Revisions to the Base Rates by Peril included in Table 1 of our rate pages | 0.00 | 15.00 | 3.90 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|-----------------------------|-----------------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Spinnaker Insurance Company | Spinnaker Insurance Company | 5.00 | 01-15-2021 | 01-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | 0.00 | 3.20 | 0.00 |
| Spinnaker Insurance Company | Spinnaker Insurance Company | 8.90 | 12-01-2021 | 12-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | 5.00 | 3.20 | 0.00 |
| Spinnaker Insurance Company | Spinnaker Insurance Company | 5.00 | 01-15-2021 | 01-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | 0.00 | 3.20 | 0.00 |
| Spinnaker Insurance Company | Spinnaker Insurance Company | 8.90 | 12-01-2021 | 12-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | 5.00 | 3.20 | 0.00 |
| State Auto Mutual Group | Meridian Security Ins Co | 25.10 | 01-01-2021 | 01-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Introduction of new variables and base rate adjustments. | 9.00 | 2.70 | 17.52 |
| State Auto Mutual Group | Meridian Security Ins Co | 25.10 | 01-01-2021 | 01-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Introduction of new variables and base rate adjustments. | 9.00 | 2.70 | 17.52 |
| State Farm Group | State Farm Lloyds | 3.20 | 09-15-2021 | 11-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Replaced Loyal Customer Discount that applies to new business with CRI scaling adjustment. Introduced Fortified Roof Upgrade endorsement for Non-Tenants. Introduced Wind Mitigation discounts. Revised LRF's for Non-Tenants. Revised basic premium adjustment | (0.10) | (2.60) | 0.00 |
| State Farm Group | State Farm Lloyds | 0.00 | 03-15-2021 | 05-15-2021 | Other | Introduced Water Damage Sublimits for Non-Tenants. | (0.10) | (2.60) | 0.00 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---|---|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| State Farm Group | State Farm Lloyds | 0.00 | 04-15-2021 | 06-15-2021 | Other | Introduced the Rental Condominium Unitowners Endorsement for Condominium Unitowners. | (0.10) | (2.60) | 0.00 |
| Surechoice Underwriters Reciprocal Exchange | Surechoice Underwriters Reciprocal Exchange | 9.30 | 11-01-2021 | 01-01-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate increase | 0.00 | 0.00 | 0.00 |
| Surechoice Underwriters Reciprocal Exchange | Surechoice Underwriters Reciprocal Exchange | 0.00 | 11-01-2021 | 01-01-2022 | Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders. | True Risk conversion | 0.00 | 0.00 | 0.00 |
| Surechoice Underwriters Reciprocal Exchange | Surechoice Underwriters Reciprocal Exchange | 0.00 | 05-10-2021 | 05-10-2021 | Other | Initial Entry | 0.00 | 0.00 | 0.00 |
| Surechoice Underwriters Reciprocal Exchange | Surechoice Underwriters Reciprocal Exchange | 0.00 | 06-21-2021 | 06-21-2021 | Other | Add Optional Service Line coverage | 0.00 | 0.00 | 0.00 |
| Surechoice Underwriters Reciprocal Exchange | Surechoice Underwriters Reciprocal Exchange | 0.00 | 12-01-2021 | 01-16-2022 | Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders. | Change in Wildfire Scoring Model | 0.00 | 0.00 | 0.00 |
| Texas Fair Plan Association | Texas Fair Plan Association | 9.60 | 08-01-2021 | 08-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | 9.60 | 17.50 | 17.50 |
| Texas Farm Bureau Mutual Group | Texas Farm Bureau Mutual Insurance Company | 6.30 | 03-01-2021 | 03-01-2021 | Other | Changes to base rates, territorial relativities, companion discount, deductible relativities, and capping thresholds | 0.00 | (13.70) | 10.10 |
| Texas Farm Bureau Mutual Group | Texas Farm Bureau Underwriters | 6.30 | 03-01-2021 | 03-01-2021 | Other | Changes to base rates, territorial relativities, companion discount, deductible relativities, and capping thresholds | 0.00 | (13.70) | 10.10 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Tower Hill Prime Insurance Company | Tower Hill Prime Insurance Company | 23.70 | 10-01-2021 | 11-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Change to HO-3 and HO Basic base rates | 0.00 | (4.80) | 0.00 |
| Tower Hill Prime Insurance Company | Tower Hill Prime Insurance Company | 24.90 | 09-01-2021 | 11-01-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Multiple changes to rates and factors | 0.00 | 0.00 | 0.00 |
| Transverse Insurance Llc Group | Transverse Insurance Company | 4.00 | 09-01-2021 | 10-26-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate and factor change | 0.00 | 0.00 | 0.00 |
| Travelers Group | Travelers Commercial Insurance Company | 8.50 | | 12-25-2021 | Other | 2021-09-0073 Persl Lines Rate | 0.00 | 0.00 | 0.00 |
| Travelers Group | Travelers Home and Marine Insurance Company | 8.50 | | 12-25-2021 | Other | 2021-09-0073 Persl Lines Rate | 0.00 | 0.00 | 0.00 |
| Travelers Group | Travelers Lloyds of Texas Insurance Company | 8.90 | | 12-25-2021 | Other | 2021-09-0056 Persl Lines Rate | 0.00 | 0.00 | 0.00 |
| Travelers Group | Travelers Personal Insurance Company | 7.60 | 05-21-2021 | 07-10-2021 | Other | 2021-04-0029 Persl Lines Rate-Rule | 0.00 | 0.00 | 0.00 |
| Travelers Group | Travelers Personal Security Insurance Company | 8.90 | | 12-25-2021 | Other | 2021-09-0056 Pers Lines Rate | 0.00 | 0.00 | 0.00 |
| Twimg Group | Lighthouse Property Insurance Corporation | 23.99 | 06-01-2021 | 07-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | AOP Hail & Wind rate Adjustment | 23.90 | 21.10 | 6.30 |
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | 0.00 | 03-31-2021 | 03-31-2021 | Other | Homeowners: Removal of the recoupment surcharge factor for the FAIR Plan Assessment. | 0.00 | 0.10 | 1.20 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | 0.00 | 06-14-2021 | 08-30-2021 | Other | Rental: Introduction of Tech Endorsement | 0.00 | 0.10 | 1.20 |
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | 0.00 | 03-31-2021 | 03-31-2021 | Other | Rental: Removal of the recoupment surcharge factor for the FAIR Plan Assessment. | 0.00 | 0.10 | 1.20 |
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | (0.10) | 10-20-2020 | 01-05-2021 | Territory - Relativity change in excess of $\pm 5\%$ for some policyholders. | Homeowners: Introduced Wildfire Peril, revised Hurricane territory factors, Expense fee revision and Base rate changes. | 0.00 | 0.10 | 1.20 |
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | 3.40 | 09-13-2021 | 11-30-2021 | Territory - Relativity change in excess of $\pm 5\%$ for some policyholders. | Homeowners: Revised base rates, discounts and territory factors. | 0.00 | 0.10 | 1.20 |
| United Services Auto Association Group | United Services Automobile Association | 0.00 | 03-31-2021 | 03-31-2021 | Other | Homeowners: Removal of the recoupment surcharge factor for the FAIR Plan Assessment. | 0.00 | 0.10 | 3.70 |
| United Services Auto Association Group | United Services Automobile Association | 0.00 | 03-31-2021 | 03-31-2021 | Other | Rental: Removal of the recoupment surcharge factor for the FAIR Plan Assessment. | 0.00 | 0.10 | 3.70 |
| United Services Auto Association Group | United Services Automobile Association | 0.00 | 06-14-2021 | 08-30-2021 | Other | Rental: Introduction of Tech Endorsement | 0.00 | 0.10 | 3.70 |
| United Services Auto Association Group | United Services Automobile Association | (0.10) | 10-20-2020 | 01-05-2021 | Territory - Relativity change in excess of $\pm 5\%$ for some policyholders. | Homeowners: Introduced Wildfire Peril, revised Hurricane territory factors, Expense fee revision and Base rate changes. | 0.00 | 0.10 | 3.70 |
| United Services Auto Association Group | United Services Automobile Association | 0.00 | 09-13-2021 | 11-30-2021 | Territory - Relativity change in excess of $\pm 5\%$ for some policyholders. | Homeowners: Revised base rates, discounts and territory factors. | 0.00 | 0.10 | 3.70 |
| United Services Auto Association Group | USAA Casualty Insurance Company | 0.00 | 09-13-2021 | 11-30-2021 | Territory - Relativity change in excess of $\pm 5\%$ for some policyholders. | Homeowners: Revised base rates, discounts and territory factors. | 0.00 | 0.20 | 10.20 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| United Services Auto Association Group | USAA Casualty Insurance Company | (0.10) | 10-20-2020 | 01-05-2021 | Territory - Relativity change in excess of $\pm 5\%$ for some policyholders. | Homeowners: Introduced Wildfire Peril, revised Hurricane territory factors, Expense fee revision and Base rate changes. | 0.00 | 0.20 | 10.20 |
| United Services Auto Association Group | USAA General Indemnity Company | 0.00 | 03-31-2021 | 03-31-2021 | Other | Rental: Removal of the recoupment surcharge factor for the FAIR Plan Assessment. | (0.30) | 3.90 | 2.00 |
| United Services Auto Association Group | USAA General Indemnity Company | 0.00 | 06-14-2021 | 08-30-2021 | Other | Rental: Introduction of Tech Endorsement | (0.30) | 3.90 | 2.00 |
| United Services Auto Association Group | USAA General Indemnity Company | 0.00 | 03-31-2021 | 03-31-2021 | Other | Homeowners: Removal of the recoupment surcharge factor for the FAIR Plan Assessment. | (0.30) | 3.90 | 2.00 |
| United Services Auto Association Group | USAA General Indemnity Company | 0.00 | 10-20-2020 | 01-05-2021 | Territory - Relativity change in excess of $\pm 5\%$ for some policyholders. | Homeowners: Introduced Wildfire Peril, revised Hurricane territory factors, Expense fee revision and Base rate changes. | (0.30) | 3.90 | 2.00 |
| United Services Auto Association Group | USAA General Indemnity Company | 2.00 | 09-13-2021 | 11-30-2021 | Territory - Relativity change in excess of $\pm 5\%$ for some policyholders. | Homeowners: Revised base rates, discounts and territory factors. | (0.30) | 3.90 | 2.00 |
| United Services Auto Association Group | USAA Casualty Insurance Company | 0.00 | 03-31-2021 | 03-31-2021 | Other | Homeowners: Removal of the recoupment surcharge factor for the FAIR Plan Assessment. | 0.00 | 0.20 | 10.20 |
| United Services Auto Association Group | USAA Casualty Insurance Company | 0.00 | 03-31-2021 | 03-31-2021 | Other | Rental: Removal of the recoupment surcharge factor for the FAIR Plan Assessment. | 0.00 | 0.20 | 10.20 |
| United Services Auto Association Group | USAA Casualty Insurance Company | 0.00 | 06-14-2021 | 08-30-2021 | Other | Rental: Introduction of Tech Endorsement | 0.00 | 0.20 | 10.20 |
| Universal Insurance Company Group | Universal Insurance Company of North America | 14.40 | 04-22-2021 | 04-22-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change. | TX HO Rate Filing | 0.00 | 0.00 | 0.00 |

Homeowners Rate Filing Exhibit

| Group Name | Company Name | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------------|------------------------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Wellington Insurance Company | Aventus Insurance Company | 4.00 | 09-30-2021 | 11-04-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate and factor change. | 0.00 | 2.50 | 2.00 |
| Weston Insurance Group | Weston Specialty Insurance Company | 35.10 | 07-19-2021 | 07-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Increased base rates, equipment breakdown and premier package endorsement rates | 0.00 | 0.00 | 0.00 |
| Woodlands Insurance Company, The | The Woodlands Insurance Company | 21.90 | 01-15-2021 | 01-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rates were modified and approved based on actuarial justification (SERFF Tracking #: PERR-132602514, State Tracking #: S686114, Company Tracking #: TWIC-HO-TX-2002R). When applicable, the following rate capping rules were applied upon the subsequent | 0.00 | 0.18 | 0.00 |
| Woodlands Insurance Company, The | The Woodlands Insurance Company | 0.00 | 09-01-2021 | 10-15-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Following Winter Storm Uri (Cat Codes 2115 and 2117) and spring Texas storms, the graduated rate capping rules previously filed effective 01/15/2021 (SERFF Tracking #: PERR-132602514; State Tracking #: S686114; Company Tracking #: TWIC-HO-TX-2002R) were n | 0.00 | 0.18 | 0.00 |
| WR Berkley Corporation Group | Berkley Insurance Company | 14.90 | 05-21-2021 | 08-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Increase | 4.40 | 0.00 | 0.00 |

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

Overall Rate Change Previous 12 months - overall rate change for the period January 1, 2020, through December 31, 2020.

Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2019, through December 31, 2019.

Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2018, through December 31, 2018.

