

ANNUAL LEGISLATIVE REPORT ON MARKET CONDITIONS



TEXAS DEPARTMENT OF INSURANCE

2017

Texas Department of Insurance
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Table of Contents

Introduction	1
Terms	
Number of Policies Written	2
Premiums on Policies Written	2
Direct Written Premium	2
Direct Losses Paid	2
Loss Ratio	2
Earned to Incurred Loss Ratio	2
Number of Groups	2
Market Share	2
Underwriting Profit or Loss	2
Rate Filing Exhibits	2
Lines of Insurance	
Products and Completed Operations Insurance (Product Liability)	3
General Liability	3
Commercial Fire and Allied Lines	3
Residential Fire and Allied Lines	3
Commercial Multiple Peril	3
Private Passenger Auto	3
Commercial Auto	3
Homeowners Multiple Peril	3
Workers' Compensation	3
Boiler & Machinery	4
Inland Marine	4
Surety	4
Commercial Crime	4
Commercial Glass	4
Medical Professional Liability	4
Miscellaneous Professional Liability	4
Summary of Year	
Totals for Year Ending December 2017	5
Number of Groups / Companies Writing Policies per Year	6
Product Liability	7
General Liability	9
Commercial Fire and Allied Lines	11
Residential Fire and Allied Lines	13
Commercial Multiple Peril	15
Private Passenger Auto (All Coverages)	17
Voluntary Liability	19
Assigned Risk	21
Physical Damage	23
Commercial Auto (All Coverages)	25
Voluntary Liability	27
Assigned Risk	29
Physical Damage	31

Table of Contents

Homeowners Multiple Peril	33
Workers' Compensation (All Markets)	35
Voluntary Market	37
Residual Market	39
Deductible Plans	41
Boiler and Machinery	43
Inland Marine	45
Surety	47
Commercial Crime	49
Commercial Glass	51
Medical Professional Liability	53
Miscellaneous Professional Liability	55
Complaint Data	
All Lines Complaint Data	57
Private Passenger Auto Listed by Percent of Complaints per Policy	58
Homeowners Listed by Percent of Complaints per Policy	59
Homeowners Rate Filing Exhibit	60
Private Passenger Automobile Rate Filing Exhibit	71

Introduction

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, the Speaker of the House, the Legislature, and the public; this report fulfills that requirement.

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, and miscellaneous professional liability.

The *Annual Legislative Report on Market Conditions* shows market share based on the most recent year as well as the percent change from the prior year.

As required by SB 611, 80th Legislature, Regular Session (2007), beginning with the fourth quarter 2007, TDI started collecting information about underwriting profits or losses and rate filings. 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.

As required by SB 784, 84th Legislature, Regular Session (2015), beginning with 2016, the collection of data and issuance of the report was changed from each calendar quarter to each calendar year.

Terms

Number of policies written: The number of Texas new and renewal policies issued 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 written premium: Written premium is the Texas portion of the statutory Annual Statement report of written premiums in the year.

Direct losses paid: Direct losses paid represent 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 quarter 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 as it was 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 by fourth parties 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 and coverage for the insured's liability exposure.

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

Lines of Insurance

Boiler and machinery: This insurance provides protection against the sudden and accidental breakdown or explosion of boilers, machinery, and electrical equipment. Coverage is provided on damage to the equipment, damage to the property of others, as well as 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.

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 the exercise of their professions.

Miscellaneous professional liability: This insurance provides coverage for professional practitioners that will defend suits instituted against them for malpractice or errors and omissions or pay any damages, subject to policy limits. In compliance 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 2017

	Number of Groups/Companies	Number of Policies Written	Premiums on Policies Written	Direct Written Premiums	Direct Losses Paid
Product Liability	64 / 207	34,738	\$174,483,919	\$193,198,668	\$81,588,672
General Liability - Other	148 / 404	2,249,555	\$2,356,709,749	\$2,695,651,151	\$1,499,785,736
Commercial Fire and Allied Lines	75 / 204	80,951	\$784,840,478	\$834,397,247	\$1,129,995,241
Residential Fire and Allied Lines	56 / 78	1,181,039	\$1,109,240,264	\$1,090,047,775	\$1,253,554,605
Commercial Multiple Peril	92 / 260	588,914	\$2,242,539,295	\$2,227,553,520	\$1,646,092,027
Private Passenger Auto					
Voluntary Liability	79 / 178	13,995,552	\$12,742,685,846	\$11,906,332,789	\$7,123,657,074
Assigned Risk Liability	7 / 7	2,809	\$3,074,031	\$2,424,419	\$1,740,537
Physical Damage	76 / 175	<u>10,879,746</u>	<u>\$9,695,096,831</u>	<u>\$9,062,742,740</u>	<u>\$7,664,443,430</u>
Total Private Passenger Auto	79 / 181	<u>24,878,107</u>	<u>\$22,440,856,708</u>	<u>\$20,971,499,948</u>	<u>\$14,789,841,041</u>
Commercial Auto					
Voluntary Liability	93 / 304	520,636	\$2,310,019,980	\$2,401,114,794	\$1,494,274,102
Assigned Risk Liability	5 / 5	455	\$1,276,193	\$1,546,802	\$1,023,225
Physical Damage	91 / 291	<u>368,452</u>	<u>\$681,097,597</u>	<u>\$718,634,490</u>	<u>\$529,644,381</u>
Total Commercial Auto	96 / 308	<u>889,543</u>	<u>\$2,992,393,770</u>	<u>\$3,121,296,086</u>	<u>\$2,024,941,708</u>
Homeowners Multiple Peril	75 / 141	6,445,067	\$8,912,142,839	\$8,609,816,097	\$6,327,132,238
Workers' Compensation					
Voluntary Premiums < \$5,000		168,844	\$224,038,551	*	*
Voluntary Premiums \$5,000 - \$100,000		56,880	\$1,065,037,435	*	*
Voluntary Premiums > \$100,000		<u>3,505</u>	<u>\$882,915,874</u>	*	*
Total Voluntary	91 / 291	229,229	\$2,171,991,860	\$2,301,113,648	\$920,499,293
Residual Market**	1 / 1	<u>143</u>	<u>\$3,991,000</u>	<u>\$3,913,681</u>	<u>\$2,137,891</u>
Total Workers' Compensation	91 / 291	<u>229,372</u>	<u>\$2,175,982,860</u>	<u>\$2,305,027,329</u>	<u>\$922,637,184</u>
Boiler and Machinery	47 / 152	66,486	\$104,182,911	\$113,635,115	\$28,517,288
Inland Marine	113 / 325	5,772,677	\$1,766,599,636	\$1,858,830,219	\$1,112,337,407
Surety	70 / 140	376,251	\$479,492,738	\$537,897,142	\$45,219,589
Commercial Crime	45 / 115	23,798	\$20,236,593	\$20,952,978	\$2,506,305
Commercial Glass	3 / 3	27	\$35,849	\$35,190	\$1,685
Medical Professional Liability	31 / 44	94,940	\$186,704,853	\$187,837,237	\$38,488,012
Miscellaneous Professional Liability	34 / 93	73,368	\$381,995,908	\$430,515,091	\$184,431,325

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

** Policies reported in this category were written under the START program by the Texas Mutual Insurance Company.

Number of Groups / Companies Writing Policies Per Year

Line of Business	2013	2014	2015	2016	2017
Product Liability	66 / 201	65 / 189	63 / 191	63 / 193	62 / 197
General Liability	141 / 384	143 / 388	145 / 383	148 / 379	145 / 391
Commercial Fire and Allied Lines	72 / 211	74 / 204	78 / 207	79 / 203	75 / 197
Residential Fire and Allied Lines	*	*	*	*	55 / 75
Commercial Multiple Peril	82 / 239	87 / 240	87 / 247	87 / 249	89 / 253
Private Passenger Auto	74 / 173	80 / 178	80 / 182	79 / 177	77 / 177
Commercial Auto	*	*	*	*	95 / 300
Homeowners Multiple Peril	63 / 109	68 / 117	71 / 127	70 / 124	75 / 135
Workers' Compensation	93 / 280	93 / 282	92 / 281	88 / 282	92 / 290
Boiler and Machinery	43 / 146	48 / 148	46 / 146	46 / 146	108 / 307
Inland Marine	*	*	*	*	70 / 137
Surety	*	*	*	*	47 / 147
Commercial Crime	38 / 110	35 / 103	38 / 102	38 / 103	44 / 110
Commercial Glass	3 / 5	3 / 3	3 / 3	2 / 2	3 / 3
Medical Professional Liability	32 / 44	33 / 45	34 / 46	33 / 49	29 / 42
Miscellaneous Professional Liability	38 / 94	37 / 95	38 / 98	35 / 98	35 / 94

* 2017 was the first year TDI began collecting data for this line of insurance for this report.

Product Liability

There were 64 groups (207 companies) that had direct written premium for product liability in 2017, as compared to 64 groups (204 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Product Liability

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Liberty Mutual Group	12.34%	\$23,847,279	\$15,251,280	56.36%	\$17,781,630	13.17
2	Ace Limited Group	9.95%	\$19,216,789	\$19,683,846	(2.37%)	\$13,028,748	34.97
3	Travelers Group	9.62%	\$18,578,319	\$15,508,198	19.80%	\$8,250,248	51.93
4	Zurich Insurance Group	9.59%	\$18,519,539	\$9,387,809	97.27%	\$10,302,566	24.03
5	United Fire and Casualty Group	9.32%	\$18,001,993	\$15,679,441	14.81%	\$9,136,187	20.28
6	Hartford Fire and Casualty Group	6.70%	\$12,946,959	\$12,021,663	7.70%	\$6,013,749	4.39
7	American Financial Group	5.06%	\$9,780,841	\$8,501,151	15.05%	\$1,197,916	8.72
8	Allianz Insurance Group	4.39%	\$8,473,779	\$8,837,334	(4.11%)	(\$1,152,909)	113.61
9	CNA Insurance Group	3.67%	\$7,094,491	\$6,144,716	15.46%	(\$4,011,264)	50.99
10	Old Republic Group	2.65%	\$5,110,844	\$4,833,844	5.73%	\$4,241,780	2.86
11	Nationwide Corp. Group	2.40%	\$4,636,009	\$4,663,788	(0.60%)	\$3,331,982	9.30
12	Fairfax Financial Group	2.28%	\$4,414,342	\$2,723,237	62.10%	(\$854,381)	137.99
13	Sentry Insurance Group	1.92%	\$3,716,300	\$4,354,723	(14.66%)	(\$8,503,630)	242.16
14	Everest Reinsurance Holdings Group	1.76%	\$3,397,594	\$1,492,546	127.64%	\$1,001,381	**
15	Federated Mutual Group	1.58%	\$3,047,252	\$2,887,060	5.55%	\$318,076	38.77
16	American International Group	1.33%	\$2,573,426	\$2,696,924	(4.58%)	(\$2,530,944)	473.92
17	Cincinnati Financial Group	1.31%	\$2,527,985	\$2,820,101	(10.36%)	\$927,745	8.74
18	Tokio Marine Holdings Inc. Group	1.19%	\$2,296,694	\$1,862,039	23.34%	\$620,802	2.96
19	National American Insurance Company	1.17%	\$2,265,937	\$1,680,753	34.82%	\$1,287,599	0.63
20	Arch Insurance Group	1.12%	\$2,172,730	\$3,042,589	(28.59%)	\$66,273	7.78
21	WR Berkley Corp. Group	1.00%	\$1,933,990	\$1,952,422	(0.94%)	\$1,277,473	52.36
22	EMC Insurance Company Group	0.93%	\$1,802,636	\$2,121,576	(15.03%)	\$860,294	32.40
23	Hannover Group	0.84%	\$1,619,833	\$1,649,138	(1.78%)	\$1,619,833	**
24	State Auto Mutual Group	0.80%	\$1,548,490	\$2,259,275	(31.46%)	\$1,437,385	29.53
25	RLI Insurance Group	0.66%	\$1,267,238	\$1,347,543	(5.96%)	(\$368,853)	16.47
Top 25 Groups Total		93.58%	\$180,791,289	\$153,402,996	17.85%	\$65,279,686	40.96
Total Market		100.00%	\$193,198,668	\$170,899,301	13.05%	\$99,517,924	42.23

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$89,277,744	\$86,445,819	\$83,408,147
1999	\$74,222,542	\$68,450,200	\$102,143,781
2000	\$91,594,458	\$81,093,697	\$105,636,253
2001	\$133,652,540	\$137,789,126	\$115,636,650
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	\$170,899,301	\$49,552,291
2017	\$174,483,919	\$193,198,668	\$81,588,672

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2007	66.5%
2008	22.7%
2009	(14.3%)*
2010	115.5%
2011	43.0%
2012	27.8%
2013	50.4%
2014	6.6%
2015	37.5%
2016	16.3%

*Westport Insurance Corp. reported about (\$104,000,000) of incurred losses impacting the industry's over-all loss ratio.

General Liability

There were 148 groups (404 companies) that had direct written premium for general liability in 2017, as compared to 149 groups (399 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for General Liability

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	American International Group	11.10%	\$299,298,808	\$308,596,220	(3.01%)	(\$120,653,917)	96.09
2	Travelers Group	8.84%	\$238,181,200	\$223,552,006	6.54%	(\$5,206,727)	68.00
3	Ace Limited Group	8.27%	\$223,014,240	\$215,988,245	3.25%	\$24,244,406	58.05
4	Zurich Insurance Group	5.95%	\$160,439,175	\$154,844,228	3.61%	(\$9,926,577)	58.32
5	Liberty Mutual Group	5.73%	\$154,509,440	\$153,149,576	0.89%	(\$2,068,357)	96.31
6	Hartford Fire and Casualty Group	2.77%	\$74,797,791	\$71,075,337	5.24%	(\$621,765)	58.20
7	WR Berkley Corp. Group	2.74%	\$73,803,914	\$53,385,011	38.25%	\$20,926,557	16.19
8	Nationwide Corp. Group	2.65%	\$71,468,236	\$57,117,646	25.12%	\$13,819,855	40.38
9	American Financial Group	2.54%	\$68,510,930	\$64,547,956	6.14%	\$15,415,381	15.42
10	Fairfax Financial Group	2.41%	\$65,066,486	\$47,058,457	38.27%	(\$13,348,489)	38.41
11	TD Friedkin Group	2.41%	\$64,912,693	\$50,116,622	29.52%	\$1,060,110	47.17
12	XL America Group	1.93%	\$51,911,802	\$47,920,196	8.33%	(\$1,232,059)	35.09
13	Berkshire Hathaway Group	1.83%	\$49,294,630	\$30,759,238	60.26%	\$2,883,720	6.72
14	Arch Insurance Group	1.75%	\$47,120,385	\$44,577,391	5.70%	\$10,161,775	43.52
15	Tokio Marine Holdings Inc. Group	1.67%	\$45,115,828	\$25,501,117	76.92%	\$29,909,366	14.87
16	State Farm Group	1.66%	\$44,752,162	\$44,655,731	0.22%	(\$6,018,803)	48.01
17	Starr Group	1.55%	\$41,679,339	\$40,158,610	3.79%	\$130,368,260	30.52
18	United Fire and Casualty Group	1.52%	\$40,948,979	\$37,810,831	8.30%	\$33,980,770	18.83
19	Swiss Re Group	1.47%	\$39,614,215	\$37,009,125	7.04%	(\$11,574,959)	73.90
20	CNA Insurance Group	1.39%	\$37,347,422	\$80,546,159	(53.63%)	(\$838,959)	52.13
21	Allianz Insurance Group	1.36%	\$36,730,821	\$29,346,871	25.16%	\$31,832,298	13.34
22	Caterpillar Group	1.28%	\$34,451,373	\$30,917,327	11.43%	\$7,963,062	45.89
23	AmTrust GMACI Maiden Group	1.24%	\$33,405,707	\$35,431,695	(5.72%)	(\$11,239,718)	57.00
24	Alleghany Group	1.15%	\$30,981,444	\$32,216,415	(3.83%)	\$791,647	76.84
25	Navigators Group	1.07%	\$28,742,118	\$14,402,339	99.57%	\$8,226,800	19.49
Top 25 Groups Total		76.27%	\$2,056,099,138	\$1,930,684,349	6.50%	\$148,853,677	57.41
Total Market		100.00%	\$2,695,651,151	\$2,495,793,464	8.01%	\$291,467,367	55.63

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$956,932,834	\$964,257,062	\$641,776,252
1999	\$889,647,379	\$1,011,468,500	\$751,353,762
2000	\$906,586,632	\$1,154,729,052	\$773,095,217
2001	\$1,036,740,354	\$1,274,262,406	\$710,797,036
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	\$2,495,793,464	\$1,349,965,981
2017	\$2,356,709,749	\$2,695,651,151	\$1,499,785,736

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>
2007	45.9%
2008	47.1%
2009	43.0%
2010	71.6%
2011	42.2%
2012	64.5%
2013	52.0%
2014	52.4%
2015	51.0%
2016	54.4%

Commercial Fire and Allied Lines

There were 75 groups (204 companies) that had direct written premium for commercial fire and allied lines in 2017, as compared to 80 groups (213 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Commercial Fire and Allied Lines

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	FM Global Group	14.10%	\$117,641,639	\$123,441,943	(4.70%)	(\$105,988,374)	130.04
2	Zurich Insurance Group	10.80%	\$90,121,350	\$93,556,208	(3.67%)	(\$343,049,176)	191.20
3	Travelers Group	8.67%	\$72,307,695	\$87,032,262	(16.92%)	\$1,837,573	60.49
4	Texas Windstorm Insurance Association	8.48%	\$70,737,558	\$88,278,690	(19.87%)	(\$319,344,265)	348.07
5	Liberty Mutual Group	5.90%	\$49,230,427	\$59,362,688	(17.07%)	(\$117,386,740)	135.00
6	American International Group	5.89%	\$49,106,255	\$57,128,008	(14.04%)	(\$215,557,570)	144.45
7	Allianz Insurance Group	4.66%	\$38,916,949	\$40,176,455	(3.13%)	\$27,548,605	157.77
8	Swiss Re Group	3.61%	\$30,115,552	\$34,075,930	(11.62%)	(\$151,200,151)	4.11
9	XL America Group	3.56%	\$29,733,740	\$27,044,123	9.95%	(\$103,277)	120.75
10	United Fire and Casualty Group	3.53%	\$29,478,460	\$27,349,623	7.78%	\$7,102,264	66.62
11	Hannover Group	3.25%	\$27,139,810	\$20,210,628	34.28%	(\$10,723,418)	139.51
12	Sentry Insurance Group	2.72%	\$22,706,514	\$22,523,309	0.81%	\$728,694	58.44
13	CNA Insurance Group	2.48%	\$20,704,889	\$17,957,407	15.30%	(\$78,241,521)	146.39
14	Alleghany Group	2.15%	\$17,912,172	\$16,432,725	9.00%	(\$19,007,656)	46.12
15	Federated Mutual Group	2.11%	\$17,572,445	\$15,459,381	13.67%	(\$834,743)	45.88
16	The Hanover Insurance Group	1.62%	\$13,483,095	\$12,127,840	11.17%	\$83,017	40.63
17	Texas Farm Bureau Mutual Group	1.36%	\$11,333,369	\$11,713,241	(3.24%)	(\$6,186,897)	135.50
18	EMC Insurance Co. Group	1.35%	\$11,261,684	\$10,902,400	3.30%	\$1,237,766	60.33
19	State Auto Mutual Group	1.11%	\$9,242,771	\$9,292,831	(0.54%)	\$1,336,823	85.12
20	Nationwide Corp. Group	1.10%	\$9,145,278	\$7,101,647	28.78%	(\$8,565,435)	189.43
21	Munich Re Group	0.95%	\$7,954,289	\$7,865,571	1.13%	(\$23,830,828)	120.54
22	WR Berkley Corp. Group	0.93%	\$7,800,312	\$7,587,318	2.81%	(\$17,354,287)	207.18
23	Tokio Marine Holdings Inc. Group	0.81%	\$6,761,457	\$6,336,316	6.71%	(\$4,379,366)	67.48
24	NKSJ Holdings Inc. Group	0.80%	\$6,691,996	\$8,161,797	(18.01%)	(\$18,273,838)	119.53
25	AXIS Capital Group	0.73%	\$6,129,675	\$12,779,030	(52.03%)	(\$9,354,797)	252.61
Top 25 Groups Total		92.67%	\$773,229,381	\$823,897,371	(6.15%)	(\$1,409,507,597)	139.05
Total Market		100.00%	\$834,397,247	\$895,971,963	(6.87%)	(\$1,477,839,061)	135.16

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$290,773,591	\$290,381,222	\$166,539,722
1999	\$291,782,523	\$298,367,648	\$210,130,606
2000	\$311,887,214	\$341,672,533	\$277,740,384
2001	\$394,336,007	\$427,715,154	\$450,580,095
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	\$895,971,963	\$664,540,768
2017	\$784,840,478	\$834,397,247	\$1,129,995,241

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>
2007	30.2%
2008	245.9%
2009	51.5%
2010	56.4%
2011	58.1%
2012	59.6%
2013	41.9%
2014	38.9%
2015	51.9%
2016	72.5%

Residential Fire and Allied Lines

There were 56 groups (78 companies) that had direct written premium for residential fire and allied lines in 2017. The table below represents the top 25 groups for direct written premium based on the most recent year.