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| AG Workers Insurance Group | Agricultural Workers Mutual Auto Insurance Company | Voluntary Liability | 15.00 | 09-17-2021 | 10-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Increase for AgWorkers | 0.00 | 7.30 | 0.00 |
| AG Workers Insurance Group | Agricultural Workers Mutual Auto Insurance Company | Physical Damage | 5.10 | 09-17-2021 | 10-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Increase for AgWorkers | 0.00 | 2.40 | 0.00 |
| AG Workers Insurance Group | Incline Casualty Company | Voluntary Liability | (4.80) | 01-01-2021 | 02-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate decrease | 0.00 | 0.00 | 0.00 |
| AG Workers Insurance Group | Incline Casualty Company | Voluntary Liability | (6.30) | 03-22-2021 | 04-22-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate decrease | 1.40 | 4.90 | 4.20 |
| AG Workers Insurance Group | Incline Casualty Company | Voluntary Liability | 2.70 | 12-01-2020 | 01-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate increase | 9.10 | 4.90 | 4.20 |
| Alfa Insurance Group | Trexis One Insurance Corporation | Voluntary Liability | 4.00 | 08-02-2021 | 08-20-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Revised base rates, territory factors, and a various other rating factors. | 1.10 | 5.70 | 16.00 |
| Alfa Insurance Group | Trexis One Insurance Corporation | Physical Damage | (2.00) | 08-02-2021 | 08-20-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Revised base rates, territory factors, and a various other rating factors. | (2.60) | 4.50 | 8.00 |
| Alinsco Insurance Company | Alinsco Insurance Company | Voluntary Liability | 3.40 | 10-01-2021 | 11-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rates | 0.00 | 0.01 | 0.00 |
| Alinsco Insurance Company | Alinsco Insurance Company | Voluntary Liability | (0.74) | 05-01-2021 | 06-01-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Base rates & factors | 0.00 | 0.01 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|----------------------------------|---|---|---|
| Alinsco Insurance Company | Alinsco Insurance Company | Voluntary Liability | 2.60 | 08-01-2021 | 09-01-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Base rates & factors | 0.00 | 0.01 | 0.00 |
| Allstate Insurance Group | Allstate County Mutual | Voluntary Liability | 11.80 | 10-25-2021 | 12-10-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | PPA RAF - APMC and ACMA Combined | 7.30 | 0.00 | 0.00 |
| Allstate Insurance Group | Allstate Fire and Casualty Insurance Company | Voluntary Liability | (0.10) | 03-01-2021 | 04-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Multi TAN Table Update | (3.20) | 2.00 | 0.00 |
| Allstate Insurance Group | Allstate Fire and Casualty Insurance Company | Voluntary Liability | 17.50 | 10-25-2021 | 12-09-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Auto Rate Change | (3.20) | 2.00 | 0.00 |
| Allstate Insurance Group | Allstate Fire and Casualty Insurance Company | Voluntary Liability | (1.30) | 06-21-2021 | 08-05-2021 | Territory - New territory definitions resulting in excess of ±5% change for some policyholders. | -1.7% Overall Auto Rate Change | (3.20) | 2.00 | 0.00 |
| Allstate Insurance Group | Allstate Fire and Casualty Insurance Company | Voluntary Liability | (2.60) | 02-08-2021 | 03-25-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | -2.6% Overall Auto Rate Change | (3.20) | 2.00 | 0.00 |
| Allstate Insurance Group | Allstate Fire and Casualty Insurance Company | Physical Damage | 0.40 | 03-15-2021 | 04-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Trailer | (3.20) | 2.00 | 0.00 |
| Allstate Insurance Group | Allstate Fire and Casualty Insurance Company | Physical Damage | (0.10) | 03-01-2021 | 04-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Multi TAN Table Update | (3.20) | 2.00 | 0.00 |
| Allstate Insurance Group | Allstate Fire and Casualty Insurance Company | Physical Damage | (2.10) | 06-21-2021 | 08-05-2021 | Territory - New territory definitions resulting in excess of ±5% change for some policyholders. | -1.7% Overall Auto Rate Change | (3.20) | 2.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|--------------------------------|---|---|---|
| Allstate Insurance Group | Allstate Fire and Casualty Insurance Company | Physical Damage | (2.60) | 02-08-2021 | 03-25-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | -2.6% Overall Auto Rate Change | (3.20) | 2.00 | 0.00 |
| Allstate Insurance Group | Allstate Indemnity Company | Voluntary Liability | 11.30 | 10-25-2021 | 12-10-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | PPA Deviation Factors | (3.00) | 0.00 | 0.00 |
| Allstate Insurance Group | Allstate Indemnity Company | Physical Damage | 0.20 | 03-15-2021 | 04-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Trailer Base Rates | (3.00) | 0.10 | 0.10 |
| Allstate Insurance Group | Allstate Insurance Company | Voluntary Liability | 11.30 | 10-25-2021 | 12-09-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | PPA Deviation Factors | (3.00) | 0.00 | 0.00 |
| Allstate Insurance Group | Allstate Insurance Company | Physical Damage | 0.30 | 03-15-2021 | 04-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Trailer Base Rates | (3.00) | 0.10 | 0.20 |
| Allstate Insurance Group | Allstate Property and Casualty Insurance Company | Voluntary Liability | 5.40 | 09-20-2021 | 11-04-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | ORV Rate Adjustment Factors | 0.00 | 0.00 | 0.10 |
| Allstate Insurance Group | Allstate Property and Casualty Insurance Company | Voluntary Liability | 11.80 | 10-25-2021 | 12-09-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | PPA Deviation Factors | (3.00) | 0.00 | 0.00 |
| Allstate Insurance Group | Allstate Property and Casualty Insurance Company | Physical Damage | 0.20 | 03-15-2021 | 04-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Trailer Base Rates | (3.00) | 0.10 | 0.10 |
| Allstate Insurance Group | Allstate Property and Casualty Insurance Company | Physical Damage | 6.20 | 09-20-2021 | 11-04-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | ORV Rate Adjustment Factors | 0.00 | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Allstate Insurance Group | Allstate Property and Casualty Insurance Company | Physical Damage | 14.10 | 12-13-2021 | 01-27-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | MTH Rate Adjustment Factor | 18.00 | 0.00 | 0.00 |
| Allstate Insurance Group | Encompass Independent Insurance Company | Voluntary Liability | (9.90) | 01-11-2021 | 02-25-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Revisions to Discounts - Multi-Policy Discount and Homeownership Discount | 0.00 | 0.00 | 0.00 |
| Allstate Insurance Group | Encompass Independent Insurance Company | Physical Damage | (8.90) | 01-11-2021 | 02-25-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Revisions to Discounts - Multi-Policy Discount and Homeownership Discount | 0.00 | 0.00 | 0.00 |
| Allstate Insurance Group | Esurance Insurance Company | Voluntary Liability | 15.00 | 10-27-2021 | 12-16-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | base rate only | 0.00 | 10.10 | 2.20 |
| American Access Casualty Company | American Access Casualty Company | Voluntary Liability | 5.66 | 07-28-2021 | 08-28-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Profile Factors | 2.60 | (2.70) | 5.80 |
| American Access Casualty Company | American Access Casualty Company | Voluntary Liability | 10.40 | 11-10-2021 | 12-10-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Profile and Owner Factors | 2.60 | (2.70) | 5.80 |
| American Access Casualty Company | American Access Casualty Company | Physical Damage | 0.00 | 07-28-2021 | 08-28-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Profile Factors | 0.00 | (5.50) | 5.50 |
| American Access Casualty Company | American Access Casualty Company | Physical Damage | 1.40 | 11-10-2021 | 12-10-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Profile and Owner Factors | 0.00 | (5.50) | 5.50 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---------------------------------|--------------------------------|---------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| American Family Insurance Group | Midvale Indemnity Company | Voluntary Liability | (8.50) | 04-30-2021 | 04-30-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Changing factors to have rates be more in line with the top competitors in the state. | 6.40 | 0.10 | 35.30 |
| American Family Insurance Group | Midvale Indemnity Company | Voluntary Liability | (7.90) | 11-20-2021 | 11-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Changing factors to have rates be more in line with the top competitors in the state. | 6.40 | 0.10 | 35.30 |
| American Family Insurance Group | Midvale Indemnity Company | Physical Damage | (8.80) | 11-20-2021 | 11-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Changing factors to have rates be more in line with the top competitors in the state. | 6.80 | 0.10 | 31.70 |
| American Family Insurance Group | Midvale Indemnity Company | Physical Damage | (9.70) | 04-30-2021 | 04-30-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Changing factors to have rates be more in line with the top competitors in the state. | 6.80 | 0.10 | 31.70 |
| American International Group | Aig Property Casualty. Co | Voluntary Liability | 13.90 | 11-01-2021 | 11-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adopt ISO Revised Prospective Loss Cost | 17.50 | 10.10 | 3.40 |
| American International Group | Aig Property Casualty. Co | Physical Damage | 13.90 | 11-01-2021 | 11-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adopt ISO Revised Prospective Loss Cost | 11.20 | 16.70 | 10.80 |
| Amica Mutual Group | Amica Mutual Insurance Company | Voluntary Liability | (0.50) | 08-01-2021 | 08-01-2021 | Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders. | Introduce Carvantage Rating Model | (5.00) | 5.70 | 6.90 |
| Amica Mutual Group | Amica Mutual Insurance Company | Voluntary Liability | 0.00 | 10-01-2021 | 10-01-2021 | Discount - Introduction of new discount USAA resulting in excess of -5% change for qualifying policyholders | Introduce BMW Car Club Discount | (5.00) | 5.70 | 6.90 |
| Amica Mutual Group | Amica Mutual Insurance Company | Physical Damage | (4.00) | 08-01-2021 | 08-01-2021 | Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders. | Introduce Carvantage Rating Model | (4.80) | (4.10) | 2.30 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|------------------------------------|---|---|---|
| Amica Mutual Group | Amica Mutual Insurance Company | Physical Damage | 0.00 | 10-01-2021 | 10-01-2021 | Discount - Introduction of new discount USAA resulting in excess of -5% change for qualifying policyholders | Introduce BMW Car Club Discount | (4.80) | (4.10) | 2.30 |
| Amica Mutual Group | Amica Property and Casualty | Voluntary Liability | 4.10 | 08-01-2021 | 08-01-2021 | Tier factors - Revised tier factors resulting in excess of $\pm 5\%$ change for some policyholders. | Introduced CarVantage Rating Model | (4.60) | 5.90 | 9.60 |
| Amica Mutual Group | Amica Property and Casualty | Voluntary Liability | 0.00 | 10-01-2021 | 10-01-2021 | Discount - Introduction of new discount USAA resulting in excess of -5% change for qualifying policyholders | Introduced BMW Car Club Discount | (4.60) | 5.90 | 9.60 |
| Amica Mutual Group | Amica Property and Casualty | Physical Damage | (10.60) | 08-01-2021 | 08-01-2021 | Tier factors - Revised tier factors resulting in excess of $\pm 5\%$ change for some policyholders. | Introduced Carvantage Rating Model | (4.10) | (4.20) | 5.90 |
| Amica Mutual Group | Amica Property and Casualty | Physical Damage | 0.00 | 10-01-2021 | 10-01-2021 | Discount - Introduction of new discount USAA resulting in excess of -5% change for qualifying policyholders | Introduced BMW Car Club Discount | (4.10) | (4.20) | 5.90 |
| Amtrust Gmaci Maiden Group | Southern County Mutual Insurance Company | Voluntary Liability | 0.00 | 01-15-2021 | 01-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change. | No impacts | 0.00 | 0.00 | 0.00 |
| Amtrust Gmaci Maiden Group | Southern County Mutual Insurance Company | Voluntary Liability | 0.00 | 09-23-2021 | 09-23-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change. | No impacts | 0.00 | 0.00 | 0.00 |
| Amtrust Gmaci Maiden Group | Southern County Mutual Insurance Company | Voluntary Liability | 0.00 | 07-17-2021 | 07-17-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change. | No impacts - later withdrawn | 0.00 | 0.00 | 0.00 |
| Amtrust Gmaci Maiden Group | Southern County Mutual Insurance Company | Voluntary Liability | 0.00 | 01-15-2021 | 01-15-2021 | Other | No impacts | 0.00 | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|------------------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|-------------------------------------|--|---|---|---|
| Amtrust Gmaci Maiden Group | Southern County Mutual Insurance Company | Voluntary Liability | 0.00 | 07-17-2021 | 07-17-2021 | Other | No impacts - later withdrawn | 0.00 | 0.00 | 0.00 |
| Amtrust Gmaci Maiden Group | Southern County Mutual Insurance Company | Voluntary Liability | 0.00 | 09-23-2021 | 09-23-2021 | Other | No impacts | 0.00 | 0.00 | 0.00 |
| Assuranceamerica Corporation Group | Assuranceamerica Insurance Company | Voluntary Liability | 0.00 | 04-29-2021 | 06-03-2021 | Other | Introduction of Early Shopper and Extended Verified Prior discounts | 2.81 | 10.50 | 11.10 |
| Assuranceamerica Corporation Group | Assuranceamerica Insurance Company | Voluntary Liability | 14.80 | 10-20-2021 | 11-25-2021 | Other | Base Rate Increases to BI, PD, and COLL | 2.81 | 10.50 | 11.10 |
| Assuranceamerica Corporation Group | Assuranceamerica Insurance Company | Voluntary Liability | 17.70 | 08-02-2021 | 09-07-2021 | Other | Base Rates, Driver Class, Model Year, Territory, Exposure Factor, Unverifiable Driving Record Factor, adding Business Use/Artisan Use Surcharge, adding No Prior at Renewal Discount, and adding Mobile App Discount | 2.81 | 10.50 | 11.10 |
| Assuranceamerica Corporation Group | Assuranceamerica Insurance Company | Voluntary Liability | 0.60 | 09-30-2021 | 11-05-2021 | Other | Base Rates for COMP and UMPD decreased, increased Annual Term Factor, Delete Extended Prior Discount, Eliminated Reinstatement Fee, Late Fee, and Increased Policy Fee | 2.81 | 10.50 | 11.10 |
| Assuranceamerica Corporation Group | Assuranceamerica Insurance Company | Physical Damage | 6.00 | 10-20-2021 | 11-25-2021 | Other | Base Rate Increases to BI, PD, and COLL | (1.80) | (5.10) | 0.00 |
| Assuranceamerica Corporation Group | Assuranceamerica Insurance Company | Physical Damage | 0.00 | 04-29-2021 | 06-03-2021 | Other | Introduction of Early Shopper and Extended Verified Prior discounts | (1.80) | (5.10) | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---------------------------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Assuranceamerica Corporation Group | Assuranceamerica Insurance Company | Physical Damage | (0.37) | 08-02-2021 | 09-07-2021 | Other | Base Rates, Driver Class, Model Year, Territory, Exposure Factor, Unverifiable Driving Record Factor, adding Business Use / Artisan Use Surcharge, adding No Prior at Renewal Discount, and adding Mobile App Discount | (1.80) | (5.10) | 0.00 |
| Assuranceamerica Corporation Group | Assuranceamerica Insurance Company | Physical Damage | 0.20 | 09-30-2021 | 11-05-2021 | Other | Base Rates for COMP and UMPD decreased, Increased Annual Term Factor, Delete Extended Prior Discount, Eliminated Reinstatement Fee, Reduced Late Fee, and Increased Policy Fee | (1.80) | (5.10) | 0.00 |
| Auto Club Enterprises Insurance Group | Auto Club County Mutual Insurance Company | Voluntary Liability | 0.00 | 08-01-2021 | 08-01-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | We revised the AAA OnBoard (UBI) Driving Score Algorithm. | 0.00 | 0.00 | 3.76 |
| Auto Club Enterprises Insurance Group | Auto Club County Mutual Insurance Company | Voluntary Liability | 0.00 | 08-01-2021 | 08-01-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | We revised the AAA OnBoard (UBI) Driving Score Algorithm. | 0.00 | 0.00 | 3.76 |
| Auto Club Enterprises Insurance Group | Auto Club County Mutual Insurance Company | Physical Damage | 0.00 | 02-01-2021 | 02-01-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | We replaced our symbols from ISO with proprietary symbols. | 0.00 | 0.00 | 3.76 |
| Auto Club Enterprises Insurance Group | Auto Club County Mutual Insurance Company | Physical Damage | 0.00 | 02-01-2021 | 02-01-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | We replaced our symbols from ISO with proprietary symbols. | 0.00 | 0.00 | 3.76 |
| Berkshire Hathaway Group | GEICO Advantage Company | Voluntary Liability | 13.70 | 12-30-2021 | 03-07-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Policyholder max change +69.3% | (2.60) | (2.90) | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--------------------------|---------------------------------------|---------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Berkshire Hathaway Group | GEICO Choice Company | Voluntary Liability | 8.60 | 12-30-2021 | 03-07-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Policyholder max change +57.9% | (3.30) | (2.70) | 0.00 |
| Berkshire Hathaway Group | GEICO County Mutual Insurance Company | Voluntary Liability | 11.70 | 12-30-2021 | 03-07-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Policyholder max change +69.1% | (2.60) | (2.70) | 0.00 |
| Berkshire Hathaway Group | GEICO County Mutual Insurance Company | Voluntary Liability | 0.00 | 04-01-2021 | 06-06-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Policyholder max change +0.0% | 0.00 | 0.00 | 0.00 |
| Berkshire Hathaway Group | GEICO County Mutual Insurance Company | Voluntary Liability | 0.00 | 01-14-2021 | 03-21-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Policyholder max change +0.0% | 0.00 | 0.00 | 0.00 |
| Berkshire Hathaway Group | GEICO Indemnity Company | Voluntary Liability | 0.00 | 12-30-2021 | 03-07-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Policyholder max change +0.0% | (2.30) | (1.80) | 0.00 |
| Berkshire Hathaway Group | GEICO Indemnity Company | Voluntary Liability | 0.00 | 05-13-2021 | 07-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | No impacts | 0.00 | 0.00 | 0.00 |
| Berkshire Hathaway Group | GEICO Secure Company | Voluntary Liability | 6.20 | 12-30-2021 | 03-07-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Policyholder max change +35.5% | (3.80) | (2.70) | 0.00 |
| Berkshire Hathaway Group | Goauto Insurance Company | Voluntary Liability | 0.00 | 02-08-2021 | 02-08-2021 | Other | Adopt Progressive changes/additions to symbol assignments | 0.00 | 0.00 | 0.00 |
| Berkshire Hathaway Group | Goauto Insurance Company | Voluntary Liability | 0.00 | 03-10-2021 | 03-20-2021 | Other | Revise fee amount and wording on rule | 0.00 | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Berkshire Hathaway Group | Goauto Insurance Company | Voluntary Liability | (7.20) | 08-18-2021 | 02-18-2022 | Class - Relativity change in excess of ±5% for some policyholders. | Revised from Progressive Agency to Progressive Direct rates and factors | 0.00 | 0.00 | 0.00 |
| Berkshire Hathaway Group | Goauto Insurance Company | Voluntary Liability | 31.50 | 04-14-2021 | 09-18-2021 | Territory - New territory definitions resulting in excess of ±5% change for some policyholders. | Changes to match Progressive and new symbol assignments | 0.00 | 0.00 | 0.00 |
| Berkshire Hathaway Group | Goauto Insurance Company | Physical Damage | 0.00 | 02-08-2021 | 02-08-2021 | Other | Adopt Progressive changes/additions to symbol assignments | 0.00 | 0.00 | 0.00 |
| Berkshire Hathaway Group | Goauto Insurance Company | Physical Damage | 0.00 | 03-10-2021 | 03-20-2021 | Other | Revise fee amount and wording on rule | 0.00 | 0.00 | 0.00 |
| Berkshire Hathaway Group | Goauto Insurance Company | Physical Damage | (4.80) | 08-18-2021 | 02-18-2022 | Class - Relativity change in excess of ±5% for some policyholders. | Revised from Progressive Agency to Progressive Direct rates and factors | 0.00 | 0.00 | 0.00 |
| Berkshire Hathaway Group | Goauto Insurance Company | Physical Damage | (7.80) | 04-14-2021 | 09-18-2021 | Territory - New territory definitions resulting in excess of ±5% change for some policyholders. | Changes to match Progressive and new symbol assignments | 0.00 | 0.00 | 0.00 |
| Berkshire Hathaway Group | Government Employees Insurance Company | Voluntary Liability | 0.00 | 12-30-2021 | 03-07-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Policyholder max change +0.0% | (2.60) | (2.00) | 0.00 |
| Branch Insurance Exchange | Branch Insurance Exchange | Voluntary Liability | 0.00 | 08-01-2021 | 08-01-2021 | Other | Affinity Group Update | 0.00 | 0.00 | 0.00 |
| Branch Insurance Exchange | Branch Insurance Exchange | Voluntary Liability | 0.00 | 08-01-2021 | 08-01-2021 | Other | New Program | 0.00 | 0.00 | 0.00 |
| Branch Insurance Exchange | Branch Insurance Exchange | Voluntary Liability | 0.00 | 08-20-2021 | 08-20-2021 | Other | Affinity Group Update | 0.00 | 0.00 | 0.00 |
| Branch Insurance Exchange | Branch Insurance Exchange | Voluntary Liability | 0.00 | 09-15-2021 | 09-15-2021 | Other | Affinity Group Update | 0.00 | 0.00 | 0.00 |
| Branch Insurance Exchange | Branch Insurance Exchange | Physical Damage | 0.00 | 08-01-2021 | 08-01-2021 | Other | New Program | 0.00 | 0.00 | 0.00 |
| Branch Insurance Exchange | Branch Insurance Exchange | Physical Damage | 0.00 | 08-01-2021 | 08-01-2021 | Other | Affinity Group Update | 0.00 | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Branch Insurance Exchange | Branch Insurance Exchange | Physical Damage | 0.00 | 08-20-2021 | 08-20-2021 | Other | Affinity Group Update | 0.00 | 0.00 | 0.00 |
| Branch Insurance Exchange | Branch Insurance Exchange | Physical Damage | 0.00 | 09-15-2021 | 09-15-2021 | Other | Affinity Group Update | 0.00 | 0.00 | 0.00 |
| California Cas Mgmt Group | California Casualty Indemnity Exchange | Voluntary Liability | 5.30 | 01-15-2021 | 01-15-2021 | Class - Relativity change in excess of ±5% for some policyholders. | Revised base rates, driver age refinement, driver class, zone, sales code, vehicle age factors. | 0.00 | 0.00 | 4.50 |
| California Cas Mgmt Group | California Casualty Indemnity Exchange | Voluntary Liability | 5.30 | 01-15-2021 | 01-15-2021 | Class - Relativity change in excess of ±5% for some policyholders. | Revised base rates, driver age refinement, driver class, zone, sales code, vehicle age factors. | 0.00 | 0.00 | 4.50 |
| California Cas Mgmt Group | California Casualty Indemnity Exchange | Physical Damage | (3.20) | 05-01-2021 | 05-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate changes | 0.00 | 0.00 | 3.40 |
| California Cas Mgmt Group | California Casualty Indemnity Exchange | Physical Damage | (3.20) | 05-01-2021 | 05-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate changes | 0.00 | 0.00 | 3.40 |
| California Cas Mgmt Group | California Casualty Indemnity Exchange | Physical Damage | (1.20) | 01-15-2021 | 01-15-2021 | Class - Relativity change in excess of ±5% for some policyholders. | Revised base rates, driver age refinement, driver class, zone, sales code, model year, towing group, and vehicle age factors. | 0.00 | 0.00 | 3.40 |
| California Cas Mgmt Group | California Casualty Indemnity Exchange | Physical Damage | (1.20) | 01-15-2021 | 01-15-2021 | Class - Relativity change in excess of ±5% for some policyholders. | Revised base rates, driver age refinement, driver class, zone, sales code, model year, towing group, and vehicle age factors. | 0.00 | 0.00 | 3.40 |
| CEM Insurance Company | CEM Insurance Company | Voluntary Liability | 2.70 | 12-04-2021 | 01-15-2022 | Other | Minor territory adj | (19.20) | 14.00 | 12.70 |
| CEM Insurance Company | CEM Insurance Company | Voluntary Liability | 0.00 | 05-01-2021 | 06-01-2021 | Other | Minor territory adj | (19.20) | 14.00 | 12.70 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| CEM Insurance Company | CEM Insurance Company | Physical Damage | 2.70 | 12-04-2021 | 01-15-2022 | Other | Minor territory adj | (19.20) | 14.00 | 12.70 |
| CEM Insurance Company | CEM Insurance Company | Physical Damage | 0.00 | 05-01-2021 | 06-01-2021 | Other | Minor territory adj | (19.20) | 14.00 | 12.70 |
| Central Mutual Insurance Company Group | Central Mutual Insurance Company | Voluntary Liability | 5.31 | 06-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Change | 8.94 | 15.19 | 15.18 |
| Central Mutual Insurance Company Group | Central Mutual Insurance Company | Physical Damage | 3.78 | 06-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Change | (1.77) | 10.28 | 17.77 |
| Chubb Limited Group | Chubb Lloyd's Insurance Company of Texas | Voluntary Liability | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 0.00 | 0.00 |
| Chubb Limited Group | Chubb Lloyd's Insurance Company of Texas | Physical Damage | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 0.00 | 9.30 |
| Chubb Limited Group | Chubb National Insurance Company | Voluntary Liability | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 10.50 | 0.00 |
| Chubb Limited Group | Chubb National Insurance Company | Physical Damage | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 10.10 | 9.60 |
| Chubb Limited Group | Federal Insurance Company | Voluntary Liability | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 0.00 | 0.00 |
| Chubb Limited Group | Federal Insurance Company | Physical Damage | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 0.00 | 9.50 |
| Chubb Limited Group | Great Northern Insurance Company | Voluntary Liability | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 0.00 | 0.00 |
| Chubb Limited Group | Great Northern Insurance Company | Physical Damage | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 0.00 | 9.90 |
| Chubb Limited Group | Pacific Indemnity Company | Voluntary Liability | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 10.40 | 0.00 |
| Chubb Limited Group | Pacific Indemnity Company | Physical Damage | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 10.40 | 9.80 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---------------------------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Chubb Limited Group | Vigilant Insurance Company | Voluntary Liability | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 11.10 | 0.00 |
| Chubb Limited Group | Vigilant Insurance Company | Physical Damage | 6.40 | | 08-26-2021 | Other | Shelter-in-place renewal credit expired 8/25/2021 | (6.00) | 10.50 | 9.80 |
| Cincinnati Financial Group | The Cincinnati Casualty Company | Voluntary Liability | 11.30 | 08-01-2021 | 09-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change, collapsed model year table, adjusted household structure factors | 0.00 | 0.00 | 0.00 |
| Cincinnati Financial Group | The Cincinnati Casualty Company | Voluntary Liability | 0.00 | 01-01-2021 | 01-01-2021 | Other | Allowed miscellaneous vehicles to be eligible for Capstone endorsement | 0.00 | 0.00 | 0.00 |
| Cincinnati Financial Group | The Cincinnati Casualty Company | Physical Damage | 17.60 | 08-01-2021 | 09-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change, collapsed model year table, adjusted household structure factors | 0.00 | 0.00 | 0.00 |
| Cincinnati Financial Group | The Cincinnati Casualty Company | Physical Damage | 0.00 | 01-01-2021 | 01-01-2021 | Other | Allowed miscellaneous vehicles to be eligible for Capstone endorsement | 0.00 | 0.00 | 0.00 |
| Cincinnati Financial Group | The Cincinnati Insurance Company | Voluntary Liability | 11.30 | 08-01-2021 | 09-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change, collapsed model year table, adjusted household structure factors | (5.00) | 5.90 | 0.06 |
| Cincinnati Financial Group | The Cincinnati Insurance Company | Voluntary Liability | 0.00 | 01-01-2021 | 01-01-2021 | Other | Allowed miscellaneous vehicles to be eligible for Capstone endorsement | (5.00) | 5.90 | 0.06 |
| Cincinnati Financial Group | The Cincinnati Insurance Company | Physical Damage | 17.60 | 08-01-2021 | 09-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change, collapsed model year table, adjusted household structure factors | (5.00) | 4.10 | 0.01 |
| Cincinnati Financial Group | The Cincinnati Insurance Company | Physical Damage | 0.00 | 01-01-2021 | 01-01-2021 | Other | Allowed miscellaneous vehicles to be eligible for Capstone endorsement | (5.00) | 4.10 | 0.01 |
| Consumers County Mutual Insurance Co. | Consumers County Mutual Insurance Company | Voluntary Liability | 0.00 | 02-21-2021 | 03-28-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Group TTM-Quantum2 | (6.58) | (0.53) | 3.83 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Consumers County Mutual Insurance Company | Consumers County Mutual Insurance Company | Voluntary Liability | 9.00 | 10-08-2021 | 11-12-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Group TTM-Quantum2 | (6.58) | (0.53) | 3.83 |
| Consumers County Mutual Insurance Company | Consumers County Mutual Insurance Company | Physical Damage | 0.00 | 10-08-2021 | 11-12-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Group TTM-Quantum2 | (6.66) | (0.62) | 4.89 |
| Consumers County Mutual Insurance Company | Consumers County Mutual Insurance Company | Physical Damage | 0.00 | 02-21-2021 | 03-28-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Group TTM-Quantum2 | (6.66) | (0.62) | 4.89 |
| Elephant Insurance Company | Elephant Insurance Company | Voluntary Liability | 6.60 | 12-20-2021 | 02-20-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Increase | (9.10) | 12.80 | 1.90 |
| Elephant Insurance Company | Elephant Insurance Company | Voluntary Liability | 0.20 | 09-08-2021 | 11-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Increase, Esignature Discount | (9.10) | 12.80 | 1.90 |
| Elephant Insurance Company | Elephant Insurance Company | Voluntary Liability | 0.00 | 08-13-2021 | 10-13-2021 | Introduction of new rating variable USAA resulting in excess of ±5% change for some policyholders. | Predictive Cost Per Vehicle Year Model | (9.10) | 12.80 | 1.90 |
| Elephant Insurance Company | Elephant Insurance Company | Voluntary Liability | 0.00 | 10-21-2021 | 12-21-2021 | Introduction of new rating variable USAA resulting in excess of ±5% change for some policyholders. | Prior Carrier Excluded Drivers, NPC, UW Actions Within Last three Years, Non-Licensed Individual, Agency dimension added to Age x Marital Status x Gender, Occupation x Age, Occupation, and Multi-Policy discount Factors | (9.10) | 12.80 | 1.90 |
| Elephant Insurance Company | Elephant Insurance Company | Voluntary Liability | 0.00 | 07-12-2021 | 09-12-2021 | Introduction of new rating variable USAA resulting in excess of ±5% change for some policyholders. | Agency dimension added to EarlyBird Discount and Education x Age, Household Structure and Channel Factors | (9.10) | 12.80 | 1.90 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|----------------------------|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Elephant Insurance Company | Elephant Insurance Company | Voluntary Liability | 0.00 | 05-18-2021 | 07-18-2021 | Introduction of new rating variable USAA resulting in excess of ±5% change for some policyholders. | Agency dimension added to Drivers x Vehicles x Marital Status and Compare Discount | (9.10) | 12.80 | 1.90 |
| Elephant Insurance Company | Elephant Insurance Company | Voluntary Liability | 0.00 | 04-02-2021 | 06-02-2021 | Introduction of new rating variable USAA resulting in excess of ±5% change for some policyholders. | Agency dimension added to Channel Factors and Home Owner Discount | (9.10) | 12.80 | 1.90 |
| Elephant Insurance Company | Elephant Insurance Company | Voluntary Liability | 0.00 | 03-23-2021 | 05-23-2021 | Class - Relativity change in excess of ±5% for some policyholders. | Class Factors, Limit Factors, Youngest non-Primary Factors, Veh Ownership x Age, Vehicle Ownership x Vehicle Age Factors | (9.10) | 12.80 | 1.90 |
| Elephant Insurance Company | Elephant Insurance Company | Voluntary Liability | 0.00 | 02-19-2021 | 04-19-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Working From Home Discount | (9.10) | 12.80 | 1.90 |
| Elephant Insurance Company | Elephant Insurance Company | Voluntary Liability | 0.00 | 12-10-2021 | 02-10-2022 | Discount - Introduction of new discount USAA resulting in excess of -5% change for qualifying policyholders | Telematics Participation Discount, Rental Presence for Comp & Coll, and Telematics Score, Deductible, Body Style, Driver Age x Veh Group, and Rate Capping Factors | (9.10) | 12.80 | 1.90 |
| Elephant Insurance Company | Elephant Insurance Company | Voluntary Liability | 0.00 | 10-11-2021 | 12-11-2021 | Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders. | Accidents, Prior Year Accidents, 6,12, 18, 24, 30, & 36 Months Accident Recency, \$1K+ & \$25K+Accident Severity, and Claims Free Discount | (9.10) | 12.80 | 1.90 |
| Elephant Insurance Company | Elephant Insurance Company | Physical Damage | 6.60 | 12-20-2021 | 02-20-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Increase | (7.10) | 7.80 | (0.40) |
| Elephant Insurance Company | Elephant Insurance Company | Physical Damage | 0.20 | 09-08-2021 | 11-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Increase, Esignature Discount | (7.10) | 7.80 | (0.40) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|----------------------------|------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Elephant Insurance Company | Elephant Insurance Company | Physical Damage | 0.00 | 08-13-2021 | 10-13-2021 | Introduction of new rating variable USAA resulting in excess of $\pm 5\%$ change for some policyholders. | Predictive Cost Per Vehicle Year Model | (7.10) | 7.80 | (0.40) |