**TDI did not collect data in 2016 for this line of business for this report.
2017 was the first year this data was submitted by the companies.**

Direct Premiums Written Market Share for Residential Fire and Allied Lines

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Texas Windstorm Insurance Association	35.82%	\$390,430,961	—	—	(\$825,389,021)	186.75
2	Farmers Insurance Group	11.22%	\$122,294,575	—	—	(\$4,741,263)	57.69
3	Assurant Inc Group	8.37%	\$91,276,325	—	—	\$15,179,769	119.44
4	United Services Auto. Assn. Group	8.21%	\$89,480,093	—	—	\$9,104,608	63.60
5	Liberty Mutual Group	4.90%	\$53,443,779	—	—	(\$90,858)	72.31
6	Progressive Group	3.42%	\$37,246,354	—	—	(\$16,494,812)	87.53
7	NLASCO Group	3.16%	\$34,435,442	—	—	\$14,629,498	67.80
8	Texas Farm Bureau Mutual Group	2.92%	\$31,856,132	—	—	(\$4,690,195)	83.88
9	United Insurance Holdings Group	2.38%	\$25,893,231	—	—	(\$1,303,315)	58.43
10	Homeowners of America Insurance Co.	2.28%	\$24,836,973	—	—	(\$300,532)	57.09
11	WL Dunn Group	2.17%	\$23,611,466	—	—	(\$2,364,582)	65.80
12	Munich Re Group	2.03%	\$22,077,956	—	—	(\$20,811,226)	92.53
13	Southern Vanguard Insurance Company	1.73%	\$18,808,874	—	—	\$429,697	7.25
14	AmTrust GMACI Maiden Group	1.49%	\$16,238,294	—	—	(\$977,717)	40.71
15	Wellington Insurance Company	1.34%	\$14,660,839	—	—	\$2,860,253	56.60
16	Travelers Group	1.23%	\$13,400,314	—	—	(\$984,306)	71.59
17	Nationwide Corp. Group	1.12%	\$12,168,395	—	—	(\$2,415,487)	85.89
18	Enstar Group	0.80%	\$8,668,823	—	—	\$2,374,078	28.90
19	Amica Mutual Group	0.65%	\$7,118,890	—	—	(\$535,223)	67.89
20	Kingsway Group	0.58%	\$6,315,949	—	—	(\$12,670,620)	185.02
21	Markel Corp. Group	0.55%	\$5,943,390	—	—	\$124,674	22.39
22	Palomar Specialty Insurance Company	0.37%	\$4,043,812	—	—	\$707,052	42.07
23	Cypress Holdings Group	0.37%	\$4,028,097	—	—	\$61,395	66.27
24	Universal Insurance Company Group	0.34%	\$3,676,204	—	—	(\$371,114)	57.79
25	Colonial Savings Group	0.32%	\$3,458,208	—	—	\$738,406	57.19
Top 25 Groups Total		97.74%	\$1,065,413,376	—	—	(\$847,930,841)	114.26
Total Market		100.00%	\$1,090,047,775	—	—	(\$850,573,116)	113.55

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Written Premium*	Direct Losses Paid*
1998	—	—	—
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,109,240,264	\$1,090,047,775	\$1,253,554,605

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

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)

Year	Loss Ratio
2007	30.2%
2008	245.9%
2009	51.5%
2010	56.4%
2011	58.1%
2012	59.6%
2013	41.9%
2014	38.9%
2015	51.9%
2016	72.5%

Commercial Multiple Peril

There were 92 groups (260 companies) that had direct written premium for commercial multiple peril in 2017, as compared to 91 groups (258 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Commercial Multiple Peril

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Hartford Fire and Casualty Group	9.68%	\$215,695,941	\$209,932,794	2.75%	(\$61,189,831)	60.71
2	Travelers Group	9.59%	\$213,709,131	\$213,574,474	0.06%	(\$3,242,989)	71.77
3	Nationwide Corp. Group	6.70%	\$149,278,893	\$139,889,123	6.71%	(\$13,086,368)	64.13
4	Farmers Insurance Group	6.49%	\$144,503,704	\$142,810,258	1.19%	(\$30,352,961)	60.89
5	Liberty Mutual Group	5.91%	\$131,733,032	\$134,075,534	(1.75%)	\$8,679,887	68.65
6	Ace Limited Group	5.77%	\$128,587,855	\$134,375,839	(4.31%)	(\$89,157,402)	109.70
7	Tokio Marine Holdings Inc. Group	4.82%	\$107,395,471	\$109,505,182	(1.93%)	\$21,813,272	60.18
8	CNA Insurance Group	4.56%	\$101,583,056	\$103,817,402	(2.15%)	(\$45,469,095)	66.96
9	State Farm Group	4.40%	\$98,050,117	\$93,458,215	4.91%	(\$3,311,381)	54.86
10	Allstate Insurance Group	3.74%	\$83,407,354	\$81,326,541	2.56%	(\$1,611,438)	70.58
11	The Hanover Insurance Group	3.39%	\$75,508,658	\$68,345,331	10.48%	\$248,165	58.09
12	American International Group	2.94%	\$65,493,173	\$71,332,591	(8.19%)	(\$98,320,738)	64.67
13	Church Mutual Group	2.56%	\$56,986,511	\$57,833,130	(1.46%)	(\$27,562,080)	95.62
14	AmTrust GMACI Maiden Group	2.51%	\$55,929,952	\$39,051,251	43.22%	(\$11,172,275)	51.62
15	WR Berkley Corp. Group	2.28%	\$50,726,599	\$48,318,908	4.98%	\$9,498,989	49.90
16	Zurich Insurance Group	1.89%	\$42,047,794	\$47,627,561	(11.72%)	(\$116,016,084)	131.16
17	Cincinnati Financial Group	1.83%	\$40,678,325	\$40,374,098	0.75%	(\$3,279,076)	89.63
18	Guideone Insurance Group	1.76%	\$39,241,052	\$41,300,219	(4.99%)	(\$46,068,042)	139.88
19	Amerisure Company Group	1.49%	\$33,183,758	\$30,474,985	8.89%	(\$2,940,297)	45.03
20	Fairfax Financial Group	1.17%	\$26,067,299	\$26,492,260	(1.60%)	(\$10,032,769)	69.76
21	Munich Re Group	1.02%	\$22,739,263	\$18,149,809	25.29%	(\$8,288,292)	46.28
22	Utica Group	1.00%	\$22,211,636	\$17,195,248	29.17%	(\$2,484,274)	41.53
23	Old Republic Group	0.95%	\$21,142,179	\$22,532,815	(6.17%)	\$389,669	46.11
24	American Financial Group	0.93%	\$20,703,587	\$19,497,387	6.19%	(\$5,704,373)	69.13
25	FCCI Mutual Insurance Group	0.90%	\$20,110,949	\$17,670,590	13.81%	(\$4,169,828)	53.93
Top 25 Groups Total		88.29%	\$1,966,715,289	\$1,928,961,545	1.96%	(\$542,829,611)	69.86
Total Market		100.00%	\$2,227,553,520	\$2,219,626,106	0.36%	(\$619,603,513)	73.90

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$891,137,412	\$940,273,071	\$508,712,177
1999	\$873,405,104	\$924,609,714	\$582,895,711
2000	\$945,948,014	\$1,014,409,034	\$761,214,282
2001	\$1,066,999,384	\$1,169,450,129	\$836,224,071
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	\$2,242,539,295	\$2,227,553,520	\$1,646,092,027

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>
2007	36.4%
2008	143.1%
2009	59.3%
2010	48.0%
2011	70.1%
2012	61.6%
2013	49.5%
2014	49.4%
2015	48.5%
2016	87.5%

Private Passenger Auto (All Coverages)

There were 79 groups (181 companies) that had direct written premium for private passenger auto in 2017, as compared to 81 groups (186 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	State Farm Group	16.99%	\$3,563,886,164	\$3,395,905,196	4.95%	(\$378,703,710)	75.99
2	Berkshire Hathaway Group	12.58%	\$2,637,781,405	\$2,128,048,221	23.95%	(\$463,379,771)	76.26
3	Allstate Insurance Group	11.27%	\$2,362,583,958	\$2,181,503,179	8.30%	(\$137,167,927)	61.99
4	Progressive Group	9.73%	\$2,041,345,047	\$1,678,249,775	21.64%	\$200,491,674	61.53
5	United Services Auto. Assn. Group	8.17%	\$1,712,949,429	\$1,500,365,544	14.17%	(\$206,967,433)	82.37
6	Farmers Insurance Group	8.16%	\$1,710,857,396	\$1,688,334,861	1.33%	(\$123,940,209)	67.54
7	Liberty Mutual Group	5.70%	\$1,195,734,246	\$882,228,385	35.54%	(\$121,632,181)	61.72
8	Texas Farm Bureau Mutual Group	3.30%	\$692,998,391	\$672,761,752	3.01%	(\$39,668,334)	76.36
9	Titus Group	2.58%	\$541,824,995	\$455,704,269	18.90%	(\$17,495,046)	70.13
10	Nationwide Corp. Group	2.26%	\$473,342,445	\$499,951,029	(5.32%)	\$2,737,294	77.08
11	Orpheus Group	1.81%	\$378,781,108	\$379,449,349	(0.18%)	\$11,848,698	43.14
12	Auto Club Enterprises Ins. Group	1.47%	\$308,263,277	\$251,252,207	22.69%	(\$63,474,500)	70.79
13	Home State Insurance Group	1.34%	\$281,985,369	\$436,880,263	(35.45%)	\$570,313	95.78
14	AmTrust GMACI Maiden Group	1.23%	\$257,228,147	\$257,755,803	(0.20%)	(\$9,849,408)	79.94
15	Loya Group	1.12%	\$234,805,922	\$269,207,048	(12.78%)	\$6,578,566	49.38
16	ACCC Insurance Company	1.05%	\$220,557,600	\$190,629,012	15.70%	\$7,863,139	50.34
17	Germania Insurance Group	0.95%	\$199,783,944	\$176,358,989	13.28%	(\$21,719,939)	64.45
18	American Access Casualty Company	0.95%	\$199,401,350	\$132,057,155	51.00%	(\$5,924,520)	45.55
19	Metropolitan Group	0.90%	\$187,808,689	\$190,558,926	(1.44%)	(\$22,743,139)	71.16
20	Amica Mutual Group	0.83%	\$173,518,791	\$151,379,984	14.62%	(\$82,966,982)	98.97
21	Infinity Property and Casualty Ins. Group	0.79%	\$166,635,671	\$90,489,488	84.15%	\$5,449,639	59.31
22	Alinsco Insurance Company	0.68%	\$142,007,629	\$153,654,977	(7.58%)	\$4,689,443	79.56
23	Safeway Insurance Group	0.62%	\$129,044,876	\$72,566,053	77.83%	(\$4,105,872)	52.15
24	Elephant Insurance Company	0.46%	\$95,821,313	\$97,895,414	(2.12%)	(\$16,561,736)	75.72
25	MGA Insurance Company Inc.	0.43%	\$90,292,229	\$86,716,772	4.12%	\$9,853,263	52.05
Top 25 Groups Total		95.36%	\$19,999,239,391	\$18,019,903,651	10.98%	(\$1,466,218,678)	70.14
Total Market		100.00%	\$20,971,499,948	\$18,990,222,156	10.43%	(\$1,585,316,047)	70.52

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$9,110,489,158	\$8,412,026,389	\$5,347,929,998
1999	\$9,000,467,353	\$8,256,071,639	\$5,609,526,665
2000	\$8,980,170,484	\$8,371,709,674	\$6,339,356,353
2001	\$9,910,695,418	\$9,321,755,913	\$6,963,701,994
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	\$22,440,856,708	\$20,971,499,948	\$14,789,841,041

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2007	64.0%
2008	66.9%
2009	63.2%
2010	56.2%
2011	63.4%
2012	65.6%
2013	64.3%
2014	65.6%
2015	72.1%
2016	79.8%

Private Passenger Auto (Voluntary Liability)

There were 79 groups (178 companies) that had voluntary liability (neither assigned risk nor physical damage) direct written premium for private passenger auto in 2017, as compared to 80 groups (183 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	State Farm Group	17.79%	\$2,118,583,875	\$1,979,853,069	7.01%	\$19,280,497	61.10
2	Berkshire Hathaway Group	12.46%	\$1,483,861,455	\$1,195,872,223	24.08%	(\$463,585,890)	60.55
3	Allstate Insurance Group	10.07%	\$1,199,293,046	\$1,078,434,518	11.21%	(\$53,755,365)	54.96
4	Progressive Group	9.52%	\$1,133,647,100	\$919,153,986	23.34%	\$186,304,341	51.39
5	Farmers Insurance Group	8.45%	\$1,005,641,868	\$988,379,103	1.75%	\$45,855,709	54.91
6	United Services Auto. Assn. Group	7.57%	\$901,024,127	\$790,486,650	13.98%	(\$80,841,116)	75.78
7	Liberty Mutual Group	5.37%	\$639,934,718	\$464,370,487	37.81%	\$6,455,494	46.39
8	Texas Farm Bureau Mutual Group	2.94%	\$349,661,656	\$348,695,716	0.28%	\$4,637,670	71.25
9	Titus Group	2.55%	\$303,064,076	\$250,191,683	21.13%	\$12,500,291	54.46
10	Orpheus Group	2.28%	\$271,077,737	\$256,649,057	5.62%	(\$7,047,757)	34.62
11	Nationwide Corp. Group	2.27%	\$270,302,557	\$278,729,069	(3.02%)	\$52,844,757	66.11
12	ACCC Insurance Company	1.59%	\$189,514,029	\$155,421,078	21.94%	\$3,364,279	51.86
13	Home State Insurance Group	1.57%	\$187,383,677	\$270,071,334	(30.62%)	\$378,982	100.46
14	Auto Club Enterprises Ins. Group	1.38%	\$164,049,717	\$136,202,833	20.45%	(\$21,726,196)	56.26
15	Loya Group	1.29%	\$153,749,630	\$176,708,008	(12.99%)	(\$1,240,063)	48.61
16	AmTrust GMACI Maiden Group	1.24%	\$147,909,598	\$149,559,450	(1.10%)	\$4,041,617	72.26
17	American Access Casualty Company	1.19%	\$141,287,110	\$93,842,756	50.56%	(\$7,280,685)	41.98
18	Metropolitan Group	0.87%	\$103,211,165	\$104,499,014	(1.23%)	\$2,758,644	61.84
19	Infinity Property and Casualty Ins. Group	0.83%	\$98,868,206	\$52,659,472	87.75%	\$8,599,871	45.92
20	Amica Mutual Group	0.83%	\$98,524,673	\$83,650,608	17.78%	(\$26,491,465)	72.37
21	Alinsco Insurance Company	0.78%	\$92,478,758	\$96,672,454	(4.34%)	\$3,053,877	86.06
22	Germania Insurance Group	0.77%	\$91,140,888	\$80,586,548	13.10%	(\$14,576,119)	65.89
23	Safeway Insurance Group	0.71%	\$84,461,861	\$45,945,704	83.83%	(\$7,854,355)	52.57
24	MGA Insurance Company Inc.	0.52%	\$61,728,262	\$59,156,233	4.35%	\$7,427,009	51.77
25	Elephant Insurance Company	0.48%	\$57,186,709	\$61,252,052	(6.64%)	(\$7,895,325)	69.81
Top 25 Groups Total		95.31%	\$11,347,586,498	\$10,117,043,105	12.16%	(\$334,791,298)	59.13
Total Market		100.00%	\$11,906,332,789	\$10,685,465,288	11.43%	(\$385,587,942)	59.83

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$5,786,853,672	\$5,358,423,658	\$3,243,968,854
1999	\$5,356,561,351	\$4,883,730,507	\$3,290,959,310
2000	\$5,149,775,086	\$4,804,316,676	\$3,512,740,686
2001	\$5,612,870,360	\$5,279,451,275	\$3,629,412,929
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	\$12,742,685,846	\$11,906,332,789	\$7,123,657,074

Private Passenger Auto (Assigned Risk)

There were seven groups (seven companies) that had assigned risk (neither voluntary liability nor physical damage) direct written premium for private passenger auto in 2017, as compared to eight groups (nine companies) in 2016.

The table below represents the top groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	AmTrust GMACI Maiden Group	31.35%	\$760,120	\$625,581	21.51%	(\$29,811)	48.33
2	Farmers Insurance Group	28.34%	\$687,123	\$461,329	48.94%	\$191,794	55.60
3	State Farm Group	16.97%	\$411,513	\$372,037	10.61%	(\$3,016,483)	136.49
4	Berkshire Hathaway Group	12.47%	\$302,214	\$133,074	127.10%	\$206,119	61.23
5	Texas Farm Bureau Mutual Group	5.96%	\$144,502	\$126,323	14.39%	\$35,904	48.29
6	Allstate Insurance Group	4.69%	\$113,591	\$188,235	(39.65%)	(\$179,802)	113.44
7	Mercury General Group	0.22%	\$5,356	\$9,525	(43.77%)	\$3,567	9.37
8	Alfa Insurance Group	0.00%	\$0	\$496	(100.00%)	\$169	**

Top Groups Total	100.00%	\$2,424,419	\$1,916,600	26.50%	(\$2,788,543)	69.93
Total Market	100.00%	\$2,424,419	\$1,916,600	26.50%	(\$2,788,543)	69.93

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$44,503,774	\$29,617,822	\$52,133,355
1999	\$27,944,217	\$19,833,698	\$27,419,399
2000	\$26,503,566	\$18,699,718	\$20,206,344
2001	\$32,010,821	\$23,064,205	\$19,097,290
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

Private Passenger Auto (Physical Damage)

There were 76 groups (175 companies) that had physical damage (neither voluntary liability nor assigned risk) direct written premium for private passenger auto in 2017, as compared to 77 groups (178 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Private Passenger Auto

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	State Farm Group	15.94%	\$1,444,890,776	\$1,415,680,090	2.06%	(\$394,967,724)	97.80
2	Allstate Insurance Group	12.83%	\$1,163,177,321	\$1,102,880,426	5.47%	(\$83,232,760)	69.24
3	Berkshire Hathaway Group	12.73%	\$1,153,617,736	\$932,042,924	23.77%	(\$463,585,890)	96.48
4	Progressive Group	10.02%	\$907,697,947	\$759,095,789	19.58%	\$14,187,333	74.18
5	United Services Auto. Assn. Group	8.96%	\$811,925,302	\$709,878,894	14.38%	(\$126,084,538)	89.69
6	Farmers Insurance Group	7.77%	\$704,528,405	\$699,494,429	0.72%	(\$169,987,712)	85.59
7	Liberty Mutual Group	6.13%	\$555,799,528	\$417,857,898	33.01%	(\$128,088,721)	79.38
8	Texas Farm Bureau Mutual Group	3.79%	\$343,192,233	\$323,939,713	5.94%	(\$44,341,908)	81.58
9	Titus Group	2.63%	\$238,760,919	\$205,512,586	16.18%	(\$29,995,337)	90.01
10	Nationwide Corp. Group	2.24%	\$203,039,888	\$221,221,960	(8.22%)	(\$50,107,463)	91.68
11	Auto Club Enterprises Ins. Group	1.59%	\$144,213,560	\$115,049,374	25.35%	(\$41,748,304)	87.30
12	Germania Insurance Group	1.20%	\$108,643,056	\$95,772,441	13.44%	(\$7,143,820)	63.24
13	AmTrust GMACI Maiden Group	1.20%	\$108,558,429	\$107,570,772	0.92%	(\$13,861,214)	90.64
14	Orpheus Group	1.19%	\$107,703,371	\$122,800,292	(12.29%)	\$18,896,455	64.58
15	Home State Insurance Group	1.04%	\$94,601,692	\$166,808,929	(43.29%)	\$191,331	86.52
16	Metropolitan Group	0.93%	\$84,597,524	\$86,059,912	(1.70%)	(\$25,501,783)	82.54
17	Loya Group	0.89%	\$81,056,292	\$92,499,040	(12.37%)	\$7,818,629	50.83
18	Amica Mutual Group	0.83%	\$74,994,118	\$67,729,376	10.73%	(\$56,475,517)	133.93
19	Infinity Property and Casualty Ins. Group	0.75%	\$67,767,465	\$37,830,016	79.14%	(\$3,150,232)	78.85
20	American Access Casualty Company	0.64%	\$58,114,240	\$38,214,399	52.07%	\$1,356,165	54.25
21	Alinsco Insurance Company	0.55%	\$49,528,871	\$56,982,523	(13.08%)	\$1,635,566	67.43
22	Safeway Insurance Group	0.49%	\$44,583,015	\$26,620,349	67.48%	\$3,748,483	51.37
23	Elephant Insurance Company	0.43%	\$38,634,604	\$36,643,362	5.43%	(\$8,666,411)	84.46
24	Ace Limited Group	0.40%	\$35,872,205	\$33,321,818	7.65%	(\$20,006,965)	112.06
25	Kemper Corp. Group	0.36%	\$32,455,542	\$35,496,525	(8.57%)	\$1,000,759	61.89
Top 25 Groups Total		95.53%	\$8,657,954,039	\$7,907,003,837	9.50%	(\$1,618,111,578)	84.87
Total Market		100.00%	\$9,062,742,740	\$8,302,840,268	9.15%	(\$1,660,437,733)	84.57

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$3,279,131,712	\$3,023,984,909	\$2,051,827,790
1999	\$3,615,961,785	\$3,352,507,434	\$2,291,147,956
2000	\$3,803,891,832	\$3,548,693,280	\$2,806,409,323
2001	\$4,265,814,237	\$4,019,240,433	\$3,315,191,775
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	\$9,695,096,831	\$9,062,742,740	\$7,664,443,430

Commercial Auto (All Coverages)

There were 96 groups (308 companies) that had direct written premium for commercial auto in 2017. The table below represents the top 25 groups for direct written premium based on the most recent year.

**TDI did not collect data in 2016 for this line of business for this report.
2017 was the first year this data was submitted by the companies.**

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Progressive Group	14.44%	\$450,736,254	—	—	\$29,888,630	39.86
2	Travelers Group	6.32%	\$197,270,150	—	—	\$11,140,644	60.01
3	Zurich Insurance Group	5.32%	\$165,903,034	—	—	(\$102,785,023)	73.61
4	Liberty Mutual Group	5.02%	\$156,570,774	—	—	\$132,666,271	73.61
5	Hallmark Financial Service Group	4.98%	\$155,318,251	—	—	(\$14,790,569)	64.69
6	Berkshire Hathaway Group	4.36%	\$136,110,915	—	—	\$29,105,307	71.37
7	Old Republic Group	4.08%	\$127,374,093	—	—	(\$31,492,178)	60.57
8	Nationwide Corp. Group	3.59%	\$111,946,328	—	—	(\$46,262,076)	93.07
9	American International Group	3.55%	\$110,934,986	—	—	(\$50,653,899)	135.62
10	Ace Limited Group	3.28%	\$102,449,479	—	—	\$12,362,484	50.19
11	AmTrust GMACI Maiden Group	3.02%	\$94,154,360	—	—	(\$23,410,936)	62.15
12	State Farm Group	2.73%	\$85,331,638	—	—	(\$29,124,707)	81.03
13	WR Berkley Corp. Group	2.59%	\$80,973,234	—	—	\$2,159,755	48.84
14	Farmers Insurance Group	2.43%	\$75,985,248	—	—	(\$16,129,748)	70.51
15	Markel Corp. Group	1.93%	\$60,253,702	—	—	(\$418,236)	51.38
16	United Fire and Casualty Group	1.88%	\$58,742,828	—	—	\$17,535,057	53.09
17	Hartford Fire and Casualty Group	1.83%	\$57,199,453	—	—	(\$26,883,138)	84.09
18	Tokio Marine Holdings Inc. Group	1.48%	\$46,276,403	—	—	\$2,618,498	49.89
19	Sentry Insurance Group	1.48%	\$46,092,568	—	—	(\$6,088,320)	71.11
20	CNA Insurance Group	1.37%	\$42,785,991	—	—	\$4,519,396	55.36
21	Allstate Insurance Group	1.31%	\$40,954,055	—	—	(\$1,970,034)	53.64
22	Federated Mutual Group	1.24%	\$38,647,783	—	—	(\$8,282,891)	49.55
23	Fairfax Financial Group	1.18%	\$36,791,276	—	—	(\$3,886,650)	15.13
24	American Millennium Insurance Co.	1.12%	\$34,849,540	—	—	\$423,209	43.28
25	Infinity Property and Casualty Ins. Group	1.11%	\$34,736,374	—	—	(\$1,939,859)	58.41
Top 25 Groups Total		81.65%	\$2,548,388,717	—	—	(\$121,699,013)	64.12
Total Market		100.00%	\$3,121,296,086	—	—	(\$197,552,189)	64.75

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Written Premium*	Direct Losses Paid*
1998	—	—	—
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$2,992,393,770	\$3,121,296,086	\$2,024,941,708

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

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2007	56.5%
2008	61.3%
2009	58.9%
2010	56.6%
2011	58.4%
2012	68.9%
2013	65.7%
2014	66.2%
2015	70.7%
2016	77.6%

Commercial Auto (Voluntary Liability)

There were 93 groups (304 companies) that had voluntary liability (neither assigned risk nor physical damage) direct written premium for commercial auto in 2017. The table below represents the top 25 groups for direct written premium based on the most recent year.