| Elephant Insurance Company | Elephant Insurance Company | Physical Damage | 0.00 | 10-21-2021 | 12-21-2021 | Introduction of new rating variable USAA resulting in excess of $\pm 5\%$ change for some policyholders. | Prior Carrier Excluded Drivers, NPC, UW Actions Within Last three Years, Non-Licensed Individual, Agency dimension added to Age x Marital Status x Gender, Occupation x Age, Occupation, and Multi-Policy discount Factors | (7.10) | 7.80 | (0.40) |
| Elephant Insurance Company | Elephant Insurance Company | Physical Damage | 0.00 | 07-12-2021 | 09-12-2021 | Introduction of new rating variable USAA resulting in excess of $\pm 5\%$ change for some policyholders. | Agency dimension added to EarlyBird Discount and Education x Age, Household Structure and Channel Factors | (7.10) | 7.80 | (0.40) |
| Elephant Insurance Company | Elephant Insurance Company | Physical Damage | 0.00 | 05-18-2021 | 07-18-2021 | Introduction of new rating variable USAA resulting in excess of $\pm 5\%$ change for some policyholders. | Agency dimension added to Drivers x Vehicles x Marital Status and Compare Discount | (7.10) | 7.80 | (0.40) |
| Elephant Insurance Company | Elephant Insurance Company | Physical Damage | 0.00 | 04-02-2021 | 06-02-2021 | Introduction of new rating variable USAA resulting in excess of $\pm 5\%$ change for some policyholders. | Agency dimension added to Channel Factors and Home Owner Discount | (7.10) | 7.80 | (0.40) |
| Elephant Insurance Company | Elephant Insurance Company | Physical Damage | 0.00 | 03-23-2021 | 05-23-2021 | Class - Relativity change in excess of $\pm 5\%$ for some policyholders. | Class Factors, Limit Factors, Youngest non-Primary Factors, Veh Ownership x Age, Vehicle Ownership x Vehicle Age Factors | (7.10) | 7.80 | (0.40) |
| Elephant Insurance Company | Elephant Insurance Company | Physical Damage | 0.00 | 02-19-2021 | 04-19-2021 | Discounts – Revised existing discounts resulting in excess of $\pm 5\%$ change for some policyholders. | Working From Home Discount | (7.10) | 7.80 | (0.40) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Elephant Insurance Company | Elephant Insurance Company | Physical Damage | 0.00 | 12-10-2021 | 02-10-2022 | Discount - Introduction of new discount USAA resulting in excess of -5% change for qualifying policyholders | Telematics Participation Discount, Rental Presence for Comp & Coll, and Telematics Score, Deductible, Body Style, Driver Age x Veh Group, and Rate Capping Factors | (7.10) | 7.80 | (0.40) |
| Elephant Insurance Company | Elephant Insurance Company | Physical Damage | 0.00 | 10-11-2021 | 12-11-2021 | Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders. | Accidents, Prior Year Accidents, 6,12, 18, 24, 30, & 36 Months Accident Recency, \$1K+ & \$25K+Accident Severity, and Claims Free Discount | (7.10) | 7.80 | (0.40) |
| Falcon Insurance Company | Falcon Insurance Company | Voluntary Liability | (2.60) | 11-01-2021 | 12-01-2021 | Other | Change in Base/Terr/Disc < +-5% | (9.40) | 1.20 | (1.60) |
| Falcon Insurance Company | Falcon Insurance Company | Physical Damage | (6.00) | 11-01-2021 | 12-01-2021 | Other | Change in Base/Terr/Disc > +-5% | (10.70) | 0.30 | 2.20 |
| Farmers Insurance Group | Farmers Texas County Mutual | Voluntary Liability | 5.40 | 11-09-2021 | 12-14-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Semi-annual Rate Revision | 5.40 | 0.00 | 8.20 |
| Farmers Insurance Group | Farmers Texas County Mutual | Physical Damage | 2.40 | 11-09-2021 | 12-14-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Semi-annual Rate Revision | 2.40 | 0.00 | 1.80 |
| Farmers Insurance Group | Foremost County Mutual Insurance Company | Voluntary Liability | 11.20 | 10-07-2021 | 11-10-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | base rates, ratematrix factors, address matrix factor, full coverage surcharge, channel factor and rate capping | 14.60 | 14.60 | 4.67 |
| Farmers Insurance Group | Foremost County Mutual Insurance Company | Voluntary Liability | 4.30 | 05-27-2021 | 06-30-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Refreshed ratematrix factors, address matrix factor, FDL factors | 14.60 | 14.60 | 4.67 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|-----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Farmers Insurance Group | Foremost County Mutual Insurance Company | Physical Damage | 4.50 | 05-27-2021 | 06-30-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Refreshed ratematrix factors, address matrix factor, FDL factors | 14.60 | 14.60 | 4.67 |
| Farmers Insurance Group | Foremost County Mutual Insurance Company | Physical Damage | 8.00 | 10-07-2021 | 11-10-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | base rates, ratematrix factors, address matrix factor, full coverage surcharge, channel factor and rate capping | 14.60 | 14.60 | 4.67 |
| FCCI Mutual Insurance Group | FCCI Insurance Company | Physical Damage | 0.41 | 05-01-2021 | 05-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adopt ISO loss costs | (5.00) | 18.70 | 0.00 |
| First Acceptance Ins Group | First Acceptance Insurance | Voluntary Liability | 11.00 | 11-04-2021 | 11-26-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Base Rates, Territory, Discounts | 11.00 | 17.70 | 17.70 |
| First Acceptance Ins Group | First Acceptance Insurance | Physical Damage | 2.60 | 11-04-2021 | 11-26-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Base Rates, Territory, Discounts | 2.60 | 1.70 | 1.70 |
| Gateway Insurance Company | Gateway Insurance Company | Voluntary Liability | 5.20 | 09-01-2021 | 10-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate revision following the initial me too | 5.20 | 0.00 | 0.00 |
| Gateway Insurance Company | Gateway Insurance Company | Voluntary Liability | 0.00 | 03-17-2021 | 03-17-2021 | Other | Initial filing - me too | 0.00 | 0.00 | 0.00 |
| Gateway Insurance Company | Gateway Insurance Company | Physical Damage | 113.70 | 09-01-2021 | 10-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate revision following the initial me too | 113.70 | 0.00 | 0.00 |
| Gateway Insurance Company | Gateway Insurance Company | Physical Damage | 0.00 | 03-17-2021 | 03-17-2021 | Other | Initial filing - me too | 0.00 | 0.00 | 0.00 |
| General Electric Group | Electric Insurance Company | Voluntary Liability | 5.10 | 11-23-2021 | 11-23-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Revised Base Rates and Rate Caps | (3.70) | 3.20 | 10.80 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--------------------------|------------------------------------|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Germania Insurance Group | Germania Fire and Casualty Company | Voluntary Liability | 2.40 | 09-15-2021 | 09-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | (1.00) | 0.00 | 0.00 |
| Germania Insurance Group | Germania Fire and Casualty Company | Voluntary Liability | 1.60 | 05-14-2021 | 05-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | ROC, Base, Company, Late Payments, etc | 3.60 | 6.90 | 6.00 |
| Germania Insurance Group | Germania Fire and Casualty Company | Voluntary Liability | (0.50) | 02-11-2021 | 02-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rescoring IBS, Rate Stabilization | (1.70) | (1.30) | 0.00 |
| Germania Insurance Group | Germania Fire and Casualty Company | Physical Damage | 1.70 | 09-15-2021 | 09-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | (1.00) | 0.00 | 0.00 |
| Germania Insurance Group | Germania Fire and Casualty Company | Physical Damage | 1.10 | 05-14-2021 | 05-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | ROC, Base, Company, Late Payments, etc | (1.50) | 2.20 | 3.90 |
| Germania Insurance Group | Germania Fire and Casualty Company | Physical Damage | (0.40) | 02-11-2021 | 02-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rescoring IBS, Rate Stabilization | (1.70) | (0.50) | 0.00 |
| Germania Insurance Group | Germania Insurance Company | Voluntary Liability | 2.30 | 09-15-2021 | 09-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | (1.00) | 0.00 | 0.00 |
| Germania Insurance Group | Germania Insurance Company | Voluntary Liability | (0.50) | 02-11-2021 | 02-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | IBS Threshold | (1.70) | (1.50) | 0.00 |
| Germania Insurance Group | Germania Insurance Company | Voluntary Liability | 0.10 | 05-14-2021 | 05-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | ROC, BASE, Company, Late Payments, Etc.. | (0.80) | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--------------------------|-----------------------------------|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Germania Insurance Group | Germania Insurance Company | Physical Damage | 1.70 | 09-15-2021 | 09-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | (4.80) | 0.00 | 0.00 |
| Germania Insurance Group | Germania Insurance Company | Physical Damage | (0.40) | 05-14-2021 | 05-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | ROC, BASE, Company, Late Payments, Etc.. | (0.80) | 0.00 | 0.00 |
| Germania Insurance Group | Germania Insurance Company | Physical Damage | (0.40) | 02-11-2021 | 02-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | IBS Threshold | (1.70) | (0.80) | 0.00 |
| Germania Insurance Group | Germania Select Insurance Company | Voluntary Liability | 2.40 | 09-15-2021 | 09-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | (1.00) | 0.00 | 0.00 |
| Germania Insurance Group | Germania Select Insurance Company | Voluntary Liability | 1.80 | 05-14-2021 | 05-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | ROC, Base, Company, Late Payments, Etc. | 0.80 | 6.80 | 5.70 |
| Germania Insurance Group | Germania Select Insurance Company | Voluntary Liability | (0.50) | 02-11-2021 | 02-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adding IBS Threshold | (1.70) | (0.20) | 0.00 |
| Germania Insurance Group | Germania Select Insurance Company | Physical Damage | 1.80 | 09-15-2021 | 09-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | (4.60) | 0.00 | 0.00 |
| Germania Insurance Group | Germania Select Insurance Company | Physical Damage | 1.40 | 05-14-2021 | 05-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | ROC, Base, Company, Late Payments, Etc. | (4.40) | 2.40 | 4.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|------------------------------------|---|---|---|
| Germania Insurance Group | Germania Select Insurance Company | Physical Damage | (0.40) | 02-11-2021 | 02-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adding IBS Threshold | (1.70) | 0.30 | 0.00 |
| Hartford Fire and Casualty Group | Sentinel Insurance Company | Voluntary Liability | (0.60) | 10-16-2021 | 10-16-2021 | Other | TX Open Road SCM Transition (SENT) | 0.00 | 0.00 | 0.00 |
| Hartford Fire and Casualty Group | Trumbull Insurance Company | Voluntary Liability | (0.70) | 10-16-2021 | 12-04-2021 | Other | TX Open Road SCM Transition (TRUM) | 0.00 | 0.00 | 0.00 |
| Hochheim Prairie Group | Hochheim Prairie Casualty Insurance Company | Voluntary Liability | 0.00 | 01-01-2021 | 01-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate | 0.00 | 2.80 | 9.90 |
| Hochheim Prairie Group | Hochheim Prairie Casualty Insurance Company | Physical Damage | 0.00 | 01-01-2021 | 01-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate | 0.00 | 11.70 | 9.90 |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 10-20-2021 | 10-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | PrimeSelect.PA.Rates.10.20.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | (2.80) | 09-15-2021 | 10-30-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Mendota.MAP.PA.Rates.09.15.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 4.00 | 08-23.21 | 10-01-21 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Aspen.PA.Rates.08.23.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 4.30 | 12-01-2021 | 01-01-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Prime2.0.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 6.30 | 12-01-21 | 01-01-22 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Aspen.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|------------------------------|---|---|---|
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | (2.80) | 03-01-2021 | 04-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Aspen.PA.Rates.03.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 9.80 | 08-15-21 | 09-15-21 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | MSIS.PA.Rates.08.15.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | (2.30) | 03-15-2021 | 04-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Excel.PA.Rates.03.15.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 06-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Prime2.0.PA.Rates.06.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 4.60 | 11-17-2021 | 12-17-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Aggressive.PA.Rates.11.17.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 07-09-21 | 09-09-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Apollo.1mo.PA.Rates.07.09.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 9.80 | 12-17-2021 | 01-22-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | RAD6.PA.Rates.12.17.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 2.10 | 05-17-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Aspen.PA.Rates.05.17.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 4.63 | 12-15-2021 | 01-15-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Apollo.6mo.PA.Rates.12.15.21 | 6.79 | (0.37) | (0.79) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|----------------------------------|---|---|---|
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | (4.40) | 03-18-2021 | 04-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | KemperPrime.PA.Rates.03.18.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 7.00 | 05-14-2021 | 06-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | RAD6.PA.Rates.05.14.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 4.64 | 12-15-2021 | 01-15-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | ASA.Select.6mo.PA.Rates.12.15.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 07-09-21 | 07-09-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Apollo.6mo.PA.Rates.07.09.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 1.90 | 12-01-2021 | 01-01-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Excel.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 1.10 | 05-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Aggressive.PA.Rates.05.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 6.38 | 05-01-2021 | 06-05-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Mendota.MAP.PA.Rates.05.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 4.80 | 11-04-2021 | 12-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Renegade.PA.Rates.11.04.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 3.08 | 02-25-2021 | 03-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | ASA.Select.6mo.PA.Rates.02.25.21 | 6.79 | (0.37) | (0.79) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 10.30 | 12-15-2021 | 01-15-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | TSLC.PA.Rates.12.01.21 (now 12.15.21) | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 10.60 | 12-15-21 | 01-15-22 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | SCPreferred.PA.Rates.12.01.21 (now 12.15.21) | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 3.10 | 03-18-21 | 04-18-21 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | MSIS.PA.Rates.03.15.21 (Now 03.18.21) | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 8.00 | 10-21-2021 | 11-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | KemperPrime.PA.Rates.10.21.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | (1.00) | 12-01-2021 | 12-16-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Acuity.PA.Rates.10.17.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 6.70 | 12-01-21 | 01-01-22 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | MSIS.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 6.10 | 08-02-2021 | 08-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Alfavision.PA.Rates.08.02.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 1.90 | 07-11-2021 | 07-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | KGA.PA.Rates.07.11.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | (11.26) | 01-14-2021 | 02-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | MRAD.PA.MC.Rates.01.14.21 | 6.79 | (0.37) | (0.79) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 9.70 | 09-10-2021 | 10-16-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | RAD5.PA.Rates.09.10.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 5.05 | 12-15-21 | 01-15-22 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Excellent.PA.Rates.12.15.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 3.90 | 09-15-2021 | 10-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Aggressive.PA.Rates.09.15.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 09-15-2021 | 10-15-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Newstar.PA.Rates.09.15.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 01-29-2021 | 03-06-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | RAD5.PA.Rates.01.29.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 10-27-2021 | 10-27-2021 | Other | Esurance.PA.Rates.03.04.21 (Now 10.27.21) | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 11-03-21 | 11-03-2021 | Other | MSIS.PA.Rates.11.03.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-2021 | 12-01-2021 | Other | IGN.1mo.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-2021 | 01-01-2022 | Other | Newstar.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-2021 | 01-01-2022 | Other | Apollo.6mo.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 9.90 | 10-18-2021 | 11-22-2021 | Other | StateAuto.PA.Rates.10.18.21 | 6.79 | (0.37) | (0.79) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|-------------------------------------|----------------------------------|---|---|---|