**TDI did not collect data in 2016 for this line of business for this report.
2017 was the first year this data was submitted by the companies.**

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Progressive Group	14.33%	\$344,097,990	—	—	\$12,547,037	36.11
2	Travelers Group	6.58%	\$157,909,476	—	—	\$18,251,088	55.41
3	Hallmark Financial Service Group	5.82%	\$139,669,640	—	—	(\$16,968,116)	63.40
4	Liberty Mutual Group	5.22%	\$125,283,973	—	—	\$111,841,506	73.90
5	Berkshire Hathaway Group	4.37%	\$105,039,603	—	—	\$18,122,623	74.08
6	American International Group	4.14%	\$99,450,425	—	—	(\$48,138,870)	140.31
7	Zurich Insurance Group	3.91%	\$93,949,813	—	—	(\$21,941,472)	68.97
8	Old Republic Group	3.90%	\$93,669,489	—	—	(\$60,536,655)	60.25
9	Ace Limited Group	3.76%	\$90,207,209	—	—	\$19,019,692	44.83
10	Nationwide Corp. Group	3.60%	\$86,336,559	—	—	(\$40,334,134)	96.18
11	AmTrust GMACI Maiden Group	3.02%	\$72,584,433	—	—	(\$10,031,111)	57.41
12	WR Berkley Corp. Group	2.49%	\$59,794,459	—	—	\$2,272,938	44.07
13	Farmers Insurance Group	2.32%	\$55,604,014	—	—	(\$14,482,966)	70.51
14	State Farm Group	2.22%	\$53,292,545	—	—	(\$26,598,094)	84.49
15	Markel Corp. Group	2.15%	\$51,717,032	—	—	(\$448,184)	41.90
16	Hartford Fire and Casualty Group	1.80%	\$43,168,733	—	—	(\$20,946,394)	83.12
17	United Fire and Casualty Group	1.68%	\$40,453,231	—	—	\$10,130,808	54.97
18	Tokio Marine Holdings Inc. Group	1.60%	\$38,499,090	—	—	\$5,034,839	39.38
19	CNA Insurance Group	1.45%	\$34,813,250	—	—	\$6,157,224	52.02
20	American Millennium Insurance Co.	1.44%	\$34,521,154	—	—	\$792,319	42.05
21	Sentry Insurance Group	1.44%	\$34,505,789	—	—	(\$5,273,303)	73.04
22	Fairfax Financial Group	1.25%	\$29,929,946	—	—	(\$3,378,857)	14.80
23	Allstate Insurance Group	1.20%	\$28,844,805	—	—	(\$1,007,291)	44.57
24	Kemper Corp. Group	1.16%	\$27,953,866	—	—	(\$160,967)	38.75
25	Infinity Property and Casualty Ins. Group	1.15%	\$27,565,691	—	—	(\$2,900,370)	56.36
Top 25 Groups Total		82.00%	\$1,968,862,215	—	—	(\$68,976,710)	61.13
Total Market		100.00%	\$2,401,114,794	—	—	(\$144,863,002)	62.06

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Written Premium*	Direct Losses Paid*
1998	—	—	—
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$2,310,019,980	\$2,401,114,794	\$1,494,274,102

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

Commercial Auto (Assigned Risk)

There were five groups (five companies) that had assigned risk (neither voluntary liability nor physical damage) direct written premium for commercial auto in 2017. The table below represents the top groups for direct written premium based on the most recent year.

**TDI did not collect data in 2016 for this line of business for this report.
2017 was the first year this data was submitted by the companies.**

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	AmTrust GMACI Maiden Group	95.72%	\$1,480,530	—	—	\$4,953	37.36
2	State Farm Group	2.42%	\$37,498	—	—	(\$153,598)	234.94
3	Texas Farm Bureau Mutual Group	1.48%	\$22,941	—	—	(\$58,988)	278.78
4	Mercury General Group	0.42%	\$6,429	—	—	\$4,532	**
5	Berkshire Hathaway Group	(0.04%)	(\$596)	—	—	\$935,438	(53356.71)

Top Groups Total	100.00%	\$1,546,802	—	—	\$732,337	66.15
Total Market	100.00%	\$1,546,802	—	—	\$732,337	66.15

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

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Written Premium*	Direct Losses Paid*
1998	—	—	—
1999	—	—	—
2000	—	—	—
2001	—	—	—
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

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

Commercial Auto (Physical Damage)

There were 91 groups (291 companies) that had physical damage (neither voluntary liability nor assigned risk) direct written premium for commercial auto in 2017. The table below represents the top 25 groups for direct written premium based on the most recent year.

**TDI did not collect data in 2016 for this line of business for this report.
2017 was the first year this data was submitted by the companies.**

Direct Premiums Written Market Share for Commercial Auto

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Progressive Group	14.84%	\$106,638,264	—	—	\$17,341,593	51.96
2	Zurich Insurance Group	10.01%	\$71,953,221	—	—	(\$80,843,551)	114.53
3	Travelers Group	5.48%	\$39,360,674	—	—	(\$7,110,444)	78.46
4	Old Republic Group	4.69%	\$33,704,604	—	—	\$29,044,477	61.45
5	State Farm Group	4.45%	\$32,001,595	—	—	(\$2,373,015)	75.08
6	Liberty Mutual Group	4.35%	\$31,286,801	—	—	\$20,824,765	72.43
7	Berkshire Hathaway Group	4.32%	\$31,071,908	—	—	\$10,047,246	61.20
8	Nationwide Corp. Group	3.56%	\$25,609,769	—	—	(\$5,927,942)	82.58
9	WR Berkley Corp. Group	2.95%	\$21,178,775	—	—	(\$113,183)	62.32
10	Farmers Insurance Group	2.84%	\$20,381,234	—	—	(\$1,646,782)	70.52
11	AmTrust GMACI Maiden Group	2.80%	\$20,089,397	—	—	(\$13,384,778)	81.10
12	United Fire and Casualty Group	2.55%	\$18,289,597	—	—	\$7,404,249	48.92
13	Hallmark Financial Service Group	2.18%	\$15,648,611	—	—	\$2,177,547	76.20
14	Hartford Fire and Casualty Group	1.95%	\$14,030,720	—	—	(\$5,936,744)	87.09
15	Ace Limited Group	1.70%	\$12,242,270	—	—	(\$6,657,208)	89.69
16	Allstate Insurance Group	1.69%	\$12,109,250	—	—	(\$962,743)	75.24
17	Federated Mutual Group	1.63%	\$11,693,831	—	—	\$1,171,597	44.49
18	Sentry Insurance Group	1.61%	\$11,586,779	—	—	(\$815,017)	65.38
19	American International Group	1.60%	\$11,484,561	—	—	(\$2,515,029)	94.97
20	American Financial Group	1.53%	\$10,974,738	—	—	\$861,650	70.31
21	Mercury General Group	1.26%	\$9,036,092	—	—	(\$711,214)	71.02
22	Cincinnati Financial Group	1.24%	\$8,905,650	—	—	\$895,431	56.10
23	Markel Corp. Group	1.19%	\$8,536,670	—	—	\$29,948	108.77
24	CNA Insurance Group	1.11%	\$7,972,741	—	—	(\$1,637,828)	69.94
25	Texas Farm Bureau Mutual Group	1.09%	\$7,817,444	—	—	(\$41,372)	74.29
Top 25 Groups Total		82.60%	\$593,605,196	—	—	(\$40,878,347)	73.58
Total Market		100.00%	\$718,634,490	—	—	(\$53,421,524)	73.70

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Written Premium*	Direct Losses Paid*
1998	—	—	—
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$681,097,597	\$718,634,490	\$529,644,381

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

Homeowners Multiple Peril

There were 75 groups (141 companies) that had premiums on policies written for homeowners multiple peril (including renters' insurance) in 2017, as compared to 72 groups (134 companies) in 2016.

The table below represents the top 25 groups for premiums on policies written based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Homeowners Multiple Peril

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	State Farm Group	20.22%	\$1,740,596,906	\$1,727,021,100	0.79%	(\$80,917,603)	65.49
2	Allstate Insurance Group	13.06%	\$1,124,648,161	\$1,072,661,327	4.85%	(\$35,713,960)	67.23
3	Farmers Insurance Group	11.06%	\$952,430,570	\$924,609,927	3.01%	(\$183,901,371)	71.74
4	United Services Auto. Assn. Group	9.88%	\$850,439,148	\$852,580,438	(0.25%)	(\$6,463,334)	84.46
5	Liberty Mutual Group	8.25%	\$709,880,064	\$691,231,194	2.70%	(\$57,200,040)	70.72
6	Travelers Group	3.97%	\$341,719,490	\$311,180,275	9.81%	(\$22,469,805)	72.55
7	Nationwide Corp. Group	2.86%	\$246,557,442	\$245,271,271	0.52%	(\$62,402,552)	92.53
8	Texas Farm Bureau Mutual Group	2.69%	\$231,500,597	\$236,425,994	(2.08%)	(\$39,697,431)	89.24
9	Progressive Group	2.45%	\$210,857,729	\$185,932,399	13.41%	(\$48,993,159)	73.46
10	Ace Limited Group	2.11%	\$181,684,781	\$179,309,747	1.32%	(\$199,705,000)	112.55
11	Amica Mutual Group	1.93%	\$165,763,406	\$146,555,272	13.11%	(\$37,059,813)	77.42
12	Auto Club Enterprises Ins. Group	1.51%	\$130,401,917	\$121,692,225	7.16%	(\$14,854,958)	61.80
13	Homeowners of America Ins. Company	1.29%	\$110,664,229	\$125,227,082	(11.63%)	(\$1,367,418)	65.75
14	United Insurance Holdings Group	1.22%	\$105,091,750	\$83,423,874	25.97%	\$25,113,928	57.28
15	AmTrust GMACI Maiden Group	1.16%	\$99,654,589	\$108,041,034	(7.76%)	(\$36,139,022)	97.32
16	Metropolitan Group	1.14%	\$98,309,923	\$113,407,283	(13.31%)	(\$39,949,833)	109.15
17	Hartford Fire and Casualty Group	0.94%	\$81,345,066	\$92,288,535	(11.86%)	(\$22,497,127)	80.93
18	QBE Insurance Group	0.88%	\$75,622,633	\$73,233,183	3.26%	(\$34,400,802)	87.63
19	Texas Fair Plan Association	0.86%	\$74,221,966	\$83,002,947	(10.58%)	(\$25,586,698)	51.99
20	Markel Corp. Group	0.72%	\$61,898,279	\$52,750,727	17.34%	(\$3,261,256)	68.83
21	Centauri Specialty Ins. Holdings Group	0.68%	\$58,744,369	\$47,625,297	23.35%	(\$19,308,134)	72.35
22	Munich Re Group	0.65%	\$56,171,401	\$55,224,973	1.71%	(\$50,080,904)	55.92
23	Cypress Holdings Group	0.62%	\$53,456,843	\$43,064,678	24.13%	(\$11,479,977)	72.51
24	NLASCO Group	0.59%	\$51,204,801	\$56,076,184	(8.69%)	\$22,056,868	76.15
25	Universal Insurance Company Group	0.55%	\$47,781,330	\$58,787,518	(18.72%)	(\$8,898,450)	110.71
Top 25 Groups Total		91.30%	\$7,860,647,390	\$7,686,624,484	2.26%	(\$995,177,851)	73.86
Total Market		100.00%	\$8,609,816,097	\$8,315,094,257	3.54%	(\$1,006,736,703)	73.49

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$2,954,391,508	\$2,738,159,766	\$1,200,312,118
1999	\$3,032,740,202	\$2,796,674,277	\$1,374,995,880
2000	\$3,081,575,489	\$2,909,959,667	\$2,265,597,851
2001	\$3,482,473,466	\$3,245,287,841	\$2,962,927,835
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	\$8,912,142,839	\$8,609,816,097	\$6,327,132,238

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>
2007	36.5%
2008	129.0%
2009	67.2%
2010	48.4%
2011	71.5%
2012	54.5%
2013	44.8%
2014	46.4%
2015	53.4%
2016	87.5%

Workers' Compensation (All Markets)

There were 91 groups (291 companies) that had direct written premium for workers' compensation in 2017, as compared to 91 groups (293 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Texas Mutual Insurance Company	43.04%	\$992,073,392	\$948,660,161	4.58%	(\$9,136,168)	34.23
2	Travelers Group	7.67%	\$176,752,001	\$178,931,730	(1.22%)	\$22,125,786	42.12
3	Liberty Mutual Group	5.52%	\$127,283,875	\$127,221,478	0.05%	\$16,695,340	50.34
4	Hartford Fire and Casualty Group	5.25%	\$121,074,424	\$128,887,125	(6.06%)	\$73,984,694	32.39
5	Zurich Insurance Group	4.88%	\$112,517,418	\$109,862,794	2.42%	\$62,928,110	52.96
6	American International Group	2.69%	\$62,106,307	\$58,390,778	6.36%	\$7,694,075	68.75
7	Ace Limited Group	2.21%	\$50,934,281	\$117,053,792	(56.49%)	\$20,210,401	52.00
8	Service Life Group	2.03%	\$46,793,516	\$50,810,723	(7.91%)	\$2,895,172	40.81
9	Old Republic Group	1.98%	\$45,604,171	\$49,025,814	(6.98%)	\$13,349,502	49.81
10	CNA Insurance Group	1.89%	\$43,648,279	\$46,153,477	(5.43%)	\$8,682,931	50.06
11	AmTrust GMACI Maiden Group	1.55%	\$35,756,339	\$36,826,965	(2.91%)	\$8,762,019	45.87
12	Amerisure Company Group	1.50%	\$34,623,093	\$37,723,473	(8.22%)	\$11,767,611	48.02
13	BCBS of Michigan Group	1.46%	\$33,564,277	\$32,146,576	4.41%	\$14,808,567	44.98
14	WR Berkley Corp. Group	1.40%	\$32,186,258	\$26,360,907	22.10%	\$7,375,147	32.98
15	Berkshire Hathaway Group	1.13%	\$26,133,854	\$23,447,029	11.46%	\$12,392,811	20.60
16	Starr Group	1.04%	\$24,054,362	\$20,055,116	19.94%	\$22,209,918	33.22
17	American Financial Group	1.03%	\$23,681,388	\$23,868,986	(0.79%)	\$4,411,278	41.67
18	Fairfax Financial Group	0.96%	\$22,034,875	\$25,002,749	(11.87%)	\$12,947,797	54.72
19	XL America Group	0.76%	\$17,438,492	\$17,827,304	(2.18%)	(\$242,628)	20.82
20	Sentry Insurance Group	0.68%	\$15,761,665	\$20,015,918	(21.25%)	\$1,126,728	36.45
21	The Hanover Insurance Group	0.68%	\$15,747,195	\$14,226,358	10.69%	\$18,379	42.98
22	Farmers Insurance Group	0.67%	\$15,480,331	\$18,160,479	(14.76%)	\$4,380,595	34.29
23	Markel Corp. Group	0.66%	\$15,297,154	\$14,575,211	4.95%	\$1,587,690	36.81
24	Federated Mutual Group	0.64%	\$14,666,277	\$13,437,143	9.15%	\$5,001,671	32.78
25	Arch Insurance Group	0.62%	\$14,369,693	\$17,649,493	(18.58%)	\$7,811,838	36.84
Top 25 Groups Total		91.95%	\$2,119,582,917	\$2,156,321,579	(1.70%)	\$333,789,264	39.68
Total Market		100.00%	\$2,305,027,329	\$2,353,249,332	(2.05%)	\$377,302,985	40.02

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$1,842,195,126	\$1,768,452,658	\$1,143,269,947
1999	\$1,872,844,320	\$1,729,922,239	\$1,278,508,300
2000	\$2,054,987,103	\$2,008,543,719	\$1,442,234,734
2001	\$2,508,386,422	\$2,435,641,542	\$1,429,347,692
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	\$2,175,982,860	\$2,305,027,329	\$922,637,184

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
2007	51.9%
2008	47.1%
2009	44.0%
2010	51.5%
2011	42.9%
2012	47.8%
2013	47.7%
2014	46.2%
2015	44.3%
2016	39.9%

Workers' Compensation (Voluntary Market)

There were 91 groups (291 companies) that had voluntary direct written premium for workers' compensation in 2017, as compared to 91 groups (293 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Workers' Compensation

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Texas Mutual Insurance Company	42.94%	\$988,159,711	\$945,234,425	4.54%	(\$8,916,941)	34.15
2	Travelers Group	7.68%	\$176,752,001	\$178,931,730	(1.22%)	\$22,125,786	42.12
3	Liberty Mutual Group	5.53%	\$127,283,875	\$127,221,478	0.05%	\$16,695,340	50.34
4	Hartford Fire and Casualty Group	5.26%	\$121,074,424	\$128,887,125	(6.06%)	\$73,984,694	32.39
5	Zurich Insurance Group	4.89%	\$112,517,418	\$109,862,794	2.42%	\$62,928,110	52.96
6	American International Group	2.70%	\$62,106,307	\$58,390,778	6.36%	\$7,694,075	68.75
7	Ace Limited Group	2.21%	\$50,934,281	\$117,053,792	(56.49%)	\$20,210,401	52.00
8	Service Life Group	2.03%	\$46,793,516	\$50,810,723	(7.91%)	\$2,895,172	40.81
9	Old Republic Group	1.98%	\$45,604,171	\$49,025,814	(6.98%)	\$13,349,502	49.81
10	CNA Insurance Group	1.90%	\$43,648,279	\$46,153,477	(5.43%)	\$8,682,931	50.06
11	AmTrust GMACI Maiden Group	1.55%	\$35,756,339	\$36,826,965	(2.91%)	\$8,762,019	45.87
12	Amerisure Company Group	1.50%	\$34,623,093	\$37,723,473	(8.22%)	\$11,767,611	48.02
13	BCBS of Michigan Group	1.46%	\$33,564,277	\$32,146,576	4.41%	\$14,808,567	44.98
14	WR Berkley Corp. Group	1.40%	\$32,186,258	\$26,360,907	22.10%	\$7,375,147	32.98
15	Berkshire Hathaway Group	1.14%	\$26,133,854	\$23,447,029	11.46%	\$12,392,811	20.60
16	Starr Group	1.05%	\$24,054,362	\$20,055,116	19.94%	\$22,209,918	33.22
17	American Financial Group	1.03%	\$23,681,388	\$23,868,986	(0.79%)	\$4,411,278	41.67
18	Fairfax Financial Group	0.96%	\$22,034,875	\$25,002,749	(11.87%)	\$12,947,797	54.72
19	XL America Group	0.76%	\$17,438,492	\$17,827,304	(2.18%)	(\$242,628)	20.82
20	Sentry Insurance Group	0.68%	\$15,761,665	\$20,015,918	(21.25%)	\$1,126,728	36.45
21	The Hanover Insurance Group	0.68%	\$15,747,195	\$14,226,358	10.69%	\$18,379	42.98
22	Farmers Insurance Group	0.67%	\$15,480,331	\$18,160,479	(14.76%)	\$4,380,595	34.29
23	Markel Corp. Group	0.66%	\$15,297,154	\$14,575,211	4.95%	\$1,587,690	36.81
24	Federated Mutual Group	0.64%	\$14,666,277	\$13,437,143	9.15%	\$5,001,671	32.78
25	Arch Insurance Group	0.62%	\$14,369,693	\$17,649,493	(18.58%)	\$7,811,838	36.84
Top 25 Groups Total		91.94%	\$2,115,669,236	\$2,152,895,843	(1.73%)	\$334,008,491	39.65
Total Market		100.00%	\$2,301,113,648	\$2,349,823,596	(2.07%)	\$377,522,212	40.00

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$1,837,238,792	\$1,764,233,827	\$1,088,063,374
1999	\$1,863,785,740	\$1,722,437,428	\$1,245,960,939
2000	\$2,037,923,483	\$1,993,864,943	\$1,407,330,362
2001	\$2,469,890,549	\$2,401,227,369	\$1,393,550,960
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	\$2,171,991,860	\$2,301,113,648	\$920,499,293

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 2017, the START program reported \$3,913,681 in direct premiums written. This accounted for 100 percent of all residual market experience reported, and was an increase of 14.24 percent from the prior year.

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 solely for Texas Mutual Insurance Company. This table is included to illustrate the experience of the START program.

Annual Experience All Groups

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$4,956,334	\$4,218,831	\$55,206,573
1999	\$9,058,580	\$7,484,811	\$32,547,361
2000	\$17,063,620	\$14,678,776	\$34,904,372
2001	\$38,495,873	\$34,414,173	\$35,796,732
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

**Annual Experience
Texas Mutual Insurance Company**

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$4,956,334	\$3,842,466	\$6,177,209
1999	\$9,058,580	\$7,831,771	\$4,537,849
2000	\$17,063,620	\$14,664,322	\$4,218,472
2001	\$38,495,873	\$34,319,834	\$7,670,875
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

Workers' Compensation (Deductible Plans)

There were 92 groups (290 companies) which wrote voluntary policies for workers' compensation in 2017, as compared to 88 groups (282 companies) in 2016.

The data contained in the following table represents direct policies written as new or renewal policies in 2017. 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 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 illustrate 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.

Workers' Compensation Deductible Plans

	Policies Written 2017	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	233	\$1,785,795	\$1,676,867	6.10%
Premium of \$10,000 - \$24,999	297	\$4,913,485	\$4,575,444	6.88%
Premium of \$25,000 - \$49,999	110	\$4,047,991	\$3,650,292	9.82%
Premium of \$50,000 - \$74,999	52	\$3,293,702	\$2,973,805	9.71%
Premium of \$75,000 - \$100,000	17	\$1,394,567	\$1,283,496	7.96%
Total Per Accident Plan	709	\$15,435,540	\$14,159,904	8.26%
Per Claim Deductible Plan				
Premium of \$5,000 - \$9,999	54	\$387,111	\$369,210	4.62%
Premium of \$10,000 - \$24,999	47	\$770,478	\$689,597	10.50%
Premium of \$25,000 - \$49,999	32	\$1,229,496	\$1,091,043	11.26%
Premium of \$50,000 - \$74,999	13	\$751,174	\$650,061	13.46%
Premium of \$75,000 - \$100,000	7	\$624,870	\$490,225	21.55%
Total Per Claim Plan	153	\$3,763,129	\$3,290,136	12.57%
Medical Only Deductible Plan				
Premium of \$5,000 - \$9,999	5	\$33,243	\$31,169	6.24%
Premium of \$10,000 - \$24,999	5	\$82,553	\$78,382	5.05%
Premium of \$25,000 - \$49,999	5	\$210,461	\$194,524	7.57%
Premium of \$50,000 - \$74,999	2	\$129,770	\$119,906	7.60%
Premium of \$75,000 - \$100,000	0	\$0	\$0	0.00%
Total Medical Only Plan	17	\$456,027	\$423,981	7.03%
Negotiated Deductible Plan				
Premium Up To \$100,000	3,647	\$62,900,131	\$24,258,430	61.43%
Premium of \$100,001 - \$150,000	296	\$36,842,796	\$13,708,187	62.79%
Premium of \$150,001 - \$250,000	333	\$65,452,032	\$24,058,907	63.24%
Premium of \$250,001 - \$350,000	186	\$55,130,605	\$16,893,915	69.36%
Premium of \$350,001 - \$500,000	144	\$59,509,975	\$20,924,865	64.84%
Premium of \$500,001 - \$750,000	138	\$84,912,948	\$23,947,044	71.80%
Premium of \$750,001 - \$1,000,000	86	\$74,285,543	\$19,026,324	74.39%
Premium of \$1,000,001 - \$2,500,000	129	\$196,466,050	\$56,707,934	71.14%
Premium of \$2,500,001 - \$5,000,000	19	\$63,024,324	\$15,443,843	75.50%
Premium of \$5,000,001 and above	12	\$125,391,009	\$44,485,443	64.52%
Total Negotiated Plan	4,990	\$823,915,413	\$259,454,892	68.51%
No Deductible Plan				
Premium Less Than \$5,000	166,426	\$221,426,342	\$221,426,342	0.00%
Premium of \$5,000 - \$9,999	24,173	\$169,370,445	\$169,370,445	0.00%
Premium of \$10,000 - \$24,999	18,496	\$288,118,505	\$288,118,505	0.00%
Premium of \$25,000 - \$49,999	7,408	\$259,829,273	\$259,829,273	0.00%
Premium of \$50,000 - \$74,999	2,668	\$162,463,074	\$162,463,074	0.00%
Premium of \$75,000 - \$100,000	1,313	\$113,074,403	\$113,074,403	0.00%
Premium Greater Than \$100,000	2,876	\$680,380,905	\$680,380,905	0.00%
Total No Deductible Plan	223,360	\$1,894,662,947	\$1,894,662,947	0.00%
Total	229,229	\$2,738,233,056	\$2,171,991,860	20.68%

Boiler and Machinery

There were 47 groups (152 companies) that had direct written premium for boiler and machinery in 2017, as compared to 48 groups (154 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Boiler and Machinery

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	FM Global Group	42.34%	\$48,118,394	\$52,520,645	(8.38%)	\$48,792,907	20.90
2	American International Group	9.88%	\$11,227,223	\$12,066,883	(6.96%)	\$3,196,798	15.56
3	Travelers Group	8.88%	\$10,085,365	\$9,007,852	11.96%	(\$2,638,273)	24.81
4	Ace Limited Group	6.44%	\$7,312,905	\$7,140,997	2.41%	(\$7,985)	22.90
5	Liberty Mutual Group	3.65%	\$4,143,402	\$4,421,464	(6.29%)	(\$3,642,577)	44.35
6	XL America Group	3.61%	\$4,106,977	\$4,150,353	(1.05%)	(\$9,809)	0.56
7	Nationwide Corp. Group	3.32%	\$3,777,093	\$3,332,959	13.33%	\$1,052,967	38.50
8	Zurich Insurance Group	3.09%	\$3,513,521	\$4,299,985	(18.29%)	\$3,157,242	44.44
9	Munich Re Group	2.36%	\$2,684,784	\$3,250,377	(17.40%)	(\$196,149)	73.99
10	Allianz Insurance Group	2.31%	\$2,624,201	\$2,224,329	17.98%	\$2,624,201	**
11	CNA Insurance Group	2.23%	\$2,531,453	\$2,409,345	5.07%	\$561,657	23.26
12	WR Berkley Corp. Group	1.68%	\$1,914,597	\$1,885,237	1.56%	\$1,438,566	4.59
13	Swiss Re Group	1.41%	\$1,601,979	\$2,013,142	(20.42%)	(\$2,803,052)	165.84
14	Federated Mutual Group	1.20%	\$1,358,840	\$1,230,340	10.44%	\$777,293	18.07
15	United Fire and Casualty Group	1.09%	\$1,238,895	\$1,171,121	5.79%	\$1,006,196	17.17
16	American Financial Group	0.94%	\$1,068,937	\$979,713	9.11%	(\$670,515)	110.17
17	EMC Insurance Co. Group	0.89%	\$1,011,506	\$896,341	12.85%	\$668,524	0.33
18	Tokio Marine Holdings Inc. Group	0.58%	\$657,867	\$860,770	(23.57%)	\$35,165	**
19	Allstate Insurance Group	0.47%	\$529,787	\$580,997	(8.81%)	\$94,604	37.01
20	The Hanover Insurance Group	0.46%	\$525,738	\$451,483	16.45%	\$860	9.40
21	Cincinnati Financial Group	0.38%	\$427,241	\$388,236	10.05%	\$120,267	5.45
22	FCCI Mutual Insurance Group	0.37%	\$425,141	\$378,859	12.22%	\$221,698	13.01
23	Brotherhood Mutual Insurance Company	0.36%	\$411,922	\$296,015	39.16%	\$116,274	9.50
24	Indiana Lumbermens Group	0.35%	\$400,149	\$535,223	(25.24%)	\$302,733	18.99
25	MS & AD Insurance Group	0.26%	\$290,630	\$267,078	8.82%	\$182,173	**
Top 25 Groups Total		98.55%	\$111,988,547	\$116,759,744	(4.09%)	\$54,381,765	25.23
Total Market		100.00%	\$113,635,115	\$119,094,028	(4.58%)	\$55,411,766	25.10

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$40,946,709	\$45,830,725	\$16,564,027
1999	\$27,462,821	\$34,912,751	\$51,935,993
2000	\$34,964,978	\$42,019,431	\$35,068,940
2001	\$45,586,558	\$52,847,266	\$14,275,710
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	\$113,586,123	\$119,094,028	\$49,903,891
2017	\$104,182,911	\$113,635,115	\$28,517,288

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>
2007	14.3%
2008	91.7%
2009	60.7%
2010	29.3%
2011	74.8%
2012	28.1%
2013	44.4%
2014	105.9%
2015	31.0%
2016	30.2%

Inland Marine

There were 113 groups (325 companies) that had direct written premium for inland marine in 2017. The table below represents the top 25 groups for direct written premium based on the most recent year.

**TDI did not collect data in 2016 for this line of business for this report.
2017 was the first year this data was submitted by the companies.**

Direct Premiums Written Market Share for Inland Marine

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	CNA Insurance Group	26.12%	\$485,445,349	—	—	\$50,421,956	75.02
2	Liberty Mutual Group	10.94%	\$203,432,869	—	—	\$93,872,127	65.19
3	Ohio Indemnity Company	6.20%	\$115,201,774	—	—	\$18,143,783	38.81
4	Ace Limited Group	5.16%	\$95,909,453	—	—	(\$17,782,387)	60.37
5	Travelers Group	4.73%	\$87,934,271	—	—	(\$6,517,783)	57.46
6	Allianz Insurance Group	3.57%	\$66,393,718	—	—	\$35,529,680	46.49
7	Zurich Insurance Group	3.53%	\$65,583,896	—	—	(\$20,539,039)	60.95
8	State Farm Group	3.12%	\$58,050,034	—	—	(\$644,222)	46.48
9	American International Group	2.99%	\$55,532,464	—	—	\$8,274,137	41.22
10	Assurant Inc. Group	2.95%	\$54,766,680	—	—	(\$4,874,235)	73.13
11	United Services Auto. Assn. Group	2.75%	\$51,078,179	—	—	\$20,816,587	31.46
12	Old Republic Group	2.05%	\$38,071,947	—	—	\$34,334,771	43.80
13	Nationwide Corp. Group	2.03%	\$37,724,484	—	—	\$6,273,000	60.06
14	The Hanover Insurance Group	2.01%	\$37,338,382	—	—	\$228,051	51.60
15	American Financial Group	1.83%	\$34,065,096	—	—	\$9,312,568	42.76
16	Texas Farm Bureau Mutual Group	1.61%	\$30,014,139	—	—	(\$4,725,778)	81.32
17	Progressive Group	1.50%	\$27,905,237	—	—	(\$9,291,549)	94.11
18	Hartford Fire and Casualty Group	1.45%	\$26,978,813	—	—	(\$12,921,711)	54.62
19	XL America Group	1.31%	\$24,325,747	—	—	(\$539,012)	128.97
20	Aegon US Holding Group	1.19%	\$22,034,877	—	—	\$5,987,686	57.74
21	Markel Corp. Group	0.94%	\$17,464,903	—	—	(\$8,383,583)	57.52
22	Jewelers Mutual Group	0.93%	\$17,378,466	—	—	\$4,012,011	27.92
23	IAT Reinsurance Company Group	0.81%	\$15,125,662	—	—	\$6,108,113	24.23
24	WR Berkley Corp. Group	0.69%	\$12,801,581	—	—	\$1,804,267	60.13
25	Sentry Insurance Group	0.66%	\$12,213,309	—	—	\$7,681,666	17.30
Top 25 Groups Total		91.07%	\$1,692,771,330	—	—	\$216,581,104	61.31
Total Market		100.00%	\$1,858,830,219	—	—	\$253,561,724	59.81

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Written Premium*	Direct Losses Paid*
1998	—	—	—
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$1,766,599,636	\$1,858,830,219	\$1,112,337,407

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

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>
2007	35.9%
2008	86.4%
2009	48.5%
2010	36.1%
2011	44.4%
2012	46.3%
2013	42.5%
2014	44.4%
2015	58.0%
2016	56.6%

Surety

There were 70 groups (140 companies) that had direct written premium for surety in 2017. The table below represents the top 25 groups for direct written premium based on the most recent year.

**TDI did not collect data in 2016 for this line of business for this report.
2017 was the first year this data was submitted by the companies.**

Direct Premiums Written Market Share for Surety

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Liberty Mutual Group	11.50%	\$61,836,721	—	—	\$69,982,781	(15.50)
2	Ace Limited Group	10.83%	\$58,236,725	—	—	(\$3,708,614)	6.81
3	Travelers Group	9.30%	\$50,011,199	—	—	\$34,628,568	(0.73)
4	Zurich Insurance Group	8.75%	\$47,060,742	—	—	\$15,604,799	7.84
5	CNA Insurance Group	8.17%	\$43,948,667	—	—	\$3,942,290	19.68
6	Tokio Marine Holdings Inc. Group	7.58%	\$40,759,247	—	—	\$27,053,331	16.67
7	Hartford Fire and Casualty Group	6.57%	\$35,341,751	—	—	\$10,143,112	(0.45)
8	Merchants Bonding Company Group	3.19%	\$17,183,707	—	—	\$2,048,393	0.68
9	American Financial Group	3.07%	\$16,496,346	—	—	\$6,295,123	17.19
10	Argonaut Group	2.35%	\$12,640,703	—	—	\$6,831,494	(0.05)
11	The Hanover Insurance Group	2.20%	\$11,817,928	—	—	\$137,590	92.76
12	Swiss Re Group	2.13%	\$11,466,467	—	—	\$10,502,327	0.13
13	RLI Insurance Group	1.99%	\$10,689,792	—	—	\$4,853,596	3.01
14	Aspen Insurance Holding Group	1.89%	\$10,188,650	—	—	\$4,321,230	4.08
15	AIA Holdings Inc Group	1.85%	\$9,935,141	—	—	\$1,399,101	15.73
16	Arch Insurance Group	1.70%	\$9,121,278	—	—	\$7,260,916	(0.07)
17	Guarantee Co. of North America USA	1.57%	\$8,425,676	—	—	\$8,144,902	13.76
18	Assurant Inc. Group	1.55%	\$8,357,950	—	—	\$1,855,465	59.51
19	Westfield Group	1.20%	\$6,453,621	—	—	\$4,197,223	0.52
20	Insurors Indemnity Group	1.18%	\$6,344,151	—	—	\$3,221,876	(6.90)
21	WR Berkley Corp. Group	1.11%	\$5,987,122	—	—	\$3,548,057	**
22	American International Group	1.09%	\$5,847,908	—	—	\$5,457,743	(51.30)
23	Fairfax Financial Group	0.88%	\$4,760,002	—	—	(\$6,271,811)	90.98
24	J A Patterson Group	0.82%	\$4,419,313	—	—	(\$960,747)	12.98
25	AmTrust GMACI Maiden Group	0.81%	\$4,378,382	—	—	\$3,245,233	21.27
Top 25 Groups Total		93.27%	\$501,709,189	—	—	\$223,733,978	7.53
Total Market		100.00%	\$537,897,142	—	—	\$234,134,652	8.41

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

Annual Experience

Calendar Year	Premiums on Policies Written*	Direct Written Premiums*	Direct Losses Paid*
1998	—	—	—
1999	—	—	—
2000	—	—	—
2001	—	—	—
2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—
2015	—	—	—
2016	—	—	—
2017	\$479,492,738	\$537,897,142	\$45,219,589

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

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

Year	Loss Ratio
2007	5.1%
2008	10.5%
2009	12.3%
2010	7.3%
2011	24.2%
2012	14.9%
2013	56.4%
2014	(14.6%)*
2015	30.5%
2016	12.7%

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

Commercial Crime

There were 45 groups (115 companies) that had direct written premium for commercial crime in 2017, as compared to 42 groups (115 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Commercial Crime

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Travelers Group	20.97%	\$4,394,737	\$3,871,506	13.51%	\$2,162,930	19.39
2	Ace Limited Group	12.84%	\$2,690,069	\$2,680,144	0.37%	\$2,242,951	6.63
3	Hiscox Insurance Group	10.18%	\$2,133,567	\$2,095,843	1.80%	\$1,816,565	6.68
4	American International Group	8.36%	\$1,752,188	\$1,964,824	(10.82%)	\$1,447,137	**
5	Tokio Marine Holdings Inc. Group	7.62%	\$1,597,088	\$1,451,791	10.01%	\$115,434	(0.11)
6	Zurich Insurance Group	7.36%	\$1,541,378	\$2,019,925	(23.69%)	(\$1,127,379)	28.68
7	CNA Insurance Group	6.18%	\$1,294,509	\$1,208,596	7.11%	\$772,937	3.55
8	Beazley Insurance Company Inc.	5.94%	\$1,244,905	\$372,234	234.44%	(\$476,206)	36.19
9	The Hanover Insurance Group	3.97%	\$831,661	\$922,823	(9.88%)	\$6,517	3.91
10	XL America Group	2.61%	\$546,277	\$252,967	115.95%	(\$319)	**
11	WR Berkley Corp. Group	1.94%	\$406,579	\$588,004	(30.85%)	\$367,258	2.43
12	Hartford Fire and Casualty Group	1.93%	\$403,468	\$392,793	2.72%	\$171,915	**
13	Fairfax Financial Group	1.30%	\$273,151	\$269,118	1.50%	(\$365,088)	2.93
14	IAT Reinsurance Company Group	1.21%	\$253,762	\$244,027	3.99%	\$33,711	43.63
15	Everest Reinsurance Holdings Group	1.14%	\$238,316	\$0	*	\$15,344	**
16	Navigators Group	1.07%	\$224,189	\$196,006	14.38%	\$24,924	52.17
17	Cincinnati Financial Group	0.96%	\$201,339	\$100,583	100.17%	\$87,140	17.04
18	Intact Financial Group	0.90%	\$188,043	\$85,301	120.45%	\$58,938	**
19	Nationwide Corp. Group	0.88%	\$183,711	\$168,142	9.26%	\$92,758	5.09
20	United Fire and Casualty Group	0.77%	\$162,309	\$135,778	19.54%	\$151,473	(0.08)
21	Federated Mutual Group	0.51%	\$107,012	\$69,919	53.05%	\$47,254	42.56
22	Arch Insurance Group	0.32%	\$67,644	\$65,923	2.61%	\$49,302	**
23	Berkshire Hathaway Group	0.25%	\$53,174	\$30,947	71.82%	\$31,696	**
24	Sentry Insurance Group	0.12%	\$25,624	\$31,425	(18.46%)	(\$46,004)	17.63
25	Liberty Mutual Group	0.12%	\$24,688	\$88,942	(72.24%)	\$91,740	9.49
Top 25 Groups Total		99.46%	\$20,839,388	\$19,307,561	7.93%	\$7,772,928	11.92
Total Market		100.00%	\$20,952,978	\$19,447,256	7.74%	\$7,865,448	11.96

* Premiums from prior reporting period were \$0, less than \$0, or negligible.

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premiums	Direct Losses Paid
1998	\$11,654,647	\$12,443,563	\$3,728,917
1999	\$7,079,892	\$10,996,527	\$3,075,003
2000	\$10,442,682	\$11,084,619	\$1,036,794
2001	\$10,101,966	\$8,432,631	\$3,961,069
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	\$20,236,593	\$20,952,978	\$2,506,305

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>
2007	30.5%
2008	(11.0%)*
2009	70.7%
2010	7.0%
2011	15.0%
2012	60.8%
2013	16.0%
2014	14.9%
2015	17.8%
2016	18.0%

*Liberty Insurance Underwriters Inc. reported about (\$6,000,000) of incurred losses impacting the industry's over-all loss ratio.

Commercial Glass

There were three groups (three companies) that had direct written premium for commercial glass in 2017, as compared to two groups (two companies) in 2016.

The table below represents the top groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Commercial Glass

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	USPlate Glass Insurance Company	89.60%	\$31,529	\$30,347	3.89%	\$9,244	5.34
2	Federated Mutual Group	9.68%	\$3,407	\$4,427	(23.04%)	\$1,884	**
3	Cincinnati Financial Group	0.72%	\$254	\$0	*	\$140	**
4	Liberty Mutual Group	0.00%	\$0	\$0	*	\$1,005	**

Top 25 Groups Total	100.00%	\$35,190	\$34,774	1.20%	\$12,273	4.79
Total Market	100.00%	\$35,190	\$34,774	1.20%	\$12,273	4.79

* Premiums from prior reporting period were \$0, less than \$0, or negligible.

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$572,107	\$485,984	\$97,682
1999	\$509,419	\$374,238	\$165,476
2000	\$516,542	\$385,347	\$288,701
2001	\$447,135	\$337,139	\$51,740
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

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>
2007	30.2%
2008	364.8%
2009	54.8%
2010	67.7%
2011	58.9%
2012	75.4%
2013	34.0%
2014	32.5%
2015	52.8%
2016	86.2%

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

Medical Professional Liability

There were 31 groups (44 companies) that had direct written premium for medical professional liability in 2017, as compared to 33 groups (48 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Medical Professional Liability

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Berkshire Hathaway Group	24.76%	\$46,514,672	\$46,174,065	0.74%	\$82,263,505	12.37
2	Doctors Company Group	18.57%	\$34,877,482	\$36,132,354	(3.47%)	\$8,963,951	18.62
3	ProAssurance Corp. Group	14.94%	\$28,070,776	\$28,819,063	(2.60%)	\$576,374	32.07
4	Norcal Group	7.28%	\$13,674,447	\$12,448,448	9.85%	\$7,261,685	37.69
5	CNA Insurance Group	7.07%	\$13,274,162	\$12,838,026	3.40%	\$379,234	22.14
6	NCMIC Group	3.46%	\$6,494,413	\$5,482,523	18.46%	(\$906,547)	12.36
7	National Group	3.44%	\$6,452,415	\$6,389,272	0.99%	\$522,316	10.42
8	Health Care Indemnity Inc.	3.18%	\$5,980,113	\$4,503,085	32.80%	(\$175,240)	48.45
9	Texas Medical Liability Trust Group	3.11%	\$5,836,414	\$5,500,011	6.12%	\$1,238,566	7.28
10	Capson Physicians Insurance Company	2.59%	\$4,867,162	\$4,976,724	(2.20%)	(\$522,293)	(20.07)
11	Coverys Group	1.85%	\$3,482,791	\$3,447,327	1.03%	\$903,764	17.77
12	Liberty Mutual Group	1.73%	\$3,244,786	\$2,948,662	10.04%	(\$1,397,600)	2.68
13	Texas Hospital Insurance Exchange	1.49%	\$2,790,470	\$2,905,330	(3.95%)	\$2,019,809	50.40
14	American International Group	1.26%	\$2,365,930	\$2,676,381	(11.60%)	\$1,756,430	12.35
15	Pharmacists Mutual Group	1.19%	\$2,235,832	\$2,318,135	(3.55%)	\$240,482	1.76
16	Ace Limited Group	0.83%	\$1,559,838	\$1,726,808	(9.67%)	\$51,215	37.77
17	Fairfax Financial Group	0.68%	\$1,284,502	\$1,401,961	(8.38%)	(\$1,061,208)	**
18	Alleghany Group	0.63%	\$1,176,940	\$1,029,289	14.34%	\$453,148	9.77
19	The Hanover Insurance Group	0.36%	\$677,282	\$442,406	53.09%	\$3	35.73
20	Munich Re Group	0.34%	\$638,435	\$812,409	(21.41%)	\$299,883	**
21	WR Berkley Corp. Group	0.33%	\$617,851	\$539,106	14.61%	(\$226,754)	**
22	Church Mutual Group	0.30%	\$557,487	\$385,154	44.74%	(\$378,588)	**
23	Texas Medical Liab. Underwriting Assoc.	0.17%	\$324,998	\$564,411	(42.42%)	(\$2,970,171)	471.33
24	Cincinnati Financial Group	0.15%	\$274,264	\$379,110	(27.66%)	(\$237,810)	**
25	Beazley Insurance Company Inc.	0.15%	\$272,759	\$155,428	75.49%	(\$1,734,627)	62.92
Top 25 Groups Total		99.85%	\$187,546,221	\$184,995,488	1.38%	\$97,319,527	20.40
Total Market		100.00%	\$187,837,237	\$185,305,579	1.37%	\$97,762,578	20.49

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

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$288,733,904	\$313,913,222	\$243,599,576
1999	\$295,480,180	\$298,947,101	\$277,926,845
2000	\$296,855,228	\$302,104,282	\$386,652,573
2001	\$357,558,082	\$377,873,162	\$320,204,523
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	\$187,837,237	\$38,488,012

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>
2007	(14.1%)*
2008	0.3%
2009	14.6%
2010	4.7%
2011	5.2%
2012	18.9%
2013	14.8%
2014	14.5%
2015	28.5%
2016	16.8%

*Health Care Indemnity Inc. reported about (\$81,000,000) of incurred losses impacting the industry's over-all loss ratio.

Miscellaneous Professional Liability

There were 34 groups (93 companies) that had direct written premium for miscellaneous professional liability in 2017, as compared to 35 groups (101 companies) in 2016.

The table below represents the top 25 groups for direct written premium based on the most recent year. Also included is a comparison of direct written premium in 2016 and 2017 for the same groups.

Direct Premiums Written Market Share for Miscellaneous Professional Liability

Annual Rank	Group Name	Market Share 2017	Premium Written 2017	Premium Written 2016	% Change 2016 to 2017	Net Underwriting Profit or Loss 2017	Loss Ratio 2017
1	Ace Limited Group	26.93%	\$115,925,568	\$118,294,897	(2.00%)	(\$9,828,255)	59.99
2	XL America Group	15.98%	\$68,799,988	\$78,056,348	(11.86%)	(\$88,916)	49.62
3	Tokio Marine Holdings Inc. Group	10.49%	\$45,143,474	\$45,814,129	(1.46%)	\$52,094,014	50.56
4	Fairfax Financial Group	4.27%	\$18,397,296	\$21,988,321	(16.33%)	(\$6,732,244)	12.83
5	NKSJ Holdings Inc. Group	3.61%	\$15,537,932	\$15,301,848	1.54%	\$11,135,338	1.62
6	Hartford Fire and Casualty Group	3.56%	\$15,341,222	\$14,438,119	6.25%	\$2,391,767	5.07
7	Beazley Insurance Company Inc.	3.53%	\$15,210,498	\$13,901,597	9.42%	\$4,304,412	3.61
8	American Financial Group	3.34%	\$14,375,891	\$13,797,576	4.19%	(\$218,513)	20.32
9	Hiscox Insurance Group	3.27%	\$14,076,126	\$10,722,668	31.27%	\$5,273,859	5.37
10	Nationwide Corp. Group	3.06%	\$13,166,446	\$12,182,402	8.08%	\$1,994,379	26.35
11	WR Berkley Corp. Group	2.53%	\$10,909,426	\$10,298,603	5.93%	(\$2,249,277)	29.64
12	Markel Corp. Group	2.41%	\$10,384,810	\$6,507,874	59.57%	\$448,447	17.17
13	The Hanover Insurance Group	2.10%	\$9,031,281	\$7,363,911	22.64%	\$124,501	28.09
14	RLI Insurance Group	1.87%	\$8,042,193	\$8,480,947	(5.17%)	\$1,879,304	21.27
15	Navigators Group	1.82%	\$7,828,376	\$7,901,446	(0.92%)	(\$905,790)	15.02
16	Argonaut Group	1.55%	\$6,690,893	\$4,107,067	62.91%	(\$5,019,596)	(16.25)
17	AXIS Capital Group	1.35%	\$5,791,942	\$18,480,154	(68.66%)	(\$23,777,646)	510.53
18	Swiss Re Group	1.27%	\$5,459,007	\$5,819,237	(6.19%)	(\$305,486)	64.81
19	Travelers Group	1.26%	\$5,426,691	\$5,176,300	4.84%	(\$2,515,619)	0.86
20	Liberty Mutual Group	0.95%	\$4,075,147	\$4,740,317	(14.03%)	(\$4,529,899)	8.51
21	Allianz Insurance Group	0.93%	\$4,003,546	\$10,233,094	(60.88%)	\$2,280,671	43.03
22	Berkshire Hathaway Group	0.89%	\$3,824,423	\$2,884,943	32.56%	\$996,458	8.28
23	Old Republic Group	0.81%	\$3,473,257	\$3,165,296	9.73%	\$3,798,790	0.52
24	Aspen Insurance Holding Group	0.66%	\$2,820,510	\$2,002,965	40.82%	\$1,705,982	2.01
25	Utica Group	0.50%	\$2,143,314	\$2,134,604	0.41%	\$1,117,449	18.94
Top 25 Groups Total		98.92%	\$425,879,257	\$443,794,663	(4.04%)	\$33,374,130	42.96
Total Market		100.00%	\$430,515,091	\$450,084,888	(4.35%)	\$34,172,504	42.75

Annual Experience

Calendar Year	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
1998	\$143,936,494	\$129,377,244	\$32,968,158
1999	\$135,143,960	\$126,407,499	\$36,020,282
2000	\$139,983,265	\$130,910,004	\$81,017,082
2001	\$140,113,178	\$178,450,469	\$71,751,682
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	\$381,995,908	\$430,515,091	\$184,431,325

Earned to Incurred Loss Ratio by Year

Based on Annual Statement data from the NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio *
2007	45.9%
2008	47.1%
2009	43.0%
2010	71.6%
2011	42.2%
2012	64.5%
2013	52.0%
2014	52.4%
2015	51.0%
2016	54.4%

*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 written complaints received and confirmed by TDI in 2017 and 2016. Also included is the number of direct policies written and the percent of complaints per policy for each line of business.