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-2021 | 12-01-2021 | Other | IGN.6mo.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-2021 | 01-01-2022 | Other | IGN.6mo.PA.Rates.12.01.21.B | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-2021 | 01-01-2022 | Other | ASA.Select.6mo.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-2021 | 01-01-2022 | Other | IGN.1mo.PA.Rates.12.01.21.B | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 04-16-2021 | 05-22-2021 | Other | RAD5.PA.Rates.04.16.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 05-28-2021 | 06-18-2021 | Other | StateAuto.PA.Rates.05.28.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 9.50 | 10-01-2021 | 11-01-2021 | Other | CGA.PA.Rates.10.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | (0.10) | 05-14-2021 | 05-14-2021 | Other | Germania.PA.Rates.05.14.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 09-15-2021 | 09-15-2021 | Other | Germania.PA.Rates.09.15.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 10-13-2021 | 10-13-2021 | Other | Aggressive.PA.Rates.10.13.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-12-2021 | 01-01-2022 | Other | ASA.Select.1mo.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-21 | 01-01-22 | Other | Excellent.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|--------------------------------|---|---|---|
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-21 | 01-01-22 | Other | Apollo.1mo.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-2021 | 01-01-2022 | Other | Primeselect.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-21 | 01-01-22 | Other | ApolloSA.6mo.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | (0.50) | 02-11-2021 | 02-11-2021 | Other | Germania.PA.Rates.02.11.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-01-21 | 01-01-22 | Other | ApolloSA.1mo.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | (1.80) | 03-15-2021 | 04-15-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Edge.PA.Rates.03.15.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | (0.20) | 02-04-2021 | 03-22-2021 | Territory - New territory definitions resulting in excess of ±5% change for some policyholders. | Renegade.PA.Rates.02.04.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 2.63 | 12-01-2021 | 01-30-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Acuity.PA.Rates.12.01.21 | 6.79 | (0.37) | (0.79) |
| Home State Insurance Group | Home State County Mutual Insurance Company | Voluntary Liability | 3.50 | 03-01-2021 | 04-01-2021 | Discount - Introduction of new discount USAA resulting in excess of -5% change for qualifying policyholders | CGA.PA.Rates.03.01.21 | 6.79 | (0.37) | (0.79) |
| J and P Holdings Group | First Chicago Insurance Company | Voluntary Liability | 4.00 | 09-23-2021 | 11-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | (7.20) | (7.20) | (7.20) |
| J and P Holdings Group | First Chicago Insurance Company | Voluntary Liability | (7.20) | 02-04-2021 | 03-22-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | 0.00 | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--------------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| J and P Holdings Group | First Chicago Insurance Company | Physical Damage | (4.70) | 02-04-2021 | 03-22-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | 0.00 | 0.00 | 0.00 |
| J and P Holdings Group | First Chicago Insurance Company | Physical Damage | 5.50 | 09-23-2021 | 11-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | (4.70) | (4.70) | (4.70) |
| J and P Holdings Group | United Security Health and Casualty Insurance Company | Voluntary Liability | (9.80) | 01-25-2021 | 01-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | 0.00 | 0.00 | 0.00 |
| J and P Holdings Group | United Security Health and Casualty Insurance Company | Voluntary Liability | 1.40 | 09-22-2021 | 10-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | (9.80) | (9.80) | (9.80) |
| J and P Holdings Group | United Security Health and Casualty Insurance Company | Physical Damage | 3.00 | 09-22-2021 | 10-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | (5.80) | (5.80) | (5.80) |
| J and P Holdings Group | United Security Health and Casualty Insurance Company | Physical Damage | (5.80) | 01-25-2021 | 01-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | 0.00 | 0.00 | 0.00 |
| Kemper Corporation Group | Infinity County Mutual Insurance Company | Voluntary Liability | 0.26 | 07-20-2021 | 08-28-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Chapter 15 - Base Rates, Adv Quote, Driver Class, MYR, VHS, Combo, HHS | (6.00) | 3.98 | 0.79 |
| Kemper Corporation Group | Infinity County Mutual Insurance Company | Voluntary Liability | 5.12 | 07-20-2021 | 08-28-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Chapter 17 - Base Rates, Adv Quote, Driver Class, MYR, VHS, Combo, HHS | (5.89) | (0.87) | 1.59 |
| Kemper Corporation Group | Infinity County Mutual Insurance Company | Voluntary Liability | 3.79 | 10-22-2021 | 11-30-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Chapter 17 - Base Rates | (5.89) | (0.87) | 1.59 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Kemper Corporation Group | Infinity County Mutual Insurance Company | Voluntary Liability | 6.29 | 10-22-2021 | 11-30-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Chapter 15 - Base Rates | (6.00) | 3.98 | 0.79 |
| Kemper Corporation Group | Infinity County Mutual Insurance Company | Physical Damage | 4.22 | 07-20-2021 | 08-28-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Chapter 15 - Base Rates, Adv Quote, Driver Class, MYR, VHS, Combo, HHS | 0.01 | (28.55) | 1.56 |
| Kemper Corporation Group | Infinity County Mutual Insurance Company | Physical Damage | 13.81 | 10-22-2021 | 11-30-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Chapter 15 - Base Rates | 0.01 | (28.55) | 1.56 |
| Kemper Corporation Group | Infinity County Mutual Insurance Company | Physical Damage | 9.68 | 10-22-2021 | 11-30-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Chapter 17 - Base Rates | 4.11 | (27.66) | (2.56) |
| Kemper Corporation Group | Infinity County Mutual Insurance Company | Physical Damage | 12.79 | 07-20-2021 | 08-28-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Chapter 17 - Base Rates, Adv Quote, Driver Class, MYR, VHS, Combo, HHS | 4.11 | (27.66) | (2.56) |
| Kemper Corporation Group | Unitrin County Mutual Insurance Company | Voluntary Liability | 5.10 | 07-31-2021 | 09-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rates, Territory, HHS, Limits | 0.00 | 9.59 | (6.23) |
| Kemper Corporation Group | Unitrin County Mutual Insurance Company | Voluntary Liability | 8.60 | 10-23-2021 | 12-22-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rates | 0.00 | 9.59 | (6.23) |
| Kemper Corporation Group | Unitrin County Mutual Insurance Company | Voluntary Liability | 5.10 | 07-31-2021 | 09-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rates, Territory, HHS, Limits | 0.00 | 9.59 | (6.23) |
| Kemper Corporation Group | Unitrin County Mutual Insurance Company | Voluntary Liability | 8.60 | 10-23-2021 | 12-22-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rates | 0.00 | 9.59 | (6.23) |
| Kemper Corporation Group | Unitrin County Mutual Insurance Company | Physical Damage | 5.90 | 10-23-2021 | 12-22-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rates | 0.00 | (13.46) | (13.61) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--------------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Kemper Corporation Group | Unitrin County Mutual Insurance Company | Physical Damage | 7.60 | 07-31-2021 | 09-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rates, Territory, HHA, Limits | 0.00 | (13.46) | (13.61) |
| Kemper Corporation Group | Unitrin County Mutual Insurance Company | Physical Damage | 7.60 | 07-31-2021 | 09-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rates, Territory, HHA, Limits | 0.00 | (13.46) | (13.61) |
| Kemper Corporation Group | Unitrin County Mutual Insurance Company | Physical Damage | 5.90 | 10-23-2021 | 12-22-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rates | 0.00 | (13.46) | (13.61) |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Voluntary Liability | 0.00 | 03-22-2021 | 05-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 0.00 | (0.40) | 0.00 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Voluntary Liability | 0.00 | 04-17-2021 | 06-23-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 0.00 | 3.30 | 7.40 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Voluntary Liability | 0.00 | 02-20-2021 | 04-28-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 0.00 | (0.40) | 0.00 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Voluntary Liability | 8.60 | 10-05-2021 | 11-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 3.90 | (0.40) | 0.00 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Voluntary Liability | 0.00 | 04-19-2021 | 04-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 0.00 | (0.40) | 0.00 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Voluntary Liability | 9.10 | 10-28-2021 | 01-01-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 3.90 | (0.40) | 0.00 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Voluntary Liability | 3.90 | 03-17-2021 | 05-23-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 4.60 | 3.30 | 7.40 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Voluntary Liability | 8.50 | 08-21-2021 | 10-27-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 7.90 | 0.00 | 0.00 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Voluntary Liability | 1.90 | 04-23-2021 | 06-02-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 1.90 | 0.00 | 7.40 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Physical Damage | 0.00 | 03-22-2021 | 05-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 0.00 | (0.40) | 0.00 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Physical Damage | 0.00 | 04-17-2021 | 06-23-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 0.00 | 3.30 | 7.40 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Physical Damage | 0.00 | 04-19-2021 | 04-19-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 0.00 | (0.40) | 0.00 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Physical Damage | (9.70) | 03-17-2021 | 05-23-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 4.60 | 3.30 | 7.40 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Physical Damage | 8.60 | 10-05-2021 | 11-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 3.90 | (0.40) | 0.00 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Physical Damage | 1.50 | 10-28-2021 | 01-01-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 3.90 | (0.40) | 0.00 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Physical Damage | 10.00 | 08-21-2021 | 10-27-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 7.90 | 0.00 | 0.00 |
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Physical Damage | 1.90 | 04-23-2021 | 06-02-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 1.90 | 0.00 | 7.40 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Liberty Mutual Group | Liberty County Mutual Insurance Company | Physical Damage | 0.00 | 02-20-2021 | 04-28-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Adjustments to Base Rates and Rating Factors | 0.00 | (0.40) | 0.00 |
| Liberty Mutual Group | Liberty Mutual Insurance Company | Voluntary Liability | 23.40 | 05-01-2021 | 05-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate Revision | 0.00 | 0.00 | 0.00 |
| Liberty Mutual Group | Liberty Mutual Insurance Company | Voluntary Liability | 0.00 | 05-01-2021 | 05-01-2021 | Reference advisory organization filing, with no other changes | Rate Revision | 0.00 | 0.00 | 0.00 |
| Loya Group | Loya Insurance Company | Voluntary Liability | 0.00 | 10-08-2021 | 11-08-2021 | Other | Base Rate, Multi-Car Discount, Factors by Territory, Symbol (66) | 0.00 | 0.00 | 0.00 |
| Loya Group | Loya Insurance Company | Voluntary Liability | 0.00 | 10-01-2021 | 11-01-2021 | Other | Rule Filing (66) | 0.00 | 0.00 | 0.00 |
| Loya Group | Loya Insurance Company | Voluntary Liability | 0.40 | 10-01-2021 | 11-01-2021 | Other | Base Rate, BI/PD, CP/CL, UM, UP, Factors by Territory, Symbol, Multi-Car (78) | 0.40 | 0.38 | 0.42 |
| Loya Group | Loya Insurance Company | Voluntary Liability | 0.14 | 06-25-2021 | 07-25-2021 | Other | Introduction of \$2,000 Deductible; Introduction Alarm System Discount; Year Model Factor Adjustments (66) | 0.14 | 0.13 | 0.15 |
| Loya Group | Loya Insurance Company | Voluntary Liability | 0.27 | 06-25-2021 | 07-25-2021 | Other | Introduction of \$2,000 Deductible; Introduction Alarm System Discount; Year Model Factor Adjustments (78) | 0.27 | 0.26 | 0.28 |
| Loya Group | Loya Insurance Company | Voluntary Liability | 0.00 | 10-01-2021 | 11-01-2021 | Other | Rule Filing (78) | 0.00 | 0.00 | 0.00 |
| Loya Group | Loya Insurance Company | Physical Damage | 0.00 | 03-18-2021 | 04-18-2021 | Other | Introduction of Increased Limits TL and RN (66) | 0.00 | 0.00 | 0.00 |
| Loya Group | Loya Insurance Company | Physical Damage | 0.00 | 04-26-2021 | 05-26-2021 | Other | Introduction of Alarm Discount and Increased CP/CL Deductible Factors (65) | 0.00 | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|-----------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Loya Group | Loya Insurance Company | Physical Damage | 0.00 | 03-18-2021 | 04-18-2021 | Other | Introduction of Increased Limits TL and RN (78) | 0.00 | 0.00 | 0.00 |
| Loya Group | Loya Insurance Company | Physical Damage | 0.00 | 03-18-2021 | 04-18-2021 | Other | Introduction of Increased Limits TL and RN (65) | 0.00 | 0.00 | 0.00 |
| Loya Group | Vision Insurance Company | Voluntary Liability | 0.65 | 06-25-2021 | 08-04-2021 | Other | Introduction \$2,000 Deductibles, Updated Year Model Factors (89) | 0.65 | 0.62 | 0.54 |
| Loya Group | Vision Insurance Company | Physical Damage | 0.00 | 03-18-2021 | 04-18-2021 | Other | Introduction of Increased Limits TL and RN (89) | 0.00 | 0.00 | 0.00 |
| Mercury General Group | Mercury County Mutual Insurance Company | Voluntary Liability | (3.50) | 3/26/2021 | 5/15/2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate, UBI Phase III, Association discount (Agent Pilot), Limit factors, and FDL point change | 2.00 | 3.60 | 0.00 |
| Mercury General Group | Mercury County Mutual Insurance Company | Voluntary Liability | 0.00 | 12/15/2021 | 02-03-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Pick up MA1.5: Digital Discount, Continuous Insurance Expanded, Advance Quote Expanded, Vehicle Age, Base Rate, and factor changes | 0.00 | 0.00 | (4.20) |
| Mercury General Group | Mercury County Mutual Insurance Company | Voluntary Liability | 6.40 | 12/15/2021 | 02-03-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Pick up MA1.5: Digital Discount, Continuous Insurance Expanded, Advance Quote Expanded, Vehicle Age, Base Rate, and factor changes | (3.50) | 2.00 | 3.60 |
| Mercury General Group | Mercury County Mutual Insurance Company | Physical Damage | 0.00 | 3/26/2021 | 5/15/2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate, UBI Phase III, Association discount (Agent Pilot), Limit factors, and FDL point change | 0.00 | (4.20) | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|----------------------------|---|---|---|
| Metropolitan Group | Economy Fire and Casualty Company | Voluntary Liability | 11.90 | 12-15-2021 | 02-13-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | 11.90 | 13.00 | 14.10 |
| Metropolitan Group | Economy Fire and Casualty Company | Physical Damage | 7.70 | 12-15-2021 | 02-13-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | 7.70 | 0.00 | (3.90) |
| Metropolitan Group | Metropolitan Property and Casualty Insurance Company | Voluntary Liability | (19.00) | 01-11-2021 | 02-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | (11.10) | (15.00) | 0.00 |
| Metropolitan Group | Metropolitan Property and Casualty Insurance Company | Voluntary Liability | 9.80 | 10-29-2021 | 12-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | (11.10) | (15.00) | 0.00 |