The first year TDI collected the number of policies written for this report for residential fire and allied lines, commercial auto, and inland marine was 2017 so this data and the percent of complaints per policy is not completed for these lines for year 2016 in the table below.

Line of Business	2017			2016		
	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	34,738	0.00000%	0	33,879	0.00000%
General Liability - Other	29	2,249,555	0.00129%	35	1,918,658	0.00182%
Commercial Fire and Allied Lines	4	80,951	0.00494%	15	103,647	0.01447%
Residential Fire and Allied Lines	10	1,181,039	0.00085%	13	—	—
Commercial Multiple Peril	0	588,914	0.00000%	0	573,870	0.00000%
Private Passenger Auto +	1,121	24,878,107	0.00451%	1,439	25,173,160	0.00572%
Commercial Auto +	58	889,543	0.00652%	85	—	—
Homeowners	431	6,445,067	0.00669%	370	6,507,966	0.00569%
Workers' Compensation	206	229,372	0.08981%	742	218,754	0.33919%
Boiler and Machinery	0	66,486	0.00000%	0	64,544	0.00000%
Inland Marine	2	5,772,677	0.00003%	2	—	—
Surety	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	0	94,940	0.00000%	0	89,051	0.00000%
Miscellaneous Professional Liability	0	73,368	0.00000%	0	69,648	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 2017) are presented on the next two pages.

Complaint Data

Private Passenger Auto Listed by Percent of Complaints Per Policy

2017		2017			2016		
Policy	Group Name	Number of	Number of	Percent of Complaints	Number of	Number of	Percent of Complaints
Written		Confirmed	Policies Written	per Policy	Confirmed	Policies Written	per Policy
Rank		Complaints			Complaints		
17	American Access Casualty Company	67	241,411	0.02775%	53	181,468	0.02921%
10	Orpheus Group	90	468,666	0.01920%	98	665,004	0.01474%
20	Loya Group	43	227,573	0.01890%	67	286,759	0.02336%
16	ACCC Insurance Company	46	251,323	0.01830%	44	240,235	0.01832%
24	Infinity Property and Cas. Ins. Group	20	126,961	0.01575%	11	75,608	0.01455%
11	Home State Insurance Group	73	464,758	0.01571%	97	560,476	0.01731%
18	Safeway Insurance Group	15	239,961	0.00625%	2	171,385	0.00117%
7	Liberty Mutual Group	59	950,517	0.00621%	81	773,640	0.01047%
21	Metropolitan Group	9	173,767	0.00518%	8	188,427	0.00425%
13	Auto Club Enterprises Ins. Group	17	342,821	0.00496%	22	297,234	0.00740%
22	Amica Mutual Group	8	165,224	0.00484%	3	160,861	0.00186%
6	United Services Auto. Assn. Group	67	1,403,168	0.00477%	112	1,359,067	0.00824%
4	Berkshire Hathaway Group	117	2,471,173	0.00473%	108	2,186,542	0.00494%
14	AmTrust GMACI Maiden Group	11	307,572	0.00358%	15	330,751	0.00454%
2	Allstate Insurance Group	100	3,253,155	0.00307%	122	3,196,477	0.00382%
12	Nationwide Corp. Group	9	344,958	0.00261%	28	467,941	0.00598%
25	Woodlands Insurance Company	2	87,310	0.00229%	0	11,421	0.00000%
8	Texas Farm Bureau Mutual Group	17	833,545	0.00204%	21	839,632	0.00250%
5	Farmers Insurance Group	33	1,629,897	0.00202%	36	1,759,255	0.00205%
15	CEM Insurance Company	5	254,795	0.00196%	6	203,000	0.00296%
3	Progressive Group	56	2,991,867	0.00187%	74	2,752,719	0.00269%
1	State Farm Group	101	5,629,126	0.00179%	168	5,984,592	0.00281%
9	Titus Group	7	513,025	0.00136%	11	484,585	0.00227%
19	Germania Insurance Group	3	237,167	0.00126%	9	221,542	0.00406%
23	Markel Corp. Group	0	142,167	0.00000%	0	63,649	0.00000%
	(All other licensed insurers)	116	1,126,200	0.01030%	198	1,710,890	0.01157%
	(No company identified)*	30			45		
Totals		1,121	24,878,107	0.00451%	1,439	25,173,160	0.00572%

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

Complaint Data

Homeowners Listed by Percent of Complaints Per Policy

2017		2017			2016		
Policy	Group Name	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
20	Texas Fair Plan Association	53	58,504	0.09059%	8	72,963	0.01096%
25	Universal Insurance Company Group	6	33,612	0.01785%	7	38,545	0.01816%
18	Metropolitan Group	12	67,315	0.01783%	6	80,936	0.00741%
19	United Insurance Holdings Group	7	64,947	0.01078%	4	55,088	0.00726%
10	Nationwide Corp. Group	19	176,773	0.01075%	15	217,118	0.00691%
22	NLASCO Group	5	50,598	0.00988%	7	68,046	0.01029%
23	Cypress Holdings Group	4	47,833	0.00836%	2	36,215	0.00552%
12	Auto Club Enterprises Ins. Group	9	118,136	0.00762%	15	106,427	0.01409%
7	Travelers Group	19	280,456	0.00677%	13	250,653	0.00519%
9	Progressive Group	13	199,124	0.00653%	17	176,844	0.00961%
2	Allstate Insurance Group	49	794,287	0.00617%	41	774,671	0.00529%
6	Liberty Mutual Group	21	369,719	0.00568%	27	368,297	0.00733%
15	QBE Insurance Group	5	90,574	0.00552%	5	90,436	0.00553%
16	Assurant Inc. Group	4	86,664	0.00462%	1	243,042	0.00041%
3	Farmers Insurance Group	28	717,650	0.00390%	29	733,206	0.00396%
17	Amica Mutual Group	3	81,233	0.00369%	3	80,358	0.00373%
13	AmTrust GMACI Maiden Group	4	114,470	0.00349%	4	109,779	0.00364%
4	United Services Auto. Assn. Group	14	413,301	0.00339%	15	413,075	0.00363%
14	Homeowners of America Ins. Company	3	94,946	0.00316%	3	171,747	0.00175%
1	State Farm Group	33	1,142,607	0.00289%	43	1,178,805	0.00365%
11	Texas Farm Bureau Mutual Group	5	176,404	0.00283%	6	178,851	0.00335%
21	Hartford Fire and Casualty Group	1	52,979	0.00189%	9	64,538	0.01395%
5	Markel Corp. Group	3	408,689	0.00073%	5	296,124	0.00169%
8	Munich Re Group	1	200,342	0.00050%	1	198,601	0.00050%
24	Ace Limited Group	0	36,701	0.00000%	4	38,478	0.01040%
(All other licensed insurers)		77	567,203	0.01358%	49	465,123	0.01053%
(No company identified)*		33			31		
Totals		431	6,445,067	0.00669%	370	6,507,966	0.00569%

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

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2017	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
Ace Limited Group	Chubb Lloyds Insurance Company Of Texas	7.30	12-22-2017	12-22-2017	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Created new territories; Revised base rates, value factor curve, size of risk deductible factors, water leak detection discount, and Home with Personal Articles discount; Updated company deviations, tier factor premium allocation, and roof covering discount.	7.30	3.00	(0.80)
Allied Trust Insurance Company	Allied Trust Insurance Company	(9.30)	01-01-2017	03-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate decrease	(9.30)	(12.50)	(12.50)
Allstate Insurance Group	Allstate Fire And Casualty Insurance Company	2.00	01-16-2017	03-02-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners rate and NCOR change	0.00	4.40	3.20
Allstate Insurance Group	Allstate Indemnity Company	(0.30)	01-16-2017	03-02-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR change	0.00	9.30	5.70
Allstate Insurance Group	Allstate Indemnity Company	(0.70)	01-16-2017	03-02-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo NCOR change	0.00	1.30	8.20
Allstate Insurance Group	Allstate Indemnity Company	11.00	05-15-2017	06-29-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MFH RAF Change	16.40	5.70	0.00
Allstate Insurance Group	Allstate Insurance Company	(0.30)	01-16-2017	03-02-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR change	0.00	0.00	0.00
Allstate Insurance Group	Allstate Insurance Company	(1.00)	01-16-2017	03-02-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condo NCOR change	0.00	0.80	5.10
Allstate Insurance Group	Allstate Texas Lloyd's	3.90	01-16-2017	03-02-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners rate and NCOR change	0.00	4.90	4.30
Allstate Insurance Group	Allstate Texas Lloyd's	(0.20)	01-16-2017	03-02-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters NCOR change	0.00	0.00	5.30

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2017	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Allstate Vehicle and Property Insurance Company	3.90	01-16-2017	03-02-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Owners rate and NCOR change	0.00	4.40	3.20
Allstate Insurance Group	Encompass Home and Auto Insurance Company	3.80	03-09-2017	03-09-2017	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	0.00	5.50	15.55
Allstate Insurance Group	Encompass Indemnity Company	3.80	03-09-2017	03-09-2017	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	0.00	5.30	16.99
Allstate Insurance Group	Encompass Indemnity Company	5.60	09-28-2017	09-28-2017	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	0.00	5.30	16.99
American National Financial Group	American National Lloyds Insurance Company	4.70	10-12-2017	10-12-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Filing	8.10	(4.20)	0.00
Ameriprise Financial Group	IDS Property Casualty Insurance Company	9.00	04-02-2017	04-02-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rate, ACV, Roof Age, Age of Home	7.60	4.10	0.00
Amica Mutual Group	Amica Mutual Insurance Company	10.00	02-01-2017	02-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate revision	4.00	4.30	5.00
AmTrust GMACI Maiden Group	MIC General Insurance Corporation	10.00	08-15-2017	10-19-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	revised base rates/loss costs/loss cost multiplier resulting in excess of +5% change.	10.00	10.00	10.00
AmTrust GMACI Maiden Group	Mountain Valley Indemnity Company	8.20	02-26-2017	04-02-2017	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	base rates and multi-policy discounts revised	8.20	16.50	14.20
AmTrust GMACI Maiden Group	Republic Lloyds	0.00	05-01-2017	05-01-2017	Other	Initial filing of new program	0.00	0.00	0.00
Auto Club Enterprises Ins. Group	Auto Club Indemnity Company	8.00	10-16-2017	10-16-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	0.00	9.50	10.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2017	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
Bankers Insurance Group	First Community Insurance Company	8.80	07-01-2017	07-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to class factors and base rates given indicated performance	2.00	0.00	20.00
Centauri Specialty Ins Holdings Group	Centauri Specialty Insurance Company	9.90	09-15-2017	09-15-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Rate changes by territory. +13.4% in Tier 1, +7.9% in Tier 2, +9.7% in Central TX., +13.8% in N.DFW, +15% S. DFW, +9.0% North State, +12.1% Western state.	3.88	0.00	0.00
Central Mutual Insurance Co. Group	Central Mutual Insurance Company	7.00	03-01-2017	03-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	0.00	0.00	0.00
Central Mutual Insurance Co. Group	Central Mutual Insurance Company	7.00	03-01-2017	03-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	0.00	0.00	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	36.60	02-01-2017	04-01-2017	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Initial Filing of the CIC Independent Homeowners Program.	36.60	0.00	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	0.00	05-17-2017	07-01-2017	Other	Introduction of new Flood and Excess Flood rates.	0.00	0.00	0.00
Cypress Holdings Group	Cypress Texas Insurance Company	9.90	08-01-2017	09-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise rates, additional factors	(2.00)	(11.00)	(11.00)
Dealers Assurance Company	Dealers Assurance Company	0.00	01-19-2017	01-19-2017	Other	Tenant Homeowners - New Program	0.00	0.00	0.00
Electric Insurance Group	Electric Insurance Company	0.00	04-22-2017	04-22-2017	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 dwelling forms, coverage A factors, and two endorsements. Introduced additional deductible options.	0.00	0.00	0.00
Farmers Insurance Group	Farmers Insurance Exchange	0.00	05-02-2017	05-02-2017	Other	Base rate change, territory factor adjustments	14.20	7.20	(5.00)
Farmers Insurance Group	Farmers Insurance Exchange	9.90	12-23-2017	12-23-2017	Class - Relativity change in excess of ±5% for some policyholders.	Base rate change, territory factor adjustments, roof age factor adjustments	14.20	7.20	(5.00)

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2017	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 Lloyds of Texas	3.10	07-01-2017	07-01-2017	Territory - Relativity change in excess of ±5% for some policyholders.		3.10	3.60	0.00
Farmers Insurance Group	Texas Farmers Insurance Company	0.00	02-14-2017	02-14-2017	Other	Minimum Premium Adjustment	14.80	7.10	(5.00)
Farmers Insurance Group	Texas Farmers Insurance Company	0.00	04-11-2017	04-11-2017	Other	Base rate change, experience rating factor adjustments	14.80	7.10	(5.00)
Farmers Insurance Group	Texas Farmers Insurance Company	0.00	05-02-2017	05-02-2017	Other	Base rate change, territory factor adjustments	14.80	7.10	(5.00)
Farmers Insurance Group	Texas Farmers Insurance Company	0.00	05-14-2017	05-14-2017	Other	Minimum Premium Adjustment	14.80	7.10	(5.00)
Farmers Insurance Group	Texas Farmers Insurance Company	9.90	12-23-2017	12-23-2017	Class - Relativity change in excess of ±5% for some policyholders.	Base rate change, territory factor adjustments, roof age factor adjustments, property risk assessment factor adjustments, rate migration factor adjustments	14.80	7.10	(5.00)
Gulfstream Property and Casualty Insurance Company	Gulfstream Property and Casualty Insurance Company	0.00	10-27-2017	10-27-2017	Other	Removed UW Guidelines, Clarified current business practice related to rating of cement fiber siding	0.00	(16.00)	0.00
Hartford Fire and Casualty Group	Hartford Accident and Indemnity Company	(0.20)	02-18-2017	04-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Rate Advantage	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Fire Insurance Company	0.20	02-18-2017	04-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Rate Advantage	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Lloyd's Insurance Company	11.90	01-21-2017	01-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Homeowners Legacy	0.00	0.00	0.00
Hartford Fire and Casualty Group	Hartford Lloyd's Insurance Company	8.00	10-21-2017	12-09-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX HO PLIC 84 Rate Filing	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2017	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Hartford Fire and Casualty Group	Property And Casualty Insurance Company Of Hartford	8.70	10-21-2017	12-09-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX HO Plic 04 Rate Filing PCIC	0.00	0.00	0.00
Hartford Fire and Casualty Group	Trumbull Insurance Company	0.30	02-18-2017	04-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Rate Advantage	0.00	0.00	0.00
Hartford Fire and Casualty Group	Twin City Fire Insurance Company	(0.50)	02-18-2017	04-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX Home Rate Advantage	0.00	0.00	0.00
Kemper Corp. Group	Trinity Universal Insurance Company	5.00	07-15-2017	07-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowner Rate Filing	0.00	0.00	0.00
Kemper Corp. Group	Unitrin Safeguard Insurance Company	11.30	03-31-2017	06-01-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Homeowners Rate Revision	19.00	5.70	10.00
Lemonade Insurance Company	Lemonade Insurance Company	0.00	09-13-2017	09-13-2017	Other	New Program/Initial Filing	0.00	0.00	0.00
Liberty Mutual Group	Liberty Insurance Corporation	8.20	05-17-2017	06-21-2017	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	7.20	9.90	12.50
Liberty Mutual Group	Liberty Lloyds of Texas Insurance Company	8.40	11-23-2017	11-23-2017	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	7.20	9.90	9.90
Liberty Mutual Group	Liberty Mutual Fire Insurance Company	8.40	11-23-2017	11-23-2017	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	7.20	9.90	9.90
Liberty Mutual Group	Safeco Insurance Company of Indiana	5.90	11-14-2017	02-15-2018	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	5.90	7.00	9.50
Liberty Mutual Group	Safeco Lloyds Insurance Company	5.90	11-14-2017	02-15-2018	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	5.90	7.00	9.90

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2017	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
Lighthouse Property Insurance Corporation	Lighthouse Property Insurance Corporation	0.40	07-01-2017	09-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	0.4 % Statewide Adjustment	0.40	0.00	0.00
Markel Corp. Group	City National Insurance Company	0.00	04-01-2017	04-01-2017	Other	Initial Program Filing	0.00	0.00	0.00
Markel Corp. Group	City National Insurance Company	0.00	08-03-2018	08-03-2017	Other	Factor Adjustments	0.00	0.00	0.00
Markel Corp. Group	State National Insurance Company, Inc.	0.00	10-10-2017	10-10-2017	Other	Renters HO4 - Initial Filing	0.00	0.00	0.00
Markel Corp. Group	State National Insurance Company, Inc.	0.00	10-10-2017	10-10-2017	Other	Condo HO6 - Initial Filing	0.00	0.00	0.00
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	15.00	12-01-2017	01-05-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; Zip Code addition	15.00	25.00	9.70
Monarch Delaware Group	Federated National Insurance Company	(2.30)	10-06-2017	10-06-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjusted rate and rating factors as me-too of Occidental filing	(2.30)	0.00	0.00
Nationwide Corp. Group	Crestbrook Insurance Company	9.50	10-15-2017	10-15-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Base Rates, Minimum Premiums, Deductible factors, Amount of Insurance factors, and Coverage C Decreased Limit rate	5.90	0.00	0.00
NLASCO Group	National Lloyds Insurance Company	3.14	12-01-2017	12-01-2017	Other	Base rate change of weighted average of 3.14% over Homeowners products.	2.70	2.00	9.90
NLASCO Group	National Lloyds Insurance Company	5.00	09-01-2017	09-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change of 5.0	3.80	5.40	13.50
Palomar Specialty Insurance Company	Palomar Specialty Insurance Company	9.70	04-01-2017	05-15-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Adjustment to Territory Relativities	(0.10)	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2017	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Progressive Group	ASI Lloyds	2.87	04-04-2017	06-14-2017	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Introduction of new variables.	24.80	0.00	32.27
Progressive Group	ASI Lloyds	7.34	11-01-2017	01-21-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate charge	24.80	0.00	32.27
Pure Companies Group	Privilege Underwriters Reciprocal Exchange	0.00	12-02-2017	01-31-2018	Other	New coverage endorsement	6.90	17.48	25.71
Pure Companies Group	Privilege Underwriters Reciprocal Exchange	6.90	10-21-2017	12-20-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate change	6.90	17.48	25.71
QBE Insurance Group	QBE Insurance Corporation	3.90	09-14-2017	09-14-2018	Other	Increases to the \$2,500 and \$5,000 all peril deductible factors of generally from 10% to 20% depending on the Coverage A level – Rate Manual Table 14.	0.00	0.00	0.00
QBE Insurance Group	QBE Insurance Corporation	3.90	09-14-2017	09-14-2018	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 of +15.3% for each peril – Rate Manual Table 1	0.00	9.00	0.00
Southern Vanguard Insurance Company	Southern Vanguard Insurance Company	2.20	10-01-2017	01-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policy fee	2.20	2.20	2.20
Standard Casualty Company	Standard Casualty Company	5.87	06-01-2017	07-01-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Rate Increase	15.29	0.00	0.00
State Auto Mutual Group	Meridian Security Insurance Company	0.00	06-15-2017	06-15-2017	Other	This filing announces the introduction of a new Homeowners program identified as State Auto Homeowners. Our new product will offer numerous discounts, features and packages. This is a new business program being written in a separate writing company.	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2017	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 Auto Mutual Group	Meridian Security Insurance Company	(1.40)	07-27-2017	07-27-2017	Other	With this filing we're updating the rating algorithms for our Foundation and Water Damagecoverages. The originally filed versions used less rating variables than we intended in order to calculate the basic rate to which the Foundation and Water Damage factor	0.00	0.00	0.00
State Auto Mutual Group	Meridian Security Insurance Company	13.00	12-21-2017	01-21-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	With this filling we are including base rate adjustments following DOI requested rating variable changes.	(1.40)	0.00	0.00
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	7.20	10-27-2017	10-27-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	4.50	7.60	17.90
State Farm Group	State Farm Lloyds	0.30	08-15-2017	08-15-2017	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Revised HOW Insurance to Replacement Cost for non-hurricane and hurricane and revised Replacement Cost - Common Construction. also, changes to HO Basic Insurance to Replacement Cost.	0.00	0.00	0.00
State Farm Group	State Farm Lloyds	3.00	02-15-2017	02-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to GRID; Base Rates; Condo Unitowners Occupancy; and Condo Building Property Coverage - Increased Limits	0.50	0.00	9.80
Texas Fair Plan Association	Texas Fair Plan Association	4.20	06-01-2017	06-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Revision	4.20	11.00	11.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	(0.30)	09-01-2017	09-01-2017	Other	Change due to high litigation	8.00	8.40	9.60
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	(0.05)	09-01-2017	09-01-2017	Other	Change due to high litigation	7.60	6.80	9.50
THD Enterprises Group	Anchor Specialty Insurance Company	17.30	08-01-2017	08-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Territorial LCM Change	10.65	(1.10)	10.30

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2017	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 Ins Group	Tower Hill Signature Insurance Company	0.00	06-01-2017	06-01-2017	Other	Initial	0.00	0.00	0.00
Tower Hill Prime Insurance Company	Tower Hill Prime Insurance Company	0.00	06-01-2017	06-01-2017	Other	Initial	0.00	0.00	0.00
Tower Hill Prime Insurance Company	Tower Hill Prime Insurance Company	(0.30)	12-01-2017	12-01-2017	Other	Min premium revision	(0.30)	0.00	0.00
U S Lloyds Insurance Company	U S Lloyds Insurance Company	9.70	08-01-2017	08-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowner Rate Increase	9.70	26.20	45.50
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	0.30	11-10-2017	11-10-2017	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Homeowners Factor Refresh with the following changes: Revised Base RatesTerritory relativity changes and new territory definitions Revised existing discounts Revised credit score relativities and credit score criteria Revised tier factor and tier eligibility.	0.00	2.00	0.00
United Services Auto. Assn. Group	United Services Automobile Association	6.10	11-10-2017	11-20-2017	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Homeowners Factor Refresh with the following changes: Revised Base RatesTerritory relativity changes and new territory definitions Revised existing discounts Revised credit score relativities and credit score criteria Revised tier factor and tier eligibility.	0.00	2.00	5.00
United Services Auto. Assn. Group	USAA Casualty Insurance Company	3.20	11-10-2017	11-10-2017	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Homeowners Factor Refresh with the following changes: Revised Base RatesTerritory relativity changes and new territory definitions Revised existing discounts Revised credit score relativities and credit score criteria Revised tier factor and tier eligibility.	0.00	2.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2017	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. Assn. Group	USAA General Indemnity Company	0.10	11-10-2017	11-10-2017	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Homeowners Factor Refresh with the following changes: Revised Base Rates Territory relativity changes and new territory definitions Revised existing discounts Revised credit score relativities and credit score criteria Revised tier factor and tier eligibility.	0.00	2.00	0.00
Universal Insurance Company Group	Universal Insurance Company of North America	5.00	08-01-2017	08-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Annual rate filing with revised base rates	0.00	11.20	0.00
Western Serv Contract Group	Pacific Specialty Insurance Company	18.00	12-15-2016	02-15-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Adjustments to base rates, territory, deductibles	0.00	0.00	0.00
Western Serv Contract Group	Pacific Specialty Insurance Company	0.00	12-15-2017	12-15-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Adjustments to territories, corrections of Tier Factors and Age of Insured factor	0.00	0.00	0.00
Western Serv Contract Group	Pacific Specialty Property And Casualty Company	0.00	12-15-2017	12-15-2017	Other	Amend zip codes & factors	0.00	0.00	0.00
White Mountains Group	Spinnaker Insurance Company	0.00	03-01-2017	03-01-2017	Other	On behalf of Spinnaker Insurance Company (the "Company") we are submitting this filing to revise the rates for their new Texas HOB Homeowners program. Implementing the new program approved in TDI File #S627473.	0.00	0.00	0.00
White Mountains Group	Spinnaker Insurance Company	0.00	11-01-2017	11-01-2017	Other	Added Identity Fraud coverage, Added verbiage to Animal Liability Buy Back, Added premium charges for higher limits, added NSF and reinstatement fees, added \$1,000 theft deductible, added rule to Pet Damage, revised affinity discount language	0.00	0.00	0.00
White Mountains Group	Spinnaker Insurance Company	0.00	12-06-2017	12-06-2017	Other	New rate filing	0.00	0.00	0.00

Homeowners Rate Filing Exhibit

Group Name	Company Name	Overall Rate Change 2017	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
WL Dunn Group	Columbia Lloyds Insurance Company	7.13	04-01-2017	05-01-2017	Other		4.25	0.00	(1.07)
Woodlands Insurance Company, The	Woodlands Insurance Company, The	0.00	02-01-2017	02-01-2017	Other	Rate/rule filing for additional coverage forms	0.00	0.00	0.00
WT Holdings Group	Stillwater Property and Casualty Insurance Company	27.00	12-12-2017	01-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		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, 2016, through December 31, 2016.

Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2015, through December 31, 2015.

Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2014, through December 31, 2014.

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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
ACCC Insurance Company	Accc Insurance Company	Voluntary Liability	8.10	12-15-2016	01-15-2017	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 rating factors	16.50	13.30	8.50
ACCC Insurance Company	Accc Insurance Company	Voluntary Liability	8.90	06-15-2017	07-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated base rates, term factors, and NSF/Reinstatement/Late Fees	16.50	13.30	8.50
ACCC Insurance Company	Accc Insurance Company	Physical Damage	19.50	12-15-2016	01-15-2017	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 rating factors	16.50	13.30	8.50
ACCC Insurance Company	Accc Insurance Company	Physical Damage	8.80	06-15-2017	07-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated base rates, term factors, and NSF/Reinstatement/Late Fees	16.50	13.30	8.50
Ace Limited Group	Chubb Lloyds Insurance Company of Texas	Voluntary Liability	0.00	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 0.0%, PIP 0.0%, UM/UIM 0.0%,Total Liability 0.0%, Comprehensive -0.9%,Collision 22.1%, Total Physical Damage 14.2%	5.60	7.60	0.00
Ace Limited Group	Chubb Lloyds Insurance Company of Texas	Physical Damage	14.20	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 0.0%, PIP 0.0%, UM/UIM 0.0%,Total Liability 0.0%, Comprehensive -0.9%,Collision 22.1%, Total Physical Damage 14.2%	4.40	(1.70)	0.00
Ace Limited Group	Chubb National Insurance Company	Voluntary Liability	8.50	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 6.1%, PIP -3.2%, UM/UIM 4.1%,Total Liability 5.5%, Comprehensive -1.2%,Collision 13.9%, Total Physical Damage 8.5%	5.90	3.30	4.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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
Ace Limited Group	Chubb National Insurance Company	Voluntary Liability	5.50	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 6.1%, PIP -3.2%, UM/UIM 4.1%,Total Liability 5.5%, Comprehensive -1.2%,Collision 13.9%, Total Physical Damage 8.5%	5.20	4.60	3.50
Ace Limited Group	Federal Insurance Company	Voluntary Liability	0.00	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 0.0%, PIP 0.0%, UM/UIM 0.0%,Total Liability 0.0%, Comprehensive -0.8%,Collision 22.4%, Total Physical Damage 14.6%	5.50	7.40	0.00
Ace Limited Group	Federal Insurance Company	Physical Damage	14.60	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 0.0%, PIP 0.0%, UM/UIM 0.0%,Total Liability 0.0%, Comprehensive -0.8%,Collision 22.4%, Total Physical Damage 14.6%	4.40	(1.80)	0.00
Ace Limited Group	Great Northern Insurance Company	Voluntary Liability	0.00	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 0.0%, PIP 0.0%, UM/UIM 0.0%,Total Liability 0.0%, Comprehensive -0.8%,Collision 22.4%, Total Physical Damage 15.1%	5.70	7.50	0.00
Ace Limited Group	Great Northern Insurance Company	Physical Damage	15.10	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 0.0%, PIP 0.0%, UM/UIM 0.0%,Total Liability 0.0%, Comprehensive -0.8%,Collision 22.4%, Total Physical Damage 15.1%	4.40	(1.80)	0.00
Ace Limited Group	Pacific Indemnity Company	Voluntary Liability	5.80	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 6.5%, PIP -3.1%, UM/UIM 4.2%,Total Liability 5.8%, Comprehensive -1.7%,Collision 13.7%, Total Physical Damage 8.1%	5.40	4.80	6.20

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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
Ace Limited Group	Pacific Indemnity Company	Physical Damage	8.10	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 6.5%, PIP -3.1%, UM/UIM 4.2%,Total Liability 5.8%, Comprehensive -1.7%,Collision 13.7%, Total Physical Damage 8.1%	6.80	3.30	8.30
Ace Limited Group	Vigilant Insurance Company	Voluntary Liability	5.90	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 6.6%, PIP -3.5%, UM/UIM 4.1%,Total Liability 5.9%, Comprehensive -2.5%,Collision 13.5%, Total Physical Damage 7.4%	6.40	5.20	8.70
Ace Limited Group	Vigilant Insurance Company	Physical Damage	7.40	12-11-2017	02-09-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes to Plan and Base RatesLiability 6.6%, PIP -3.5%, UM/UIM 4.1%,Total Liability 5.9%, Comprehensive -2.5%,Collision 13.5%, Total Physical Damage 7.4%	6.70	2.20	8.80
Ag Workers Insurance Group	Worth Casualty Company	Voluntary Liability	0.03	10-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate adjustment for loss trend	0.00	0.00	0.00
Ag Workers Insurance Group	Worth Casualty Company	Voluntary Liability	0.00	04-01-2017	04-01-2017	Other	New Filing	0.00	0.00	0.00
Alfa Insurance Group	Trexis One Insurance Corporation	Voluntary Liability	8.00	08-07-2017	08-25-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Revised Base Rates, symbols, discounts, etc.	(4.00)	7.70	24.90
Alfa Insurance Group	Trexis One Insurance Corporation	Physical Damage	7.40	08-07-2017	08-25-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Revised Base Rates, symbols, discounts, etc.	(8.10)	0.00	(0.70)
Alinsco Insurance Company	Alinsco Insurance Company	Voluntary Liability	5.00	02-01-2017	03-01-2017	Other	Bases rates a small number of rating factors	5.00	5.00	5.00
Alinsco Insurance Company	Alinsco Insurance Company	Voluntary Liability	6.90	04-15-2017	05-15-2017	Other	Base rates and selected rating factors. Vehicle symbol changes	6.90	6.90	6.90

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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
Allsco Insurance Company	Allsco Insurance Company	Voluntary Liability	5.00	11-15-2017	12-15-2017	Other	Base rates and selected rating factors. Accident prevention discounts	5.00	5.00	5.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Voluntary Liability	7.30	01-16-2017	03-02-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	3.9% Auto rate change	8.70	9.60	3.20
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	Physical Damage	0.00	01-16-2017	03-02-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	3.9% Auto rate change	8.70	9.60	3.20
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Voluntary Liability	(2.90)	11-13-2017	12-28-2017	Other	MTC/ORV Redesign	2.90	2.70	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Voluntary Liability	0.00	11-20-2017	01-04-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	9.9% MTH Change	0.00	0.00	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Physical Damage	6.20	11-13-2017	12-28-2017	Other	MTC/ORV Redesign	2.90	2.70	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	Physical Damage	12.40	11-20-2017	01-04-2018	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	9.9% MTH Change	0.00	0.00	0.00
Allstate Insurance Group	Encompass Home and Auto Insurance Company	Voluntary Liability	5.80	03-09-2017	03-09-2017	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	0.00	13.80	21.62
Allstate Insurance Group	Encompass Home and Auto Insurance Company	Physical Damage	2.50	03-09-2017	03-09-2017	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	0.00	18.00	7.43
Allstate Insurance Group	Encompass Indemnity Company	Voluntary Liability	5.80	03-09-2017	03-09-2017	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	0.00	5.90	20.53

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Allstate Insurance Group	Encompass Indemnity Company	Physical Damage	2.50	03-09-2017	03-09-2017	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	0.00	3.70	7.74
Allstate Insurance Group	Encompass Insurance Company of America	Voluntary Liability	5.90	03-09-2017	03-09-2017	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	0.00	14.40	21.62
Allstate Insurance Group	Encompass Insurance Company of America	Physical Damage	2.50	03-09-2017	03-09-2017	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	0.00	18.00	7.53
Allstate Insurance Group	Encompass Property and Casualty Company	Voluntary Liability	5.90	03-09-2017	03-09-2017	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	0.00	14.10	21.62
Allstate Insurance Group	Encompass Property and Casualty Company	Physical Damage	2.50	03-09-2017	03-09-2017	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	0.00	18.00	7.53
American Access Casualty Company	American Access Casualty Company	Voluntary Liability	6.90	04-05-2017	06-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		17.50	6.00	7.10
American Access Casualty Company	American Access Casualty Company	Voluntary Liability	9.40	10-04-2017	12-04-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		17.50	6.00	7.10
American Access Casualty Company	American Access Casualty Company	Physical Damage	2.00	04-05-2017	06-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		(0.40)	0.00	(0.30)
American Access Casualty Company	American Access Casualty Company	Physical Damage	6.40	10-04-2017	12-04-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		(0.40)	0.00	(0.30)

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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 Ins Group	American Family Mutual Insurance Company, S.I.	Voluntary Liability	7.90	02-01-2017	02-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised PINS and Class factors. Base rates updated.	7.90	7.90	7.90
American Family Ins Group	American Family Mutual Insurance Company, S.I.	Voluntary Liability	9.90	10-01-2017	10-01-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Revised PINS, Loan/Lease Gap, Multi Product Discount, and Territory factors. Implemented PAC Adjustment Factor and revised PAC. Base rates updated.	18.60	18.60	18.60
American Family Ins Group	American Family Mutual Insurance Company, S.I.	Physical Damage	5.10	02-01-2017	02-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised PINS and Class factors. Base rates updated.	5.10	5.10	5.10
American Family Ins Group	American Family Mutual Insurance Company, S.I.	Physical Damage	3.30	10-01-2017	10-01-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Revised PINS, Loan/Lease Gap, Multi Product Discount, and Territory factors. Implemented PAC Adjustment Factor and revised PAC. Base rates updated.	8.60	8.60	8.60
American Family Ins Group	General Automobile Insurance Company, Inc., The	Voluntary Liability	16.19	05-02-2017	06-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	9.39	7.24	0.00
American Family Ins Group	General Automobile Insurance Company, Inc., The	Voluntary Liability	9.66	11-14-2017	12-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	1.26	0.00	0.00
American Family Ins Group	General Automobile Insurance Company, Inc., The	Physical Damage	6.84	05-02-2017	06-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	3.97	1.08	0.00
American Family Ins Group	General Automobile Insurance Company, Inc., The	Physical Damage	5.90	11-14-2017	12-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.77	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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 Ins Group	Midvale Indemnity Company	Voluntary Liability	0.00	09-29-2017	09-29-2017	Other	New Entry Filing	0.00	0.00	0.00
American Family Ins Group	Midvale Indemnity Company	Voluntary Liability	9.90	10-01-2017	10-01-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Revised PINS, Loan/Lease Gap, Multi Product Discount, and Territory factors. Implemented PAC Adjustment Factor and revised PAC. Base rates updated.	9.90	9.90	9.90
American Family Ins Group	Midvale Indemnity Company	Physical Damage	0.00	09-29-2017	09-29-2017	Other	New Entry Filing	0.00	0.00	0.00
American Family Ins Group	Midvale Indemnity Company	Physical Damage	3.30	10-01-2017	10-01-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Revised PINS, Loan/Lease Gap, Multi Product Discount, and Territory factors. Implemented PAC Adjustment Factor and revised PAC. Base rates updated.	3.30	3.30	3.30
American National Financial Group	American National County Mutual Insurance Company	Voluntary Liability	12.69	06-02-2017	06-02-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate filing	14.00	5.20	2.10
American National Financial Group	American National County Mutual Insurance Company	Physical Damage	11.90	06-02-2017	06-02-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Filing	11.00	2.10	4.60
Ameriprise Financial Group	IDS Property Casualty Insurance Company	Voluntary Liability	4.00	03-05-2017	03-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate change	7.50	7.20	4.70
Ameriprise Financial Group	IDS Property Casualty Insurance Company	Voluntary Liability	5.90	12-31-2017	12-31-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate change	7.50	7.20	4.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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
Ameriprise Financial Group	IDS Property Casualty Insurance Company	Physical Damage	4.00	03-05-2017	03-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate change	7.50	7.20	4.70
Ameriprise Financial Group	IDS Property Casualty Insurance Company	Physical Damage	5.90	12-31-2017	12-31-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate change	7.50	7.20	4.70
Amica Mutual Group	Amica Mutual Insurance Company	Voluntary Liability	27.46	11-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate revision	5.40	3.10	0.00
Amica Mutual Group	Amica Mutual Insurance Company	Physical Damage	13.95	11-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate revision	2.10	2.80	0.00
Amica Mutual Group	Amica Property and Casualty Insurance Company	Voluntary Liability	0.00	11-01-2017	11-01-2017	Other	Introduction of new company	0.00	0.00	0.00
Amica Mutual Group	Amica Property and Casualty Insurance Company	Physical Damage	0.00	11-01-2017	11-01-2017	Other	Introduction of new company	0.00	0.00	0.00
AmTrust GMACI Maiden Group	Direct General Insurance Company	Voluntary Liability	19.50	10-11-2017	11-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Direct General Insurance Company is submitting a revision to our rating plan. Changes are being made from the previous rating plan that address increasing trends and emerging segments. Our goals in this revision include maintaining rate adequacy	19.40	31.80	10.20

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	Direct General Insurance Company	Voluntary Liability	12.80	06-08-2017	07-23-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Direct General Insurance Company is submitting a revision to our rating plan. Changes are being made from the previous rating plan that address trends and emerging segments.	19.40	31.80	10.20
AmTrust GMACI Maiden Group	Direct General Insurance Company	Physical Damage	5.40	10-11-2017	11-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Direct General Insurance Company is submitting a revision to our rating plan. Changes are being made from the previous rating plan that address increasing trends and emerging segments. Our goals in this revision include maintaining rate adequacy	0.00	26.90	(9.20)
AmTrust GMACI Maiden Group	Direct General Insurance Company	Physical Damage	(1.40)	06-08-2017	07-23-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Company is submitting a revision to our rating plan. Changes are being made from the previous rating plan that address trends and emerging segments.	0.00	26.90	(9.20)
AmTrust GMACI Maiden Group	Integon Indemnity Corporation	Voluntary Liability	0.90	01-13-2017	02-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised select base rates and discount	0.90	0.90	0.90
AmTrust GMACI Maiden Group	Integon Indemnity Corporation	Voluntary Liability	1.60	08-11-2017	09-16-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised select base rates and rating variables	2.50	2.50	2.50
AmTrust GMACI Maiden Group	Integon Indemnity Corporation	Physical Damage	15.10	01-13-2017	02-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised select base rates and discount	15.10	15.10	15.10
AmTrust GMACI Maiden Group	Integon Indemnity Corporation	Physical Damage	17.70	09-11-2017	09-16-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised select base rates and rating variables	35.50	35.50	35.50

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	National General Assurance Company	Voluntary Liability	8.60	12-16-2016	01-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised select base rates	8.60	9.00	15.60
AmTrust GMACI Maiden Group	National General Insurance Company	Voluntary Liability	0.00	02-24-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes made select base rates and association factors	0.00	0.00	18.00
AmTrust GMACI Maiden Group	National General Insurance Company	Physical Damage	7.00	02-24-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes made to select base rates and association factors	7.00	8.00	11.60
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	14.70	12-21-2017	02-10-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter HTGA - base rates and other factors	22.00	14.60	28.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	22.50	05-20-2017	07-09-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter HUGA - base rates and other factors	19.60	11.60	6.80
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	22.50	05-20-2017	07-09-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter HFGA - base rates and other factors	19.60	0.00	7.50
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	13.10	07-09-2017	07-09-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter HCGA - revise base rates and other rating factors	15.40	9.70	0.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	8.70	07-01-2017	08-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC - revise base rates and other rating factors	7.00	0.00	6.70
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	01-21-2017	03-12-2017	Other	Chapter HUGA - eliminate factors	19.60	11.60	6.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	01-21-2017	03-12-2017	Other	Chapter HTGA - eliminate factors	22.00	14.60	28.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	01-21-2017	03-12-2017	Other	Chapter HFGA - eliminate factors	19.60	0.00	7.50
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	05-20-2017	05-20-2017	Other	Chapter HFGA - revise symbols	19.60	0.00	7.50
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	05-20-2017	05-20-2017	Other	Chapter HUGA - revise symbols	19.60	11.60	6.80
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	07-01-2017	07-01-2017	Other	Chapter RIC - Underwriting tier eligibility new business only	7.00	0.00	6.70
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Voluntary Liability	0.00	05-20-2017	07-09-2017	Other	Chapter HTGA - eliminate factors	22.00	14.60	28.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	1.20	05-20-2017	07-09-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter HFGA - base rates and other factors	10.00	(0.10)	3.30
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	8.10	07-09-2017	07-09-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter HCGA - revise base rates and other rating factors	6.70	13.60	0.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	08-20-2017	07-09-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter HUGA - base rates and other factors	10.00	15.40	10.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	10.20	07-01-2017	08-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC - revise base rates and other rating factors	3.70	0.00	4.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	Physical Damage	0.00	12-21-2017	02-10-2018	Other	Chapter HTGA - base rates and other factors	8.60	14.80	16.80
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	01-21-2017	03-12-2017	Other	Chapter HTGA - eliminate factors	8.60	14.80	16.80
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	01-21-2017	03-12-2017	Other	Chapter HUGA - eliminate factors	10.00	15.40	10.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	01-21-2017	03-12-2017	Other	Chapter HFGA - eliminate factors	10.00	(0.10)	3.30
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	05-20-2017	05-20-2017	Other	Chapter HUGA - revise symbols	10.00	15.40	10.00
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	05-20-2017	05-20-2017	Other	Chapter HFGA - revise symbols	10.00	(0.10)	3.30
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	07-01-2017	07-01-2017	Other	Chapter RIC - Underwriting tier eligibility new business only	3.70	0.00	4.70
AmTrust GMACI Maiden Group	Southern County Mutual Insurance Company	Physical Damage	0.00	05-20-2017	07-09-2017	Other	Chapter HTGA - eliminate factors	8.60	14.80	16.80
AssuranceAmerica Corp Group	AssuranceAmerica Insurance Company	Voluntary Liability	(12.50)	01-01-2017	02-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Decreases to Model Year and Driver Class factors	0.00	0.00	0.00
AssuranceAmerica Corp Group	AssuranceAmerica Insurance Company	Voluntary Liability	11.20	09-28-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increases to Model Year and Driver Class Factors	0.00	0.00	0.00
AssuranceAmerica Corp Group	AssuranceAmerica Insurance Company	Physical Damage	(12.50)	01-20-2017	02-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Decreases to Model Year and Driver Class factors	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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 Corp Group	AssuranceAmerica Insurance Company	Physical Damage	5.40	09-28-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increases to Model Year and Driver Class Factors	0.00	0.00	0.00
Auto Club Enterprises Ins. Group	Auto Club County Mutual Insurance Company	Voluntary Liability	11.20	10-01-2017	10-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	4.90	5.00	5.00
Auto Club Enterprises Ins. Group	Auto Club County Mutual Insurance Company	Voluntary Liability	0.00	09-01-2017	11-01-2017	Other	Enhancements to AAA OnBoard Program	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	9.60	10-26-2017	01-07-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +29.7%	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	19.50	02-14-2017	04-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RV Rates Only, Policyholder max change +24.0%	7.30	0.00	6.50
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	10.10	05-04-2017	07-07-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +23.0%	10.10	6.50	4.40
Berkshire Hathaway Group	GEICO Advantage Insurance Company	Voluntary Liability	0.90	07-20-2017	09-19-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +9.2%	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Choice Insurance Company	Voluntary Liability	7.00	10-26-2017	01-07-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +33.8%	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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 Insurance Company	Voluntary Liability	18.80	02-14-2017	04-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RV Rates only, Policyholder max change +25.1%	7.90	0.00	7.10
Berkshire Hathaway Group	GEICO Choice Insurance Company	Voluntary Liability	9.70	05-04-2017	07-07-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +24.8%	11.40	8.30	2.50
Berkshire Hathaway Group	GEICO Choice Insurance Company	Voluntary Liability	0.90	07-20-2017	09-19-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +7.8%	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	8.40	10-26-2017	01-07-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +45.5%	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	19.10	02-14-2017	04-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RV rate filing, Policyholder max change +24.0%	7.60	0.00	6.50
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	10.00	05-04-2017	07-07-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +27.8%	10.90	7.80	1.70
Berkshire Hathaway Group	GEICO County Mutual Insurance Company	Voluntary Liability	(0.30)	07-20-2017	09-19-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +9.9%	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO General Insurance Company	Voluntary Liability	4.60	10-26-2017	01-07-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +13.4%	1.50	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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 Indemnity Company	Voluntary Liability	3.50	10-26-2017	01-07-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +15.1%	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Indemnity Company	Voluntary Liability	0.70	12-28-2017	03-05-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Motorcycle Rates Only, Policyholder max change +50.9%	0.00	4.90	3.60
Berkshire Hathaway Group	GEICO Indemnity Company	Voluntary Liability	9.20	02-14-2017	04-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RV Rates Only, Policyholder max change +12.0%	7.90	0.00	6.60
Berkshire Hathaway Group	GEICO Indemnity Company	Voluntary Liability	5.00	05-04-2017	07-07-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +15.9%	3.10	0.00	0.00
Berkshire Hathaway Group	GEICO Secure Insurance Company	Voluntary Liability	5.00	10-26-2017	01-07-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +14.3%	0.00	0.00	0.00
Berkshire Hathaway Group	GEICO Secure Insurance Company	Voluntary Liability	20.10	02-14-2017	04-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RV Rates Only, Policyholder max change +23.5%	7.60	0.00	6.00
Berkshire Hathaway Group	GEICO Secure Insurance Company	Voluntary Liability	9.50	05-04-2017	07-07-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +17.8%	11.40	9.20	0.30
Berkshire Hathaway Group	GEICO Secure Insurance Company	Voluntary Liability	1.10	07-20-2017	09-19-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +8.6%	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