| Metropolitan Group | Metropolitan Property and Casualty Insurance Company | Physical Damage | 9.80 | 10-29-2021 | 12-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | (11.10) | (15.00) | 0.00 |
| Metropolitan Group | Metropolitan Property and Casualty Insurance Company | Physical Damage | (19.00) | 01-11-2021 | 02-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates | (11.10) | (15.00) | 0.00 |
| MGA Insurance Company Inc. | Mga Insurance Company, Inc. | Voluntary Liability | 11.12 | 12-03-2021 | 01-17-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | TX BEP Base Rates | 19.88 | 19.81 | 17.53 |
| MGA Insurance Company Inc. | Mga Insurance Company, Inc. | Voluntary Liability | 0.89 | 05-28-2021 | 07-12-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | TX BEP Base Rates | 3.44 | 3.85 | (2.51) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|------------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| MGA Insurance Company Inc. | Mga Insurance Company, Inc. | Voluntary Liability | 1.29 | 02-12-2021 | 03-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | TX BEP Base Rates, Driver Class, SR-22, License Status, Zip Code, Model Year, Non-Owners, Profile Initial Model Age, Proof of Prior – Insurance Score - TRUERISK, Proof of Prior – Homeowner, Advance Purchase, Pay Plan, Average Horse Power, Body Construct, | 1.24 | (0.69) | (3.37) |
| MGA Insurance Company Inc. | Mga Insurance Company, Inc. | Voluntary Liability | 5.58 | 08-06-2021 | 09-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | TX BEP Base Rates | 9.20 | 9.64 | 2.98 |
| National General Group | Direct General Insurance Company | Voluntary Liability | 9.24 | 07-16-2021 | 08-21-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change | 9.24 | 32.45 | 32.45 |
| National General Group | Direct General Insurance Company | Voluntary Liability | 9.24 | 07-16-2021 | 08-21-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change | 9.24 | 32.45 | 32.45 |
| National General Group | Direct General Insurance Company | Physical Damage | 1.96 | 07-16-2021 | 08-21-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change | 1.96 | 21.18 | 21.18 |
| National General Group | Direct General Insurance Company | Physical Damage | 1.96 | 07-16-2021 | 08-21-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base rate change | 1.96 | 21.18 | 21.18 |
| Nationwide Corporation Group | Allied Property and Casualty Insurance Company | Voluntary Liability | 3.90 | 08-12-2021 | 08-12-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Base rates and various rating plan changes | 2.20 | 0.00 | 10.00 |
| Nationwide Corporation Group | Allied Property and Casualty Insurance Company | Physical Damage | 3.90 | 08-12-2021 | 08-12-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Base rates and various rating plan changes | 2.20 | 0.00 | 10.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|------------------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Nationwide Corporation Group | Colonial County Mutual Insurance Company | Voluntary Liability | 3.90 | | 08-12-2021 | 15. Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Base rates and various rating plan changes | 1.00 | 0.00 | 10.20 |
| Nationwide Corporation Group | Colonial County Mutual Insurance Company | Voluntary Liability | 0.00 | 11-10-2021 | 12-10-2021 | Other | Implement driving assistance discount | 0.60 | (9.60) | (5.00) |
| Nationwide Corporation Group | Colonial County Mutual Insurance Company | Voluntary Liability | 0.00 | 05-15-2021 | 06-15-2021 | Other | Various rating plan changes, but no policies were impacted in excess of + -5% | 0.60 | (9.60) | (5.00) |
| Nationwide Corporation Group | Colonial County Mutual Insurance Company | Physical Damage | 3.90 | | 08-12-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Base rates and various rating plan changes | 1.00 | 0.00 | 10.20 |
| Nationwide Corporation Group | Colonial County Mutual Insurance Company | Physical Damage | 0.00 | 11-10-2021 | 12-10-2021 | Other | Implement driving assistance discount | 0.60 | (9.60) | (5.00) |
| Nationwide Corporation Group | Colonial County Mutual Insurance Company | Physical Damage | 0.00 | 05-15-2021 | 06-15-2021 | Other | Various rating plan changes, but no policies were impacted in excess of + -5% | 0.60 | (9.60) | (5.00) |
| Nationwide Corporation Group | Nationwide Agribusiness Insurance Company | Voluntary Liability | 0.00 | 08-12-2021 | 08-12-2021 | Other | Various rating plan changes, but no policies were impacted in excess of + -5% | 0.80 | 0.00 | 10.00 |
| Nationwide Corporation Group | Nationwide Mutual Insurance Company | Voluntary Liability | 0.00 | | 08-12-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Base rates and various rating plan changes | 0.60 | 0.00 | 4.50 |
| Nationwide Corporation Group | Nationwide Mutual Insurance Company | Physical Damage | 0.00 | | 08-12-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Base rates and various rating plan changes | 0.60 | 0.00 | 4.50 |
| Noblr Reciprocal Exchange | Noblr Reciprocal Exchange | Voluntary Liability | 10.00 | 04/15/2021 | 05/20/2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | 1. Modified Base Rates 2. New Bill Plan 3. Revised Prior Insurance 4. Updated Continuous Insurance Table 5. Withdrawn Medical Payment Coverage | 0.00 | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| OBS Holdings Group | Obsidian Insurance Company | Voluntary Liability | 0.00 | 08-18-2021 | 08-18-2022 | Other | Initial filing - the rates are being introduced for a new product | 0.00 | 0.00 | 0.00 |
| OBS Holdings Group | Obsidian Insurance Company | Physical Damage | 0.00 | 08-18-2021 | 08-18-2022 | Other | Initial filing - the rates are being introduced for a new product | 0.00 | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 7.30 | 12-01-2021 | 01-01-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | United Group Underwriters, Inc Base rates; added vehicle score; points; algorithm UATX01-321 | 3.04 | 0.00 | (3.58) |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 7.30 | 11-04-2021 | 11-26-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Acceptance Ins Agency Base rates; affinity discount; territory; fees AIACS05-021 | 3.22 | 0.61 | 11.24 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 0.00 | 04-01-2021 | 05-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | United Group Underwriters, Inc Removed criminal conviction surcharge UATX01-121 | 3.04 | 0.00 | (3.58) |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 7.00 | 09-01-2021 | 10-16-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Monument General Agency Base rates; renewal discount removed MGACA20-021 | 0.00 | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 1.30 | 03-15-2021 | 04-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | AmWINS Specialty Auto, Inc. County factors for CMP & COL coverages. VLE18-021 | 0.00 | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | (1.90) | 01-01-2021 | 02-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Connect MGA Inc. Territories; zip codes; discount; model years CCB12-021 | (3.30) | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 2.00 | 11-08-2021 | 11-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Lonestar MGA Base rates LONMAV08-021 | 2.65 | (1.71) | 7.86 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | (0.90) | 10-01-2021 | 11-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | United Group Underwriters, Inc Base rates; veh age group; deductible factors UATX01-221 | 3.04 | 0.00 | (3.58) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 5.40 | 07-22-2021 | 08-22-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Tejas Seguros Base rates, territories, license type TEJ11-021 | (15.70) | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 0.00 | 04-15-2021 | 05-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Connect MGA Inc. Vehicle profile tier factors CCB12-121 | (3.30) | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | (6.00) | 01-15-2021 | 02-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | AmWINS Specialty Auto, Inc. Base rates HTG19-021 | (4.50) | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 5.20 | 12-01-2021 | 01-01-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | AmWINS Specialty Auto, Inc. Base rates; veh count factors; homeowners discount HTG19-221 | (4.50) | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 1.60 | 12-01-2021 | 01-01-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | AmWINS Specialty Auto, Inc. Base rates LEG17-121 | (5.30) | (9.60) | 15.80 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 5.20 | 12-01-2021 | 01-01-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | American Agencies Base rates AAM16-221 | (6.30) | 0.20 | 5.10 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | (1.00) | 01-01-2021 | 02-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | United Group Underwriters, Inc Base rates; limited factors UATX01 021 | 3.04 | 0.00 | (3.58) |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 0.80 | 07-15-2021 | 08-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Select General Agency Points, vehicle age, surcharge, base rates SGA08-021 | 0.00 | 6.20 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 0.21 | 01-01-2021 | 02-21-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Connect MGA Inc. Territories; zip codes; discount; model years CCA12-021 | 4.20 | 2.81 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 0.02 | 10-13-2021 | 12-05-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Venture General Agency BI territory adjustments; BI territory base rates VGA14-121 | (0.10) | (0.70) | 1.80 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 6.40 | 12-01-2021 | 01-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Tejas Seguros Base rates TEJ11-221 | (15.70) | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 0.00 | 04-15-2021 | 05-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Connect MGA Inc. Vehicle profile tier factors CCA12-121 | 4.20 | 2.81 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 1.70 | 05-05-2021 | 06-05-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Venture General Agency Base rate; late fee; license type factors VGA14-021 | (0.10) | (0.70) | 1.80 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | (27.00) | 10-27-2021 | 10-27-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Sigo MGA Base rates; territories; discounts; surcharges SIGO21-121 | 0.00 | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 4.10 | 08-15-2021 | 09-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | AmWINS Specialty Auto, Inc. Base rates HTG19-121 | (4.50) | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 3.90 | 09-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | American Agencies Base rates; renewal rollover AAM16-121 | (6.30) | 0.20 | 5.10 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 3.80 | 09-15-2021 | 11-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Connect MGA Inc. Base rates; territory; discount; model year CCB12-221 | (3.30) | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 3.80 | 09-15-2021 | 11-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Connect MGA Inc. Base rates; territory; discount; model year CCA12-221 | 4.20 | 2.81 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|----------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 3.30 | 10-21-2021 | 11-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | The General Base rates; territory factors GAIS18-121 | 0.00 | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 3.20 | 11-01-2021 | 12-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Hillco General Agency Base rates; territories; discounts HGA20-021 | (0.40) | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | (2.20) | 03-15-2021 | 04-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | AmWINS Specialty Auto, Inc. County factors for CMP & COL coverages. LEG17-021 | (5.30) | (9.60) | 15.80 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 2.80 | 05-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | American Agencies Base rate; territory; model year AAM16-021 | (6.30) | 0.20 | 5.10 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 2.40 | 01-13-2022 | 02-03-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Venture General Agency Base rates VGA14-022 | (0.10) | (0.70) | 1.80 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 2.30 | 11-08-2021 | 11-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Lonestar MGA Base rates LON08-021 | 0.00 | 0.00 | 0.00 |
| Orpheus Group | Old American County Mutual Fire Insurance Company | Voluntary Liability | 3.30 | 12-01-2021 | 01-01-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Save Money Base rates SMCI20-220 | (7.03) | 0.00 | 0.00 |
| Progressive Group | Progressive County Mutual Insurance Company | Voluntary Liability | 10.20 | 10-22-2021 | 11-25-2021 | Other | Base rates and factor changes | (3.60) | 2.80 | (4.20) |
| Progressive Group | Progressive County Mutual Insurance Company | Physical Damage | 18.30 | 10-22-2021 | 11-25-2021 | Other | Base rates and factor changes | (3.40) | (6.90) | 0.10 |
| Pure Companies Group | Privilege Underwriters Insurance Company | Voluntary Liability | 5.70 | 02-13-2021 | 04-12-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Segmented Rate Change | 0.00 | 6.90 | 6.90 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Qualitas Insurance Company | Qualitas Insurance Company | Voluntary Liability | 18.30 | 11-01-2021 | 12-15-2021 | Other | Borderless program - revised base rates, class, territory, discounts, surcharges | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 4.91 | 10-11-2021 | 12-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Lamar Rate Revision | 3.28 | 2.78 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 4.73 | 02-19-2021 | 04-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Commonwealth rate change | 5.78 | (12.12) | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 2.26 | 05-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Diamond Specialty Rate Change | (1.50) | 5.62 | 7.67 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 2.16 | 09-27-2021 | 10-27-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Diamond Specialty Rate Change | (1.50) | 5.62 | 7.67 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 9.90 | 08-25-2021 | 10-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Drive Safe Rate Revision | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 5.19 | 04-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Lamar Rate Change | 3.28 | 2.78 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 2.82 | 02-08-2021 | 02-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Cover Rate Change | 0.63 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | (2.97) | 12-09-2021 | 01-15-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Pronto Core Rate Revision | (1.14) | 20.93 | 15.59 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|-------------------------------|---|---|---|
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 4.99 | 11-29-2021 | 12-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Diamond Specialty Rate Change | (1.50) | 5.62 | 7.67 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | (9.66) | 01-15-2021 | 02-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Pronto Core Rate Revision | (1.14) | 20.93 | 15.59 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 3.81 | 09-01-2021 | 10-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Constitution Rate Change | 1.05 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.07 | 04-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Lamar Rate Change | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.29 | 07-19-2021 | 08-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Diamond Specialty Rate Change | (1.50) | 5.62 | 7.67 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | (0.52) | 05-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Seaharbor Rate Change | 0.00 | 8.71 | 3.90 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 6.54 | 06-01-2021 | 07-16-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Cover Rate Change | 0.63 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 13.80 | 05-28-2021 | 07-28-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Drive Safe Rate Revision | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 11.81 | 12-21-2021 | 02-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Elephant Base Rate Change | (5.32) | 17.37 | (5.91) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|--------------------------------------|---|---|---|