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Berkshire Hathaway Group	Government Employees Insurance Company	Voluntary Liability	3.00	10-26-2017	01-07-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +11.2%	0.00	0.00	0.00
Berkshire Hathaway Group	Government Employees Insurance Company	Voluntary Liability	9.40	02-14-2017	04-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RV rates only, Policyholder max change +18.9%	8.30	0.00	7.10
Berkshire Hathaway Group	Government Employees Insurance Company	Voluntary Liability	3.40	05-04-2017	07-07-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Policyholder max change +19.4%	1.40	5.10	2.50
California Casualty Management Group	California Casualty Indemnity Exchange	Voluntary Liability	5.20	09-01-2017	09-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes mainly in base rates	4.50	10.40	9.10
California Casualty Management Group	California Casualty Indemnity Exchange	Physical Damage	2.70	09-01-2017	09-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changes mainly in base rates	1.30	7.40	8.90
CEM Insurance Company	CEM Insurance Company	Voluntary Liability	5.00	01-15-2017	01-15-2017	Territory - Relativity change in excess of ±5% for some policyholders.		0.00	0.00	0.00
CEM Insurance Company	CEM Insurance Company	Voluntary Liability	2.25	09-15-2017	09-15-2017	Territory - Relativity change in excess of ±5% for some policyholders.		0.00	0.00	0.00
Central Mutual Insurance Co. Group	Central Mutual Insurance Company	Voluntary Liability	7.00	05-01-2017	03-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	0.00	0.00	0.00
Central Mutual Insurance Co. Group	Central Mutual Insurance Company	Physical Damage	7.00	03-01-2017	03-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	Cincinnati Insurance Company, The	Voluntary Liability	6.42	02-01-2017	04-01-2017	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Initial Filing of the CIC Independent Auto Program.	6.42	0.00	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	Physical Damage	6.42	02-01-2017	04-01-2017	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Initial Filing of the CIC Independent Auto Program.	6.42	0.00	0.00
Clear Blue Financial Group	Clear Blue Insurance Company	Voluntary Liability	(13.48)	01-07-2017	01-07-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Weighted Rate Change	0.00	0.00	0.00
Clear Blue Financial Group	Clear Blue Insurance Company	Voluntary Liability	6.96	04-01-2017	05-01-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Weighted Rate Change	0.00	0.00	0.00
Clear Blue Financial Group	Clear Blue Insurance Company	Voluntary Liability	0.07	07-15-2017	08-15-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Weighted Rate Change	0.00	0.00	0.00
Clear Blue Financial Group	Clear Blue Insurance Company	Voluntary Liability	13.31	07-15-2017	08-15-2017	Territory - Relativity change in excess of ±5% for some policyholders.		0.00	0.00	0.00
Electric Insurance Group	Electric Insurance Company	Voluntary Liability	6.10	06-18-2017	06-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates, model year factors, class factors, rate stability factors and discounts	3.80	5.90	0.00
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	2.20	06-26-2017	08-26-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase	13.10	12.80	13.70
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	10-28-2017	12-28-2017	Class - Relativity change in excess of ±5% for some policyholders.	Class, YNP, Veh Age, ISO Symbols, Paid-in-full, Violation, Accident, Marital Status	13.10	12.80	13.70
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	2.80	02-05-2017	04-05-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Expense Tier	13.10	12.80	13.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	02-23-2017	04-23-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Mileage and Affinity	13.10	12.80	13.70
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	05-29-2017	07-29-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Delinquency and Paid-in-full	13.10	12.80	13.70
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	06-05-2017	08-05-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Number of Drivers x Number of Vehicles, Education x Occupation, Removed Occupation x Credit	13.10	12.80	13.70
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	06-30-2017	08-30-2017	Surcharges - Introduction of new surcharge resulting in excess of +5% change for affected policyholders.	Ineligible driver surcharge	13.10	12.80	13.70
Elephant Insurance Company	Elephant Insurance Company	Voluntary Liability	0.00	04-11-2017	06-11-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Territory and Number of Drivers x Number of Vehicles	13.10	12.80	13.70
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	(7.10)	11-07-2017	01-07-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Decrease	14.00	5.10	5.40
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	3.40	02-05-2017	04-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase	14.00	5.10	5.40
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	1.70	06-26-2017	08-26-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Increase	14.00	5.10	5.40
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	(3.80)	10-05-2017	11-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Decrease	14.00	5.10	5.40

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	10-28-2017	12-28-2017	Class - Relativity change in excess of ±5% for some policyholders.	Class, YNP, Veh Age, ISO Symbols, Paid-in-full, Violation, Accident, Marital Status	14.00	5.10	5.40
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	02-23-2017	04-23-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Mileage and Affinity	14.00	5.10	5.40
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	05-29-2017	07-29-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Delinquency and Paid-in-full	14.00	5.10	5.40
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	06-05-2017	08-05-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Number of Drivers x Number of Vehicles, Education x Occupation, Removed Occupation x Credit	14.00	5.10	5.40
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	06-30-2017	08-30-2017	Surcharges - Introduction of new surcharge resulting in excess of +5% change for affected policyholders.	Ineligible driver surcharge	14.00	5.10	5.40
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	0.00	04-11-2017	06-11-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Territory and Number of Drivers x Number of Vehicles	14.00	5.10	5.40
Elephant Insurance Company	Elephant Insurance Company	Physical Damage	4.00	08-24-2017	10-24-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Prior Insurance, Territory, Residency, ISO Symbols, Deductible	14.00	5.10	5.40
Falcon Insurance Company	Falcon Insurance Company	Voluntary Liability	6.50	01-15-2017	02-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change	22.10	13.00	(8.50)
Falcon Insurance Company	Falcon Insurance Company	Voluntary Liability	6.00	10-25-2017	11-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change.	22.10	13.00	(8.50)
Falcon Insurance Company	Falcon Insurance Company	Voluntary Liability	9.90	05-24-2017	06-24-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Change in base, terr, class.	22.10	13.00	(8.50)

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Falcon Insurance Company	Falcon Insurance Company	Physical Damage	6.00	10-25-2017	11-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate change.	20.30	20.50	10.10
Farmers Insurance Group	21st Century Centennial Insurance Company	Voluntary Liability	8.80		12-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	17.60	19.40	0.00
Farmers Insurance Group	21st Century Centennial Insurance Company	Physical Damage	5.00		12-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	2.40	10.04	0.00
Farmers Insurance Group	21st Century North America Insurance Company	Voluntary Liability	18.40		12-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00
Farmers Insurance Group	21st Century North America Insurance Company	Physical Damage	4.50		12-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00
Farmers Insurance Group	21st Century Preferred Insurance Company	Voluntary Liability	14.00		12-18-2017	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	4.60	8.80
Farmers Insurance Group	21st Century Preferred Insurance Company	Physical Damage	6.70		12-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	3.40	1.30	2.80
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Voluntary Liability	4.20	12-18-2017	01-18-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	9.30	22.90	21.60

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Voluntary Liability	4.90	06-19-2017	07-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	9.30	22.90	21.60
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Physical Damage	0.00	12-18-2017	01-18-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	4.80	14.40	5.90
Farmers Insurance Group	Farmers Texas County Mutual Insurance Company	Physical Damage	4.70	06-19-2017	07-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Semi-annual Rate Revision	4.80	14.40	5.90
Farmers Insurance Group	Foremost County Mutual Insurance Company	Voluntary Liability	0.96	06-08-2017	07-27-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated factors.	1.00	25.90	59.50
Farmers Insurance Group	Foremost County Mutual Insurance Company	Voluntary Liability	9.30		12-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates.	21.70	24.09	4.90
Farmers Insurance Group	Foremost County Mutual Insurance Company	Physical Damage	(12.72)	06-08-2017	07-27-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Updated factors.	(12.70)	6.60	40.20
Farmers Insurance Group	Foremost County Mutual Insurance Company	Physical Damage	3.50		12-18-2017	Other	Base rates.	18.10	11.70	5.20
Germania Insurance Group	Germania Fire and Casualty Company	Voluntary Liability	8.50	12-11-2017	01-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes and new rating algorithm	5.20	9.10	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Voluntary Liability	7.90	05-01-2017	05-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes	5.20	9.10	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	Physical Damage	4.40	12-11-2017	01-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes and new rating algorithm	2.90	6.10	0.00
Germania Insurance Group	Germania Fire and Casualty Company	Physical Damage	2.40	05-01-2017	05-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes	2.90	6.10	0.00
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	8.50	12-11-2017	01-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes and new rating algorithm	5.20	9.10	0.00
Germania Insurance Group	Germania Insurance Company	Voluntary Liability	7.90	05-01-2017	05-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes	5.20	9.10	0.00
Germania Insurance Group	Germania Insurance Company	Physical Damage	4.40	12-11-2017	01-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes and new rating algorithm	2.90	6.10	0.00
Germania Insurance Group	Germania Insurance Company	Physical Damage	2.40	05-01-2017	05-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes	2.90	6.10	0.00
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	8.50	12-11-2017	01-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and revised rating algorithm	4.60	6.70	0.00
Germania Insurance Group	Germania Select Insurance Company	Voluntary Liability	7.90	05-01-2017	05-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes	4.60	6.70	0.00
Germania Insurance Group	Germania Select Insurance Company	Physical Damage	4.40	12-11-2017	01-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and revised rating algorithm	1.90	2.20	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	2.30	05-01-2017	05-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes	1.90	2.20	0.00
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	Voluntary Liability	15.50	02-27-2017	04-03-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Territory, Driver Class, Vehicle Driver	9.10	10.90	2.80
Hallmark Financial Service Group	Hallmark County Mutual Insurance Company	Voluntary Liability	9.70	06-26-2017	07-31-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Discounts, Model Year	9.10	10.90	2.80
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	4.40	01-15-2017	01-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Continental.PA.Rates.01.15.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	7.00	12-15-2017	01-15-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo.PA.Rates.12.15.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	9.80	12-21-2017	01-21-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	StateAuto.PA.Rates.12.21.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	4.20	01-25-2017	01-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TitanGeneral2.0.PA.Rates.01.25.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	9.00	01-25-2017	01-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TitanPlus.PA.Rates.01.25.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	10.80	12-11-2017	01-25-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Germania.PA.Rates.12.11.17	6.77	4.88	8.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	4.60	01-15-2017	02-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo.PA.Rates.01.01.17 (now 01.15.17)	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	19.90	12-22-2017	02-06-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Allied.PA.Rates.12.22.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.60	02-01-2017	03-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TSLC.PA.Rates.02.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	9.60	03-01-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive.PA.Rates.03.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	6.50	03-06-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.03.06.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-18-2017	04-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Choice.NS.PA.Rates.04.18.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	04-18-2017	04-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel.NS.PA.Rates.04.18.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	12.19	03-08-2017	04-22-2017	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.03.08.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	11.68	04-01-2017	05-01-2017	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.04.01.17	6.77	4.88	8.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	05-01-2017	05-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ApolloSA.6mo.PA.Rates.04.01.17 (now 05.01.17)	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	4.90	05-01-2017	05-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Germania.PA.Rates.05.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	05-01-2017	05-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ApolloSA.1mo.PA.Rates.04.01.17 (now 05.01.17)	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	5.10	04-01-2017	05-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo.PA.Rates.04.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	12.30	04-17-2017	05-17-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MSIS.PA.Rates.04.17.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	8.30	04-18-2017	05-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWinsChoice.PA.Rates.04.18.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	9.60	04-18-2017	05-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EGA.PA.Rates.04.18.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	12.50	05-01-2017	05-19-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AlfaVision.PA.Rates.05.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	8.70	04-21-2017	05-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SNAP.PA.Rates.04.21.17	6.77	4.88	8.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	8.20	03-31-2017	06-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Kemper.PA.Rates.03.31.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	5.35	05-01-2017	06-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	A-Max.PA.Rates.05.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.19	06-01-2017	06-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SIMG.CA.Rates.04.01.17 (now 06.01.17)	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	10.16	05-15-2017	06-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AAAA.PA.Rates.05.15.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	06-15-2017	06-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	StateAuto.PA.Rates.05.04.17 (now 06.15.17)	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	1.40	06-01-2017	07-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo.PA.Rates.06.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	1.90	07-07-2017	08-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo.PA.Rates.07.07.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	7.63	07-21-2017	08-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel.NS.PA.Rates.07.21.17.V2	6.77	4.88	8.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	8.78	07-21-2017	08-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Choice.NS.PA.Rates.07.21.17.V2	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(0.10)	07-19-2017	09-02-2017	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.07.19.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.84	08-04-2017	09-04-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SNAP.PA.Rates.08.04.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.50	07-26-2017	09-14-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Esurance.PA.Rates.05.17.17 (now 07.26.17)	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	4.00	08-11-2017	09-16-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	RAD5.PA.Rates.08.11.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.70	08-21-2017	09-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	WGLaredo.PA.Rates.08.21.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.10	09-01-2017	10-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive.PA.Rates.09.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-01-2017	10-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SCPreferred.PA.Rates.10.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	5.68	09-15-2017	10-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aspen.PA.Rates.09.15.17	6.77	4.88	8.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	5.90	10-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EGA.PA.Rates.10.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.70	10-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel.NS.PA.Rates.10.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.70	10-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Choice.NS.PA.Rates.10.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	8.30	10-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWinsChoice.PA.Rates.10.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	1.43	10-15-2017	11-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	A-Max.PA.Rates.10.15.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	2.00	12-03-2017	12-03-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	KemperDirect.PA.Rates.12.03.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	12-08-2017	12-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	KemperPrime.PA.Rates.10.20.17 (now 12.08.17)	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.04	12-18-2017	01-15-2018	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	ApolloSA.1mo.PA.Rates.12.18.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.60	02-17-2017	02-17-2017	Other	Kemper.PA.Rates.11.30.16 (Now 02.17.17)	6.77	4.88	8.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	03-15-2017	03-15-2017	Other	Mendota.MAP.PA.Rates.03.15.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	08-23-2017	08-23-2017	Other	Esurance.PA.Rates.08.23.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	08-15-2017	09-15-2017	Other	NIU.PA.Rates.08.15.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	11-22-2017	11-22-2017	Other	Allied.PA.Rates.11.22.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-30-2017	11-30-2017	Other	Mendota.MAP.PA.Rates.10.30.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	07-30-2017	07-30-2017	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	CoastNational.Select2.5.PA.Rates.07.30.17 (Sym)	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	9.03	04-01-2017	05-01-2017	Surcharges - Introduction of new surcharge resulting in excess of +5% change for affected policyholders.	Apollo.6mo.PA.Rates.04.01.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	4.45	06-15-2017	07-15-2017	Surcharges - Introduction of new surcharge resulting in excess of +5% change for affected policyholders.	Apollo.6mo.PA.Rates.06.15.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	3.83	12-15-2017	01-15-2018	Territory - Relativity change in excess of ±5% for some policyholders.	ApolloSA6mo.Rates.12.15.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	0.00	10-02-2017	11-02-2017	Territory - Relativity change in excess of ±5% for some policyholders.	SNAP.PA.Rates.10.02.17	6.77	4.88	8.30

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	0.53	10-20-2017	11-20-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo.1mo.PA.Rates.10.20.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	(1.86)	10-20-2017	11-20-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Apollo.6mo.PA.Rates.10.20.17	6.77	4.88	8.30
Home State Insurance Group	Home State County Mutual Insurance Company	Voluntary Liability	7.61	06-15-2017	07-15-2017	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Apollo.1mo.PA.Rates.06.15.17	6.77	4.88	8.30
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Voluntary Liability	4.90	06-26-2017	07-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rate	0.86	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Voluntary Liability	5.15	06-26-2017	07-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 57 - Base Rate	9.18	0.00	24.33
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Voluntary Liability	2.97	06-26-2017	07-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rate	9.21	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Voluntary Liability	6.98	06-26-2017	07-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 58 - Base Rate	17.36	0.00	29.07
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Voluntary Liability	8.84	11-06-2017	12-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rate, MYR, Driver Class, Terr, Limit, Veh Score	0.86	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Voluntary Liability	7.11	11-06-2017	12-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rate, MYR, Driver Class, Terr, Limit, Veh Score	9.21	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Voluntary Liability	0.00	07-24-2017	08-22-2018	Other	Chapter 60 - New Program Introduction	0.00	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Physical Damage	2.16	06-26-2017	07-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rate	11.73	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Physical Damage	1.20	06-26-2017	07-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rate	3.40	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Physical Damage	(0.34)	06-26-2017	07-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 57 - Base Rate	10.53	0.00	14.61
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Physical Damage	3.31	06-26-2017	07-25-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 58 - Base Rate	16.26	0.00	14.05
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Physical Damage	(1.26)	11-06-2017	12-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 17 - Base Rate, MYR, Driver Class, Terr, Limit, Veh Score	11.73	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Physical Damage	(2.61)	11-06-2017	12-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter 15 - Base Rate, MYR, Driver Class, Terr, Limit, Veh Score	3.40	0.00	0.00
Infinity Property and Casualty Ins. Group	Infinity County Mutual Insurance Company	Physical Damage	0.00	07-24-2017	08-22-2018	Other	Chapter 60 - New Program Introduction	0.00	0.00	0.00
J. Whited Group	Windhaven National Insurance Company	Voluntary Liability	0.00	06-07-2017	08-02-2017	Other	Initial Filing	0.00	0.00	0.00
J. Whited Group	Windhaven National Insurance Company	Voluntary Liability	0.00	09-08-2017	10-08-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Factor Change	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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. Whited Group	Windhaven National Insurance Company	Physical Damage	0.00	06-07-2017	08-02-2017	Other	Initial Filing	0.00	0.00	0.00
J. Whited Group	Windhaven National Insurance Company	Physical Damage	0.00	09-08-2017	10-08-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Factor Change	0.00	0.00	0.00
Kemper Corp. Group	Trinity Universal Insurance Company	Voluntary Liability	2.70	06-28-2017	06-28-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Auto Rate Filing	3.00	(2.70)	6.00
Kemper Corp. Group	Trinity Universal Insurance Company	Physical Damage	8.30	06-28-2017	06-28-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Auto Rate Filing	3.00	(2.70)	6.00
Kemper Corp. Group	Unitrin County Mutual Insurance Company	Voluntary Liability	8.10	06-28-2017	08-28-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rates, Revised Factors	8.10	14.90	10.60
Kemper Corp. Group	Unitrin County Mutual Insurance Company	Physical Damage	3.00	06-28-2017	08-28-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Base Rates, Revised Factors	3.00	18.00	8.90
Kemper Corp. Group	Unitrin Direct Insurance Company	Voluntary Liability	14.50		04-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate filing	0.00	7.90	0.00
Kemper Corp. Group	Unitrin Direct Insurance Company	Physical Damage	10.90		04-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate filing	0.00	(0.30)	0.00
Kemper Corp. Group	Unitrin Direct Property and Casualty Company	Voluntary Liability	3.90		03-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate filing	0.00	4.50	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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 Corp. Group	Unitrin Direct Property and Casualty Company	Physical Damage	(2.00)		03-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate filing	0.00	(0.70)	0.00
Liberty Mutual Group	General Insurance Company of America	Voluntary Liability	17.10		07-03-2017	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	7.40	8.70
Liberty Mutual Group	General Insurance Company of America	Physical Damage	8.70		07-03-2017	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	2.80	(0.20)
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	8.70	03-18-2017	03-18-2017	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 for Motorcycle	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	19.50	03-09-2017	04-18-2017	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	16.60	8.50	7.30
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	4.90	10-26-2017	10-26-2017	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 for RV	2.80	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	21.90	08-09-2017	11-08-2017	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	16.90	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	12.00	12-13-2017	12-13-2017	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	14.20	10.00	9.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	3.60	11-16-2017	12-26-2017	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	16.60	8.50	7.30
Liberty Mutual Group	Liberty County Mutual Insurance Company	Voluntary Liability	0.00	03-20-2017	05-24-2017	Other	Introducing Custom Coverage	16.60	8.50	7.30
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	5.60	03-18-2017	03-18-2017	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 for Motorcycle	0.00	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	3.80	03-09-2017	04-18-2017	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	16.20	5.50	6.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	31.40	10-26-2017	10-26-2017	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 for RV	5.80	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	6.60	08-19-2017	11-18-2017	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	4.50	0.00	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	12.00	12-13-2017	12-13-2017	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	13.60	7.70	8.20
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	3.40	11-16-2017	12-26-2017	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	16.20	5.50	6.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	Physical Damage	0.00	03-20-2017	05-24-2017	Other	Introducing Custom Coverage	16.20	5.50	6.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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 America	Voluntary Liability	16.90		07-03-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	10.80	7.40	8.70
Liberty Mutual Group	Safeco Insurance Company of America	Physical Damage	8.50		07-03-2017	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	2.80	(0.40)
Liberty Mutual Group	Safeco Insurance Company of Illinois	Voluntary Liability	16.80		07-03-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	10.50	7.30	8.60
Liberty Mutual Group	Safeco Insurance Company of Illinois	Physical Damage	8.40		07-03-2017	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	2.90	(0.40)
Liberty Mutual Group	Safeco Lloyds Insurance Company	Voluntary Liability	16.90		07-03-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjustments to Base Rates and Rating Factors	10.70	7.40	8.70
Liberty Mutual Group	Safeco Lloyds Insurance Company	Physical Damage	8.60		07-03-2017	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	3.00	(0.40)
Loya Group	Loya Insurance Company	Voluntary Liability	(5.20)	11-06-2017	12-06-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Factor Changes	(5.20)	(5.41)	(5.24)
Loya Group	Loya Insurance Company	Voluntary Liability	0.00	01-29-2017	01-29-2017	Other	Rule Change	0.00	0.00	0.00
Loya Group	Loya Insurance Company	Voluntary Liability	0.00	02-20-2017	03-20-2017	Other	Rule Change	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Loya Group	Vision Insurance Company	Voluntary Liability	25.00	02-13-2017	03-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	25.00	23.00	30.50
Loya Group	Vision Insurance Company	Voluntary Liability	18.30	03-27-2017	04-27-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates by Territory	18.30	16.80	22.30
Loya Group	Vision Insurance Company	Voluntary Liability	0.00	01-29-2017	01-29-2017	Other	Rule Change	0.00	0.00	0.00
Loya Group	Young America Insurance Company	Voluntary Liability	0.00	01-29-2017	01-29-2017	Other	Rule Change	0.00	0.00	0.00
Mercury General Group	Mercury County Mutual Insurance Company	Voluntary Liability	11.60	12-11-2016	01-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		27.00	6.00	3.10
Mercury General Group	Mercury County Mutual Insurance Company	Voluntary Liability	1.50	07-26-2017	09-14-2017	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	• Salvage Vehicle Factor• Non-Servicing Agent Factor• Vehicle Addition Endorsement Count• Late Payment / Nonpay Reinstatement Count• Prior BI Limit interacts with Purchased BI Limit• Updated Vehicle Symbol Factors• Updated Vehicle Model Year Factors	0.00	0.00	0.00
Mercury General Group	Mercury County Mutual Insurance Company	Physical Damage	(3.00)	12-11-2016	01-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		13.20	1.80	2.70

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Mercury General Group	Mercury County Mutual Insurance Company	Physical Damage	0.30	07-26-2017	09-14-2017	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	• Salvage Vehicle Factor• Non-Servicing Agent Factor• Vehicle Addition Endorsement Count• Late Payment / Nonpay Reinstatement Count• Prior BI Limit interacts with Purchased BI Limit• Updated Vehicle Symbol Factors• Updated Vehicle Model Year Factors	0.00	0.00	0.00
Metropolitan Group	Economy Fire and Casualty Company	Voluntary Liability	5.80	02-15-2017	04-16-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	5.80	0.00	0.00
Metropolitan Group	Economy Fire and Casualty Company	Physical Damage	12.40	02-15-2017	04-16-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	12.40	0.00	0.00
Metropolitan Group	Economy Preferred Insurance Company	Voluntary Liability	7.50	11-10-2017	12-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	7.50	0.00	0.00
Metropolitan Group	Economy Preferred Insurance Company	Physical Damage	26.30	11-10-2017	12-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	26.30	0.00	0.00
Metropolitan Group	Economy Premier Assurance Company	Voluntary Liability	7.50	11-10-2017	12-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	7.50	0.00	0.00
Metropolitan Group	Economy Premier Assurance Company	Physical Damage	26.30	11-10-2017	12-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	26.30	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	Metropolitan Casualty Insurance Company	Voluntary Liability	5.00	03-31-2017	05-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	5.00	6.50	0.00
Metropolitan Group	Metropolitan Casualty Insurance Company	Physical Damage	3.70	03-31-2017	05-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	3.70	(0.70)	0.00
Metropolitan Group	Metropolitan General Insurance Company	Voluntary Liability	6.60	03-31-2017	05-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	6.60	8.90	0.00
Metropolitan Group	Metropolitan General Insurance Company	Physical Damage	6.70	03-31-2017	05-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	6.70	2.60	0.00
Metropolitan Group	Metropolitan Group Property and Casualty Insurance Company	Voluntary Liability	9.10	03-31-2017	05-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	9.10	12.50	0.00
Metropolitan Group	Metropolitan Group Property and Casualty Insurance Company	Physical Damage	6.70	03-31-2017	05-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	6.70	1.90	0.00
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	Voluntary Liability	10.40	01-31-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Renewal Premium Capping	16.40	20.10	7.10
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	Voluntary Liability	5.40	08-01-2017	09-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; Zip Code addition	16.40	20.10	7.10