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 5.44 | 04-01-2021 | 05-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Ready Rate Change | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 1.45 | 09-01-2021 | 10-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Southern General Rate Change | 8.00 | 0.00 | (1.30) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 1.58 | 02-01-2021 | 03-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Diamond Specialty Rate Change | (1.50) | 5.62 | 7.67 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 10.65 | 09-20-2021 | 09-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Cover Rate Change | 0.63 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 03-23-2021 | 05-23-2021 | Other | Elephant Rule and Rate Table update | (5.32) | 17.37 | (5.91) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 01-20-2021 | 01-20-2021 | Other | Carnegie Initial Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 03-23-2021 | 05-23-2021 | Other | Apparent intro rules and rate tables | (5.46) | 10.57 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 06-17-2021 | 07-17-2021 | Other | Drive Away Initial Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 2.16 | 09-08-2021 | 11-08-2021 | Other | Elephant Rule and Rate Table update | (5.32) | 17.37 | (5.91) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 05-18-2021 | 07-18-2021 | Other | Elephant Rule and Rate Table update | (5.32) | 17.37 | (5.91) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 05-01-2021 | 05-01-2021 | Other | Breckenridge Initial Rate Filing | 0.00 | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|---------------------|--------------------------|-----------------------------|---------------------------------|-------------------------------------|--|---|---|---|
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 04-02-2021 | 06-02-2021 | Other | Elephant Rule and Rate Table update | (5.32) | 17.37 | (5.91) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 06-02-2021 | 04-02-2021 | Other | Apparent Rating Factor Changes | (5.46) | 10.57 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 05-01-2021 | 06-01-2021 | Other | Pronto Core Rate Revision | (1.14) | 20.93 | 15.59 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | (0.35) | 03-01-2021 | 03-01-2021 | Other | Lamar Rate Change | 3.28 | 2.78 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 09-14-2021 | 09-14-2021 | Other | Drive Away Rate Revision | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 09-15-2021 | 10-15-2021 | Other | Quantum Azul Factor Changes | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 09-01-2021 | 11-01-2021 | Other | Lamar Addition of Insurance Scoring | 3.28 | 2.78 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 09-01-2021 | 09-01-2021 | Other | Bravo Initial Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 10-11-2021 | 12-11-2021 | Other | Apparent intro rules and rate tables | (5.46) | 10.57 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 10-11-2021 | 12-11-2021 | Other | Elephant Rule and Rate Table update | (5.32) | 17.37 | (5.91) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 10-15-2021 | 10-15-2021 | Other | Breckenridge Territory Factor Change | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 09-15-2021 | 09-15-2021 | Other | Quantum remove cancellation fee | 6.88 | 14.13 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 10-20-2021 | 10-20-2021 | Other | Southern General Re-establish EFT discount | 8.00 | 0.00 | (1.30) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|--------------------------------------|---|---|---|
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 10-21-2021 | 12-21-2021 | Other | Apparent intro rules and rate tables | (5.46) | 10.57 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-10-2021 | 02-10-2022 | Other | Elephant Rule and Rate Table update | (5.32) | 17.37 | (5.91) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 12-10-2021 | 02-10-2021 | Other | Apparent intro rules and rate tables | (5.46) | 10.57 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 01-01-2021 | 01-01-2021 | Other | Evolution Initial Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 2.16 | 10-21-2021 | 12-21-2021 | Other | Elephant Rule and Rate Table update | (5.32) | 17.37 | (5.91) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 07-12-2021 | 09-12-2021 | Other | Apparent intro rules and rate tables | (5.46) | 10.57 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 07-01-2021 | 07-01-2021 | Other | Breckenridge Rate Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 07-15-2021 | 09-15-2021 | Other | Evolution Factor Update | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 08-18-2021 | 08-18-2021 | Other | Root Initial Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 08-13-2021 | 10-13-2021 | Other | Elephant Rule and Rate Table update | (5.32) | 17.37 | (5.91) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 08-13-2021 | 10-13-2021 | Other | Apparent intro rules and rate tables | (5.46) | 10.57 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | 0.00 | 07-19-2021 | 09-12-2021 | Other | Elephant Rule and Rate Table update | (5.32) | 17.37 | (5.91) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Voluntary Liability | (1.74) | 02-19-2021 | 04-19-2021 | Class - Relativity change in excess of ±5% for some policyholders. | Elephant Rule and Rate Table update | (5.32) | 17.37 | (5.91) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|------------------|--------------------------|-----------------------------|---------------------------------|--|-------------------------------|---|---|---|
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (2.28) | 09-01-2021 | 10-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Constitution Rate Change | (9.78) | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 2.50 | 11-29-2021 | 12-29-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Diamond Specialty Rate Change | (11.77) | (2.88) | 52.30 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 2.42 | 05-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Diamond Specialty Rate Change | (11.77) | (2.88) | 52.30 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 2.26 | 02-01-2021 | 03-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Diamond Specialty Rate Change | (11.77) | (2.88) | 52.30 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 2.36 | 07-19-2021 | 08-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Diamond Specialty Rate Change | (11.77) | (2.88) | 52.30 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 9.66 | 08-25-2021 | 10-25-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Drive Safe Rate Revision | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (3.05) | 12-09-2021 | 01-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Pronto Core Rate Revision | (11.81) | 0.77 | (4.00) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (0.48) | 09-01-2021 | 10-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Southern General Rate Change | 2.60 | 0.00 | 9.40 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|------------------|--------------------------|-----------------------------|---------------------------------|--|-------------------------------|---|---|---|
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (10.63) | 05-01-2021 | 06-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Seaharbor Rate Change | 0.00 | 0.00 | 46.30 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 6.71 | 09-27-2021 | 10-27-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Diamond Specialty Rate Change | (11.77) | (2.88) | 52.30 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 5.79 | 12-21-2021 | 02-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Elephant Base Rate Change | (4.33) | (2.51) | (1.62) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (13.19) | 04-01-2021 | 05-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Ready Rate Change | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 5.21 | 10-11-2021 | 12-11-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Lamar Rate Revision | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (7.30) | 01-15-2021 | 02-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Pronto Core Rate Revision | (11.81) | 0.77 | (4.00) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (1.85) | 02-19-2021 | 04-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Commonwealth rate change | 5.85 | (2.59) | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 6.28 | 06-01-2021 | 07-16-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Cover Rate Change | 1.95 | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|------------------|--------------------------|-----------------------------|---------------------------------|--|--------------------------------------|---|---|---|
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 10.13 | 05-28-2021 | 07-28-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Drive Safe Rate Revision | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (6.01) | 02-08-2021 | 02-08-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Cover Rate Change | 1.95 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 10.01 | 09-20-2021 | 09-20-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Cover Rate Change | 1.95 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 03-23-2021 | 05-23-2021 | Other | Apparent intro rules and rate tables | (4.51) | 4.15 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 06-02-2021 | 04-02-2021 | Other | Apparent Rating Factor Changes | (4.51) | 4.15 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 06-17-2021 | 07-17-2021 | Other | Drive Away Initial Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 05-18-2021 | 07-18-2021 | Other | Elephant Rule and Rate Table update | (4.33) | (2.51) | (1.62) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 05-01-2021 | 05-01-2021 | Other | Breckenridge Initial Rate Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 05-01-2021 | 06-01-2021 | Other | Pronto Core Rate Revision | (11.81) | 0.77 | (4.00) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 04-02-2021 | 06-02-2021 | Other | Elephant Rule and Rate Table update | (4.33) | (2.51) | (1.62) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|------------------|--------------------------|-----------------------------|---------------------------------|-------------------------------------|--------------------------------------|---|---|---|
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 03-23-2021 | 05-23-2021 | Other | Elephant Rule and Rate Table update | (4.33) | (2.51) | (1.62) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 08-18-2021 | 08-18-2021 | Other | Root Initial Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (0.13) | 10-21-2021 | 12-21-2021 | Other | Elephant Rule and Rate Table update | (4.33) | (2.51) | (1.62) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (0.13) | 09-08-2021 | 11-08-2021 | Other | Elephant Rule and Rate Table update | (4.33) | (2.51) | (1.62) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 09-14-2021 | 09-14-2021 | Other | Drive Away Rate Revision | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 09-15-2021 | 09-15-2021 | Other | Quantum remove cancellation fee | (11.50) | (6.08) | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 09-01-2021 | 09-01-2021 | Other | Bravo Initial Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 09-01-2021 | 11-01-2021 | Other | Lamar Addition of Insurance Scoring | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 10-21-2021 | 12-21-2021 | Other | Apparent intro rules and rate tables | (4.51) | 4.15 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 10-11-2021 | 12-11-2021 | Other | Apparent intro rules and rate tables | (4.51) | 4.15 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 10-11-2021 | 12-11-2021 | Other | Elephant Rule and Rate Table update | (4.33) | (2.51) | (1.62) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|------------------|--------------------------|-----------------------------|---------------------------------|-------------------------------------|--|---|---|---|
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 10-15-2021 | 10-15-2021 | Other | Breckenridge Territory Factor Change | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 12-10-2021 | 02-10-2021 | Other | Apparent intro rules and rate tables | (4.51) | 4.15 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 12-10-2021 | 02-10-2021 | Other | Elephant Rule and Rate Table update | (4.33) | (2.51) | (1.62) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 01-01-2021 | 01-01-2021 | Other | Evolution Initial Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 10-20-2021 | 10-20-2021 | Other | Southern General Re-establish EFT discount | 2.60 | 0.00 | 9.40 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 07-15-2021 | 09-15-2021 | Other | Evolution Factor Update | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 09-15-2021 | 10-15-2021 | Other | Quantum Azul Factor Changes | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 07-19-2021 | 09-12-2021 | Other | Elephant Rule and Rate Table update | (4.33) | (2.51) | (1.62) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 07-12-2021 | 09-12-2021 | Other | Apparent intro rules and rate tables | (4.51) | 4.15 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 07-01-2021 | 07-01-2021 | Other | Breckenridge Rate Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (1.45) | 03-01-2021 | 03-01-2021 | Other | Lamar Rate Change | 0.00 | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|--|---|---|---|
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 08-13-2021 | 10-13-2021 | Other | Apparent intro rules and rate tables | (4.51) | 4.15 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 01-20-2021 | 01-20-2021 | Other | Carnegie Initial Filing | 0.00 | 0.00 | 0.00 |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | 0.00 | 08-13-2021 | 10-13-2021 | Other | Elephant Rule and Rate Table update | (4.33) | (2.51) | (1.62) |
| Redpoint County Mutual Insurance Company | Redpoint County Mutual Insurance Company | Physical Damage | (1.24) | 02-19-2021 | 04-19-2021 | Class - Relativity change in excess of ±5% for some policyholders. | Elephant Rule and Rate Table update | (4.33) | (2.51) | (1.62) |
| Root Insurance Company | Root Insurance Company | Voluntary Liability | 4.70 | 03-12-2021 | 04-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Increase | 6.30 | (7.20) | 34.20 |
| Root Insurance Company | Root Insurance Company | Voluntary Liability | 5.20 | 08-13-2021 | 09-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Increase | 6.30 | (7.20) | 34.20 |
| Root Insurance Company | Root Insurance Company | Physical Damage | 0.20 | 03-12-2021 | 04-14-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Increase | 1.50 | 4.80 | 31.70 |
| Root Insurance Company | Root Insurance Company | Physical Damage | 4.50 | 08-13-2021 | 09-15-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Increase | 1.50 | 4.80 | 31.70 |
| Safe Auto Group | Safe Auto Insurance Company | Voluntary Liability | 7.70 | 09-19-2021 | 10-26-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate increase | 7.30 | 4.60 | (0.50) |
| Safe Auto Group | Safe Auto Insurance Company | Voluntary Liability | 7.80 | 06-06-2021 | 07-15-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Factor Refresh, Territory Refresh, Base Rate | 7.30 | 4.60 | (0.50) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|-------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Safe Auto Group | Safe Auto Insurance Company | Physical Damage | 8.10 | 09-19-2021 | 10-26-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate increase | 2.30 | (1.10) | (0.50) |
| Safe Auto Group | Safe Auto Insurance Company | Physical Damage | 4.80 | 06-06-2021 | 07-15-2021 | Territory - Relativity change in excess of ±5% for some policyholders. | Factor Refresh, Territory Refresh, Base Rate | 2.30 | (1.10) | 3.60 |
| Safeway Insurance Group | Safeway Insurance Company | Voluntary Liability | (0.10) | 10-01-2021 | 10-01-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rates & Class Factor changes | (1.70) | 3.10 | 3.10 |
| Sentry Insurance Group | Dairyland County Mutual Insurance Company of Texas | Voluntary Liability | 0.90 | | 07-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Applies to Dairyland Cycle program. Change to base rates only. | 7.30 | 0.00 | 13.00 |
| Sentry Insurance Group | Dairyland County Mutual Insurance Company of Texas | Voluntary Liability | 5.00 | 08-23-2021 | 09-22-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Applies to Auto product. Base rate change only. | 1.20 | 0.00 | 3.70 |
| Sentry Insurance Group | Dairyland County Mutual Insurance Company of Texas | Voluntary Liability | 1.00 | 07-19-2021 | 07-19-2021 | Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders. | Applies to Motorcycle Powersports product. Introduced off-road vehicle types, updated symboling, numerous other changes. PH impacts 1 & 6 also apply. | 7.40 | 0.00 | 9.10 |
| Sentry Insurance Group | Dairyland County Mutual Insurance Company of Texas | Voluntary Liability | 0.00 | 12-14-2021 | 12-14-2021 | Other | Applies to Auto product. Filed an updated list of vehicle symbols. | 1.20 | 0.00 | 3.70 |
| Sentry Insurance Group | Dairyland County Mutual Insurance Company of Texas | Physical Damage | 4.20 | 08-23-2021 | 09-22-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Applies to Auto product. Base rate change only. | (19.90) | 0.00 | 0.00 |
| Sentry Insurance Group | Dairyland County Mutual Insurance Company of Texas | Physical Damage | 1.30 | | 07-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Applies to Dairyland Cycle program. Change to base rates only. | 5.30 | 0.00 | (1.00) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|-----------------------------|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|---|---|---|---|
| Sentry Insurance Group | Dairyland County Mutual Insurance Company of Texas | Physical Damage | 1.40 | 07-19-2021 | 07-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Applies to Motorcycle Powersports product. Introduced off-road vehicle types, updated symboling, numerous other changes. PH impacts 6, 10, & 15 also apply. | 6.20 | 0.00 | (1.90) |
| Sentry Insurance Group | Dairyland County Mutual Insurance Company of Texas | Physical Damage | 0.00 | 12-14-2021 | 12-14-2021 | Other | Applies to Auto product. Filed an updated list of vehicle symbols. | (19.90) | 0.00 | 0.00 |
| Sentry Insurance Group | Florists' Mutual Insurance Company | Physical Damage | 0.00 | 01-01-2021 | 01-01-2021 | Other | No 2021 Change | 0.00 | (6.60) | 1.70 |
| Sentry Insurance Group | Sentry Select Insurance Company | Voluntary Liability | 2.80 | 12-15-2021 | 01-24-2022 | Other | Applies to Motorcycle Platinum product. Base rate change only. Impact < +/-5% | 2.80 | 0.90 | 4.80 |
| Sentry Insurance Group | Sentry Select Insurance Company | Voluntary Liability | (0.90) | 06-30-2021 | 07-30-2021 | Other | Applies to Motorcycle Platinum product. Update to base rates based on objections from 12/8/20 filing. Rate impacts < +/-5% | 2.80 | 0.90 | 4.80 |
| Sentry Insurance Group | Sentry Select Insurance Company | Physical Damage | 7.00 | 12-15-2021 | 01-24-2022 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Applies to Motorcycle Platinum product. Base rate change only. | 12.90 | 3.50 | 13.40 |
| Sentry Insurance Group | Sentry Select Insurance Company | Physical Damage | 0.70 | 06-30-2021 | 07-30-2021 | Other | Applies to Motorcycle Platinum product. Update to base rates based on objections from 12/8/20 filing. Rate impacts < +/-5% | 12.90 | 3.50 | 13.40 |
| Spinnaker Insurance Company | Spinnaker Insurance Company | Physical Damage | 0.00 | 05-13-2021 | 05-13-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | New | 0.00 | 0.00 | 0.00 |
| Spinnaker Insurance Company | Spinnaker Insurance Company | Physical Damage | 0.00 | 05-13-2021 | 05-13-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | New | 0.00 | 0.00 | 0.00 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|-----------------------------|---|---------------------|--------------------------|-----------------------------|---------------------------------|--|-----------------------------------|---|---|---|
| Spinnaker Insurance Company | Spinnaker Insurance Company | Physical Damage | 0.00 | 05-13-2021 | 05-13-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | New | 0.00 | 0.00 | 0.00 |
| Spinnaker Insurance Company | Spinnaker Insurance Company | Physical Damage | 0.00 | 05-13-2021 | 05-13-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | New | 0.00 | 0.00 | 0.00 |
| State Auto Mutual Group | State Auto Property and Casualty Ins Co | Voluntary Liability | 0.00 | 01-01-2021 | 01-01-2021 | Other | | 0.00 | 0.00 | 17.10 |
| State Auto Mutual Group | State Auto Property and Casualty Ins Co | Physical Damage | 0.00 | 01-01-2021 | 01-01-2021 | Other | | 0.00 | 0.00 | (1.90) |
| State Farm Group | State Farm County Mutual Insurance Company of Texas | Voluntary Liability | 0.00 | 01-25-2021 | 01-25-2021 | Other | Revised premium adjustment factor | (12.70) | (2.70) | 0.00 |
| State Farm Group | State Farm County Mutual Insurance Company of Texas | Voluntary Liability | (0.20) | 04-26-2021 | 04-26-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Revised Drive Safe and Save model | (12.70) | (2.70) | 0.00 |
| State Farm Group | State Farm County Mutual Insurance Company of Texas | Physical Damage | 0.00 | 01-25-2021 | 01-25-2021 | Other | Revised premium adjustment factor | (12.20) | (2.90) | 0.00 |
| State Farm Group | State Farm County Mutual Insurance Company of Texas | Physical Damage | (0.20) | 04-26-2021 | 04-26-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Revised Drive Safe and Save model | (12.20) | (2.90) | 0.00 |
| State Farm Group | State Farm Mutual Automobile Insurance Company | Voluntary Liability | 3.40 | 01-25-2021 | 01-25-2021 | Other | Revised premium adjustment factor | (12.90) | (9.80) | (8.70) |
| State Farm Group | State Farm Mutual Automobile Insurance Company | Voluntary Liability | (0.20) | 04-26-2021 | 04-26-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Revised Drive Safe and Save model | (12.90) | (9.80) | (8.70) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|---|--|---------------------|--------------------------|-----------------------------|---------------------------------|--|-----------------------------------|---|---|---|
| State Farm Group | State Farm Mutual Automobile Insurance Company | Physical Damage | 3.10 | 01-25-2021 | 01-25-2021 | Other | Revised premium adjustment factor | (11.70) | (9.10) | (7.80) |
| State Farm Group | State Farm Mutual Automobile Insurance Company | Physical Damage | (0.20) | 04-26-2021 | 04-26-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Revised Drive Safe and Save model | (11.70) | (9.10) | (7.80) |
| Tokio Marine Holdings Incorporation Group | Safety National Casualty Corporation | Voluntary Liability | 0.00 | 04-02-2021 | 04-02-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate/Rule Filing | 0.00 | 0.00 | 0.00 |
| Tokio Marine Holdings Incorporation Group | Safety National Casualty Corporation | Physical Damage | 0.00 | 04-02-2021 | 04-02-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Rate/Rule Filing | 0.00 | 0.00 | 0.00 |
| Travelers Group | Automobile Insurance Company of Hartford, Ct | Voluntary Liability | 0.00 | | 09-01-2021 | Other | 2021-08-0031 Pers Lines Rate | 0.00 | 0.00 | 0.00 |
| Travelers Group | Travelers Home and Marine Insurance Company | Voluntary Liability | 0.00 | | 09-01-2021 | Other | 2021-08-0030 Persl Lines Rate | 0.00 | 0.00 | 0.00 |
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | Voluntary Liability | 0.00 | 05-17-2021 | 07-09-2021 | Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders. | Symbols | 3.60 | 0.00 | 6.60 |
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | Voluntary Liability | 0.00 | 11-16-2020 | 01-11-2021 | Class - New class definition resulting in excess of ±5% change for some policyholders. | Factor Refresh | 3.60 | 0.00 | 6.60 |
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | Voluntary Liability | 0.00 | 02-13-2021 | 06-08-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Earned Safe Driving Discount | 3.60 | 0.00 | 6.60 |
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | Voluntary Liability | (0.10) | 08-31-2021 | 08-31-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Early Quote Discount | 3.60 | 0.00 | 6.60 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|---------------------|--------------------------|-----------------------------|---------------------------------|---|------------------------------|---|---|---|
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | Physical Damage | 0.00 | 05-17-2021 | 07-09-2021 | Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders. | Symbols | (3.80) | 0.00 | 0.30 |
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | Physical Damage | 0.00 | 11-16-2020 | 01-11-2021 | Class - New class definition resulting in excess of ±5% change for some policyholders. | Factor Refresh | (3.80) | 0.00 | 0.30 |
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | Physical Damage | (0.10) | 08-31-2021 | 08-31-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Early Quote Discount | (3.80) | 0.00 | 0.30 |
| United Services Auto Association Group | Garrison Property and Casualty Insurance Company | Physical Damage | 0.00 | 02-13-2021 | 06-08-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Earned Safe Driving Discount | (3.80) | 0.00 | 0.30 |
| United Services Auto Association Group | United Services Automobile Association | Voluntary Liability | 0.00 | 05-17-2021 | 07-09-2021 | Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders. | Symbols | 2.50 | 0.00 | 1.40 |
| United Services Auto Association Group | United Services Automobile Association | Voluntary Liability | 0.00 | 11-16-2020 | 01-11-2021 | Class - New class definition resulting in excess of ±5% change for some policyholders. | Factor Refresh | 2.50 | 0.00 | 1.40 |
| United Services Auto Association Group | United Services Automobile Association | Voluntary Liability | 0.00 | 02-13-2021 | 06-08-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Earned Safe Driving Discount | 2.50 | 0.00 | 1.40 |
| United Services Auto Association Group | United Services Automobile Association | Voluntary Liability | 0.00 | 08-31-2021 | 08-31-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Early Quote Discount | 2.50 | 0.00 | 1.40 |
| United Services Auto Association Group | United Services Automobile Association | Physical Damage | 0.00 | 05-17-2021 | 07-09-2021 | Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders. | Symbols | (2.40) | 0.00 | 3.80 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--|---------------------|--------------------------|-----------------------------|---------------------------------|---|------------------------------|---|---|---|
| United Services Auto Association Group | United Services Automobile Association | Physical Damage | 0.00 | 11-16-2020 | 01-11-2021 | Class - New class definition resulting in excess of $\pm 5\%$ change for some policyholders. | Factor Refresh | (2.40) | 0.00 | 3.80 |
| United Services Auto Association Group | United Services Automobile Association | Physical Damage | 0.00 | 02-13-2021 | 06-08-2021 | Discounts – Revised existing discounts resulting in excess of $\pm 5\%$ change for some policyholders. | Earned Safe Driving Discount | (2.40) | 0.00 | 3.80 |
| United Services Auto Association Group | United Services Automobile Association | Physical Damage | 0.00 | 08-31-2021 | 08-31-2021 | Discounts – Revised existing discounts resulting in excess of $\pm 5\%$ change for some policyholders. | Early Quote Discount | (2.40) | 0.00 | 3.80 |
| United Services Auto Association Group | USAA Casualty Insurance Company | Voluntary Liability | 0.00 | 05-17-2021 | 07-09-2021 | Other rating variables - Revised rating variable definition resulting in excess of $\pm 5\%$ change for some policyholders. | Symbols | 4.00 | 0.00 | 0.20 |
| United Services Auto Association Group | USAA Casualty Insurance Company | Voluntary Liability | 0.00 | 11-16-2020 | 01-11-2021 | Class - New class definition resulting in excess of $\pm 5\%$ change for some policyholders. | Factor Refresh | 4.00 | 0.00 | 0.20 |
| United Services Auto Association Group | USAA Casualty Insurance Company | Voluntary Liability | 0.00 | 02-13-2021 | 06-08-2021 | Discounts – Revised existing discounts resulting in excess of $\pm 5\%$ change for some policyholders. | Earned Safe Driving Discount | 4.00 | 0.00 | 0.20 |
| United Services Auto Association Group | USAA Casualty Insurance Company | Voluntary Liability | (0.10) | 08-31-2021 | 08-31-2021 | Discounts – Revised existing discounts resulting in excess of $\pm 5\%$ change for some policyholders. | Early Quote Discount | 4.00 | 0.00 | 0.20 |
| United Services Auto Association Group | USAA Casualty Insurance Company | Physical Damage | 0.00 | 05-17-2021 | 07-09-2021 | Other rating variables - Revised rating variable definition resulting in excess of $\pm 5\%$ change for some policyholders. | Symbols | (4.10) | (0.10) | (0.10) |
| United Services Auto Association Group | USAA Casualty Insurance Company | Physical Damage | 0.00 | 11-16-2020 | 01-11-2021 | Class - New class definition resulting in excess of $\pm 5\%$ change for some policyholders. | Factor Refresh | (4.10) | (0.10) | (0.10) |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|---------------------------------|---------------------|--------------------------|-----------------------------|---------------------------------|---|------------------------------|---|---|---|
| United Services Auto Association Group | USAA Casualty Insurance Company | Physical Damage | (0.10) | 08-31-2021 | 08-31-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Early Quote Discount | (4.10) | (0.10) | (0.10) |
| United Services Auto Association Group | USAA Casualty Insurance Company | Physical Damage | 0.00 | 02-13-2021 | 06-08-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Earned Safe Driving Discount | (4.10) | (0.10) | (0.10) |
| United Services Auto Association Group | USAA General Indemnity Company | Voluntary Liability | 0.00 | 05-17-2021 | 07-09-2021 | Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders. | Symbols | 5.40 | 0.00 | 2.80 |
| United Services Auto Association Group | USAA General Indemnity Company | Voluntary Liability | 0.00 | 11-16-2020 | 01-11-2021 | Class - New class definition resulting in excess of ±5% change for some policyholders. | Factor Refresh | 5.40 | 0.00 | 2.80 |
| United Services Auto Association Group | USAA General Indemnity Company | Voluntary Liability | 0.00 | 02-13-2021 | 06-08-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Earned Safe Driving Discount | 5.40 | 0.00 | 2.80 |
| United Services Auto Association Group | USAA General Indemnity Company | Voluntary Liability | (0.20) | 08-31-2021 | 08-31-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Early Quote Discount | 5.40 | 0.00 | 2.80 |
| United Services Auto Association Group | USAA General Indemnity Company | Physical Damage | 0.00 | 05-17-2021 | 07-09-2021 | Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders. | Symbols | (5.70) | 0.10 | 1.20 |
| United Services Auto Association Group | USAA General Indemnity Company | Physical Damage | 0.00 | 11-16-2020 | 01-11-2021 | Class - New class definition resulting in excess of ±5% change for some policyholders. | Factor Refresh | (5.70) | 0.10 | 1.20 |
| United Services Auto Association Group | USAA General Indemnity Company | Physical Damage | 0.00 | 02-13-2021 | 06-08-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Earned Safe Driving Discount | (5.70) | 0.10 | 1.20 |

Private Passenger Automobile Rate Filing Exhibit

| Group Name | Company Name | Line of Business | Overall Rate Change 2021 | New Policies Effective Date | Renewal Policies Effective Date | Significant Impact on Policyholders | Description of Rate Filing | *Overall Rate Change Previous 12 Months | *Overall Rate Change Previous 24 Months | *Overall Rate Change Previous 36 Months |
|--|--------------------------------|---------------------|--------------------------|-----------------------------|---------------------------------|--|-------------------------------------|---|---|---|
| United Services Auto Association Group | USAA General Indemnity Company | Physical Damage | (0.10) | 08-31-2021 | 08-31-2021 | Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders. | Early Quote Discount | (5.70) | 0.10 | 1.20 |
| Wr Berkley Corporation. Group | Berkley Insurance Company | Voluntary Liability | 6.10 | 05-21-2021 | 08-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Increase | (3.50) | 0.00 | 0.00 |
| WR Berkley Corporation Group | Berkley Insurance Company | Physical Damage | 6.10 | 05-21-2021 | 08-19-2021 | Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change. | Base Rate Increase | (3.50) | 0.00 | 0.00 |
| WR Berkley Corporation Group | Riverport Insurance Company | Voluntary Liability | 0.00 | 01-20-2021 | 05-01-2021 | Other | Editorial revision-rate 170 and 180 | 0.00 | 0.00 | 0.00 |
| WR Berkley Corporation Group | Riverport Insurance Company | Voluntary Liability | 0.00 | 01-20-2021 | 05-01-2021 | Other | Update to MVCPA fee | 0.00 | 0.00 | 0.00 |
| WR Berkley Corporation Group | Riverport Insurance Company | Voluntary Liability | 0.00 | 01-20-2021 | 05-01-2021 | Other | Primarily reformatting | 0.00 | 25.00 | 0.00 |
| WR Berkley Corporation Group | Riverport Insurance Company | Physical Damage | 0.00 | 01-20-2021 | 05-01-2021 | Other | Primarily reformatting | 0.00 | 25.00 | 0.00 |
| WR Berkley Corporation Group | Riverport Insurance Company | Physical Damage | 0.00 | 01-20-2021 | 05-01-2021 | Other | Editorial revision-rate 170 and 180 | 0.00 | 0.00 | 0.00 |
| WR Berkley Corporation Group | Riverport Insurance Company | Physical Damage | 0.00 | 01-20-2021 | 05-01-2021 | Other | Update to MVCPA fee | 0.00 | 0.00 | 0.00 |

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

Overall Rate Change Previous 12 months - overall rate change for the period January 1, 2020, through December 31, 2020.

Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2019, through December 31, 2019.

Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2018, through December 31, 2018.



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