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	Metropolitan Lloyds Insurance Company of Texas	Physical Damage	10.30	01-31-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; Renewal Premium Capping	17.90	4.00	3.10
Metropolitan Group	Metropolitan Lloyds Insurance Company of Texas	Physical Damage	6.90	08-01-2017	09-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates; Zip Code addition	17.90	4.00	3.10
Metropolitan Group	Metropolitan Property and Casualty Insurance Company	Voluntary Liability	1.80	03-31-2017	05-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	1.80	4.40	0.00
Metropolitan Group	Metropolitan Property and Casualty Insurance Company	Physical Damage	(1.70)	03-31-2017	05-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	(1.70)	(3.90)	0.00
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	0.02	02-24-2017	04-10-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates, Zip Code, Nonowner, Driver Class, Increased Limits, Proof of Prior - Homeowner, Proof of Prior - Insurance Score - Lapse - TUIRS, Proof of Prior - Insurance Score - Lapse - TrueRisk, Vehicle-to-Driver, Model Year	10.09	33.25	38.50
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	(0.28)	04-07-2017	05-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 1.0 Base Rate, Renewal Sequence	9.51	31.73	31.73
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	(0.12)	04-07-2017	05-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 3.0 Base Rate, Renewal Sequence, Insurance Scoring - TUIRS, Insurance Scoring - TrueRisk	10.06	30.00	30.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	(0.08)	04-07-2017	05-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 2.0 Base Rate, Renewal Sequence	9.93	30.56	30.56
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	2.97	04-07-2017	05-22-2017	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	13.36	37.20	50.03
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	2.05	08-25-2017	10-09-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX BEP Base Rates, Zip Code, Nonowner, Driver Class, Deductible, Vehicle Length of Ownership, Source Factor, Proof of Prior - Insurance Score - Lapse - TUIRS, Proof of Prior - Insurance Score - Lapse - TRUERISK, Vehicle-to-Driver, Model Year, Profile	10.67	35.55	52.61
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	(0.15)	08-25-2017	11-27-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 1.0 Base Rate, Model Year, Zip Code, Driver Class, Antitheft, ESC/ABS, Make, Series	(0.43)	24.35	31.53
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	(0.19)	08-25-2017	11-27-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 2.0 Base Rate, Model Year, Zip Code, Driver Class, Antitheft, ESC/ABS, Make, Series	(0.27)	24.11	30.31
MGA Insurance Company Inc.	MGA Insurance Company, Inc.	Voluntary Liability	(0.66)	08-25-2017	11-27-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	TX EP 3.0 Base Rate, Model Year, Zip Code, Driver Class, Antitheft, Make, Series	(0.77)	22.92	29.15
Nationwide Corp. Group	Amco Insurance Company	Physical Damage	13.50	09-01-2017	09-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	1, 2, 4, 6, 14 (ISO Optional Class Plan)	9.90	0.00	0.00
Nationwide Corp. Group	Colonial County Mutual Insurance Company	Voluntary Liability	8.20	04-15-2017	04-15-2017	Other	Base Rate	3.50	6.40	8.70

Private Passenger Automobile Rate Filing Exhibit

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Nationwide Corp. Group	Colonial County Mutual Insurance Company	Voluntary Liability	13.00	04-15-2017	04-15-2017	Other	Base Rate	6.00	13.30	12.30
Nationwide Corp. Group	Colonial County Mutual Insurance Company	Voluntary Liability	13.00	04-15-2017	04-15-2017	Other	Base Rate	9.50	14.90	1.00
Nationwide Corp. Group	Crestbrook Insurance Company	Voluntary Liability	14.40	10-15-2017	11-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Territorial Base Rates, Bodily Injury/Property Damage Increased Limit factors, Matrix factors, and added additional clarification around the Home & Car Discount	3.40	0.00	0.00
Nationwide Corp. Group	Crestbrook Insurance Company	Physical Damage	14.40	10-15-2017	11-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Territorial Base Rates, Bodily Injury/Property Damage Increased Limit factors, Matrix factors, and added additional clarification around the Home & Car Discount	3.40	0.00	0.00
Nationwide Corp. Group	Depositors Insurance Company	Voluntary Liability	3.30	12-17-2017	01-17-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates	15.60	0.00	7.40
Nationwide Corp. Group	Farmland Mutual Insurance Company	Voluntary Liability	10.30	01-01-2017	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Loss Cost Adoption	0.00	14.70	9.00
Nationwide Corp. Group	Farmland Mutual Insurance Company	Physical Damage	(10.10)	01-01-2017	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Loss Cost Adoption	0.00	(17.50)	(26.70)
Nationwide Corp. Group	Nationwide Agribusiness Insurance Company	Voluntary Liability	12.90	01-01-2017	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revise base rates.	6.90	3.00	5.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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 Corp. Group	Nationwide Agribusiness Insurance Company	Voluntary Liability	9.50	01-01-2017	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	loss cost adoption	0.00	14.00	7.90
Nationwide Corp. Group	Nationwide Agribusiness Insurance Company	Physical Damage	10.20	01-01-2017	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	loss cost adoption	0.00	16.60	23.90
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	6.00	01-01-2017	01-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century Insurance and Financial Services - Base Rates-AIGM-1624815252	6.00	0.00	6.50
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	8.00	12-01-2017	01-01-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Select General Agency- PPA- Base rates- SGA08-117	8.51	0.83	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	6.60	01-01-2017	02-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency-PPA - Increased rates in all territories for BI/PD/COLL/COMP/PIP/UMBI/UMPD - VGA14-017	27.44	19.66	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	4.80	02-01-2017	02-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Louis A Williams & Associates - PPA- Policy fees / base rates- LAW99-017	4.60	(4.40)	(2.60)
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	8.40	01-09-2017	02-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Direct General Insurance Agency, Inc. Credit PPA- Base rates / coverage factor/ added higher limits - DIGEN03-017	17.47	20.10	7.10
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	2.67	02-15-2017	02-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Select General Agency - PPA- Base rates- SGA08-017	8.51	0.83	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	14.60	02-02-2017	02-24-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acceptance Insurance Agency of TN- Credit- AIACS05-017	17.24	4.80	1.80
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	7.39	01-30-2017	03-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar MGA- Standard - Base rates/ driver vehicle matrix; surcharge- LON08-017	25.82	0.00	3.30
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	7.43	01-30-2017	03-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar MGA- Maverick - Base rates/ driver vehicle matrix; surcharge - LONMAV08-017	19.81	2.90	2.90
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	8.00	02-01-2017	03-03-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services - Edge- Base rates/program factors/vehicle profile - WISEG15-017	16.67	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	9.70	02-01-2017	03-03-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services - Apex- Base rates/program factors/vehicle profile - WISA15-017	16.67	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	9.13	02-15-2017	03-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros, LLC - Limited/Standard - Base rates; territory; driver class; discounts; vehicle profile factor; added vehicle history score rating element - TEJ11-017	28.00	13.40	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(1.10)	03-01-2017	03-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Group Underwriters - UAIS Current/Old - Driver class factors revised; renewal discount factors revised - UAIS01-017	39.42	13.76	3.02
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	5.40	03-15-2017	03-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA Inc - Old Banner- Base rates - CMGA12-017	24.80	12.50	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	12.40	03-15-2017	04-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies- 1 & 3 Month- Base rate; multi car discount; driver/veh ration; MY; territories - AAM16-017	2.70	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	5.40	03-15-2017	04-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	21st Century Agency- Select - Base rates; county modifiers; liability year model factors - TFC13-017	10.72	(0.20)	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	8.00	03-15-2017	04-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA Inc - New Banner- Base rates, driver class, territory; MY update; core discount; addition of driver to vehicle factor- CMGAB12-017	24.80	12.50	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	12.90	04-01-2017	04-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies- 6 Month Credit- Base rate- AAS16-117	14.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(2.00)	05-01-2017	05-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Group Underwriters - UAIS Current/Old -PIP territory base rates revised, reduced back to the 9/1/2016 filing rates - UAIS01-117	39.42	13.76	3.02
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	7.11	04-18-2017	05-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto - ASL Legacy- Base rate- AMB02-017	38.65	4.80	11.06
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	5.98	04-18-2017	05-18-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto_VLX Value - Base rates- NLVU 14-017	35.88	11.70	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	(6.00)	05-11-2017	06-02-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Acceptance Insurance Agency of TN- Credit - AIACS05-117	17.24	4.80	1.80

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	5.70	05-15-2017	06-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency-PPA - Base rates; driver classification factors - VGA14-117	27.44	19.66	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	4.70	06-15-2017	06-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Louis A Williams & Associates - PPA - Base rates; class factors- LAW99-117	4.60	(4.40)	(2.60)
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	3.68	07-01-2017	07-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Managing General Agency - Priority- Adjustment to base rates- EMP06-117	10.31	7.11	6.74
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	7.72	06-15-2017	07-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ACCC-General Agency PPA - ACCC97-017	21.10	11.85	7.59
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	7.30	07-15-2017	08-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies - 6 Month Credit-Base rate- AAS16-217	14.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	9.23	07-21-2017	08-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- VAL Value New Base rate, county factors for Dallas, Fort Bend, Harris; class factors	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	6.13	07-21-2017	08-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- LEG Legacy New -Base rate; county factors for Dallas, Fort Bend, Harris - ASA_LEG_117	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	7.20	08-15-2017	09-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	American Agencies- 1 & 3 Month-Base rates ; territory; tier; renewal; license type - AAM16-217	2.70	0.00	0.00

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Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	17.30	08-30-2017	09-29-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Direct General Insurance Agency, Inc. Credit PPA- Base rates; distribution channel factor; rate cap removed - DIRGEN03-117	17.47	20.10	7.10
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	5.50	09-01-2017	10-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA Inc - Credit- Base rate changes to BI/PD/CMP- CCR12-017	24.80	12.50	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	6.00	09-01-2017	10-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA Inc- New Banner- Base rate changes to BI/PD/ CMP- CCB12-117	24.80	12.50	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	5.70	10-01-2017	10-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Connect MGA Inc- Old Banner- Base rate change to BI/PD/CMP - CGB12-117	24.80	12.50	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	4.33	09-08-2017	10-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services - Edge- Base rates; program factors; territory factors -WISEG15-117	16.67	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	4.30	09-08-2017	10-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Windhaven Insurance Services - Apex- Base rates; program factors; territory factors - WISA15-117	16.67	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	6.80	09-15-2017	10-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Venture General Agency-PPA - Base rates; liability territory relativities; liability driver classification factors - VGA14-217	27.44	19.66	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	3.50	10-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto - LEG Legacy New- Base rates. added 2019 model year factor, LEG17-217	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

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Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	7.90	10-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- VLX Value-Base rates; added 2018-2019 model year factors- VLX14-117	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	0.90	10-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Tejas Seguros, LLC - Limited/Standard -Base rates; territory; driver class; vehicle profile coverage factor - TEJ11-117	28.00	13.40	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	8.17	10-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- ASL Legacy-Base rates BI/PD; added 2019 model year factor - ASL02-117	0.00	0.00	0.00
Orpheus Group	Old American County Mutual Fire Insurance Company	Voluntary Liability	3.60	10-01-2017	11-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AmWINS Specialty Auto- VAL Value New, Base rates, added 2019 model year factors - VAL17-217	0.00	0.00	0.00
Progressive Group	Progressive County Mutual Insurance Company	Voluntary Liability	5.60	10-06-2017	11-09-2017	Other	Base rates and factor changes.	9.70	3.70	7.00
Progressive Group	Progressive County Mutual Insurance Company	Physical Damage	3.50	10-06-2017	11-09-2017	Other	Base rates and factor changes.	12.60	9.90	(2.40)
Pure Companies Group	Privilege Underwriters Reciprocal Exchange	Voluntary Liability	15.20	10-21-2017	12-20-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	15.20	25.00	73.10
Pure Companies Group	Privilege Underwriters Reciprocal Exchange	Physical Damage	(1.60)	10-21-2017	12-20-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change	(1.60)	9.70	9.70
Root Insurance Company	Root Insurance Company	Voluntary Liability	0.00	10-31-2017	10-31-2017	Other	New Program	0.00	0.00	0.00
Root Insurance Company	Root Insurance Company	Physical Damage	0.00	10-31-2017	10-31-2017	Other	New Program	0.00	0.00	0.00

Private Passenger Automobile Rate Filing Exhibit

Group Name	Company Name	Line of Business	Overall Rate Change 2017	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 Insurance Company	Safe Auto Insurance Company	Voluntary Liability	2.40	06-16-2017	07-23-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, Rate Cap, Channel Factor	0.00	0.00	0.00
Safe Auto Insurance Company	Safe Auto Insurance Company	Voluntary Liability	3.80	08-07-2017	09-12-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00
Safe Auto Insurance Company	Safe Auto Insurance Company	Voluntary Liability	0.00	08-24-2017	09-30-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	New program, Base Rates, updated Algorithm, Acquisition Recovery, LTV Tier	0.00	0.00	0.00
Safe Auto Insurance Company	Safe Auto Insurance Company	Voluntary Liability	6.50	11-15-2017	12-22-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates, LTV Tier Factor adjustment	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	15.00	12-04-2017	01-04-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	1.89	12-22-2017	02-22-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	10.36	06-01-2017	06-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	16.21	07-08-2017	08-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	(1.30)	10-05-2017	11-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2017	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
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	2.39	09-05-2017	09-05-2017	Class - New class definition resulting in excess of ±5% change for some policyholders.	BR, Driver class factors, Surcharges	3.60	10.66	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	14.77	12-01-2017	01-01-2018	Class - Relativity change in excess of ±5% for some policyholders.	GLM Based	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	(1.30)	03-22-2017	04-15-2017	Class - Relativity change in excess of ±5% for some policyholders.	Used Pure Prem method	12.33	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	10.32	04-25-2017	04-25-2017	Class - Relativity change in excess of ±5% for some policyholders.	Driver Class factors, Discount factors	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	0.05	08-24-2017	10-24-2017	Class - Relativity change in excess of ±5% for some policyholders.	Relativity Changes	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	4.09	02-01-2017	03-01-2017	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Discounts	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	8.86	10-07-2017	11-07-2017	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Base rates, Discount Factors	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	5.27	01-15-2017	01-15-2017	Territory - Relativity change in excess of ±5% for some policyholders.	BR, Zip code - territory factors	3.60	10.66	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Voluntary Liability	22.46	07-25-2017	08-25-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Base rates, Territory relativities	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	14.70	12-04-2017	01-04-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	(9.00)	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	2.40	12-22-2017	02-22-2018	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2017	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
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	9.00	06-01-2017	06-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	13.28	07-08-2017	08-08-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	(9.00)	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	(1.30)	10-05-2017	11-05-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rates	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	1.19	09-05-2017	09-05-2017	Class - New class definition resulting in excess of ±5% change for some policyholders.	BR, Driver class factors, Surcharges	(0.13)	3.61	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	0.04	12-01-2017	01-01-2018	Class - Relativity change in excess of ±5% for some policyholders.	GLM Based	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	9.39	03-22-2017	04-15-2017	Class - Relativity change in excess of ±5% for some policyholders.	Used Pure Prem method	6.61	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	5.61	04-25-2017	04-25-2017	Class - Relativity change in excess of ±5% for some policyholders.	Driver Class factors, Discount factors	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	2.81	08-24-2017	10-24-2017	Class - Relativity change in excess of ±5% for some policyholders.	Relativity Changes	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	4.12	02-01-2017	03-01-2018	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Discounts	0.00	0.00	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	17.20	10-07-2017	11-07-2017	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Base rates, Discount Factors	(9.00)	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2017	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
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	2.86	01-15-2017	01-15-2017	Territory - Relativity change in excess of ±5% for some policyholders.	BR, Zip code - territory factors	(0.13)	3.61	0.00
Safeway Insurance Group	Redpoint County Mutual Insurance Company	Physical Damage	15.29	07-25-2017	08-25-2017	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rates, Territory relativities	0.00	0.00	0.00
Safeway Insurance Group	Safeway Insurance Company	Voluntary Liability	11.90	11-01-2017	11-15-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased some territory base rates and some class factors for BI, PD, UM, CP & CL coverages.	11.90	28.71	28.71
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	10.16	08-01-2017	09-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change to legacy motorcycle product	5.60	2.70	0.80
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	34.83	08-29-2017	09-29-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change to recreational vehicle product	0.00	0.00	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	0.00	09-17-2017	10-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Nonstandard Auto Program	9.10	15.50	23.30
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	(5.26)	11-28-2017	12-28-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change to legacy motorcycle product	0.00	0.00	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	0.02	12-18-2017	01-01-2018	Class - Relativity change in excess of ±5% for some policyholders.	Nonstandard Auto Program	9.10	15.50	23.30
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Voluntary Liability	0.00	02-12-2017	02-12-2017	Other	Introduction of new motorcycle product	0.00	0.00	0.00

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Group Name	Company Name	Line of Business	Overall Rate Change 2017	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	9.09	08-01-2017	09-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change to legacy motorcycle product	0.60	3.40	7.10
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	59.86	08-29-2017	09-29-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change in recreational vehicle product	0.00	0.00	0.00
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	09-17-2017	10-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Nonstandard Auto Program	0.00	0.20	(6.80)
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	11-28-2017	12-28-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change to legacy motorcycle product	0.60	3.40	7.10
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	2.49	12-18-2017	01-01-2018	Class - Relativity change in excess of ±5% for some policyholders.	Nonstandard Auto Program	0.00	0.20	(6.80)
Sentry Insurance Group	Dairyland County Mutual Insurance Company of Texas	Physical Damage	0.00	02-12-2017	02-12-2017	Other	Introduction of new motorcycle product	0.00	0.00	0.00
Sentry Insurance Group	Sentry Select Insurance Company	Voluntary Liability	0.00	08-19-2017	08-19-2017	Other	Introduction of new motorcycle product	0.00	0.00	0.00
Sentry Insurance Group	Sentry Select Insurance Company	Physical Damage	0.00	08-19-2017	08-19-2017	Other	Introduction of new motorcycle product	0.00	0.00	0.00
State Auto Mutual Group	State Auto Property and Casualty Insurance Company	Voluntary Liability	15.30	04-27-2017	04-27-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising base rates	17.30	6.50	7.50

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State Auto Mutual Group	State Auto Property and Casualty Insurance Company	Physical Damage	20.10	04-27-2017	04-17-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising base rates	6.70	5.90	14.10
State Farm Group	State Farm County Mutual Insurance Company of Texas	Voluntary Liability	16.50	05-15-2017	05-15-2017	Class - Relativity change in excess of ±5% for some policyholders.	Revised private passenger base rates and rating relativities such as class, territory, model year, IRG/deductible, and limits	18.10	12.30	1.90
State Farm Group	State Farm County Mutual Insurance Company of Texas	Voluntary Liability	0.00	09-18-2017	09-18-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised minimum rating factor for Customer Rating Index	18.10	12.30	1.90
State Farm Group	State Farm County Mutual Insurance Company of Texas	Physical Damage	11.10	05-15-2017	05-15-2017	Class - Relativity change in excess of ±5% for some policyholders.	Revised private passenger base rates and rating relativities such as class, territory, model year, IRG/deductible, and limits	6.60	2.90	3.50
State Farm Group	State Farm County Mutual Insurance Company of Texas	Physical Damage	0.00	09-18-2017	09-18-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised minimum rating factor for Customer Rating Index	6.60	2.90	3.50
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	12.30	05-15-2017	05-15-2017	Class - Relativity change in excess of ±5% for some policyholders.	Revised private passenger base rates and rating relativities such as class, territory, model year, IRG/deductible, and limits	13.40	4.10	0.40
State Farm Group	State Farm Mutual Automobile Insurance Company	Voluntary Liability	(0.10)	09-18-2017	09-18-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised minimum rating factor for Customer Rating Index	13.40	4.10	0.40
State Farm Group	State Farm Mutual Automobile Insurance Company	Physical Damage	5.60	05-15-2017	05-15-2017	Class - Relativity change in excess of ±5% for some policyholders.	Revised private passenger base rates and rating relativities such as class, territory, model year, IRG/deductible, and limits	3.70	0.00	0.90
State Farm Group	State Farm Mutual Automobile Insurance Company	Physical Damage	(0.10)	09-18-2017	09-18-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised minimum rating factor for Customer Rating Index	3.70	0.00	0.90

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Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Voluntary Liability	3.16	01-01-2017	01-01-2017	Other	Change in deductible, class, age, gender factors, NST allowance and non-misc SCL base rates	13.67	5.66	9.18
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	Physical Damage	6.74	01-01-2017	01-01-2017	Other	Change in deductible, class, age, gender factors, NST allowance and non-misc SCL base rates	14.05	12.14	9.67
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Voluntary Liability	(0.91)	01-01-2017	01-01-2017	Other	Change in deductible, class, age, gender factors, NST allowance and non-misc SCL base rates	8.17	4.52	5.11
Texas Farm Bureau Mutual Group	Texas Farm Bureau Casualty Insurance Company	Physical Damage	0.32	01-01-2017	01-01-2017	Other	Change in deductible, class, age, gender factors, NST allowance and non-misc SCL base rates	10.00	1.87	4.10
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	Physical Damage	2.17	01-01-2017	01-01-2017	Other	Change in deductible, class, age, gender factors, NST allowance, non-misc SCL base rates	10.29	1.59	4.38
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Voluntary Liability	0.00	01-01-2017	01-01-2017	Other	First year of Underwriter company doing business in Private Passenger Auto	0.00	0.00	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	Physical Damage	0.00	01-01-2017	01-01-2017	Other	First year of Underwriter company doing business in Private Passenger Auto	0.00	0.00	0.00
Titus Group	Consumers County Mutual Insurance Company	Voluntary Liability	6.00	02-03-2017	03-10-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Group TTM Quantum 2	5.00	1.00	0.00
Titus Group	Consumers County Mutual Insurance Company	Voluntary Liability	12.00	08-18-2017	09-22-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Group TTM Quantum 2	5.00	1.00	0.00
Titus Group	Consumers County Mutual Insurance Company	Voluntary Liability	1.00	10-06-2017	10-27-2017	Other	Group TTM Quantum Less than 5%	1.00	0.00	4.00
Titus Group	Consumers County Mutual Insurance Company	Physical Damage	2.00	02-03-2017	03-10-2017	Other	Group TTM Quantum 2 Less than 5%	5.00	1.00	0.00

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Titus Group	Consumers County Mutual Insurance Company	Physical Damage	4.00	08-18-2017	09-22-2017	Other	Group TTM Quantum 2Less than 5%	5.00	1.00	0.00
Titus Group	Consumers County Mutual Insurance Company	Physical Damage	0.04	10-06-2017	10-27-2017	Other	Group TTM Quantum Less than 5%	2.00	0.00	4.00
Tricadia Holdings Group	Lyndon Southern Insurance Company	Voluntary Liability	4.60	08-21-2017	08-21-2017	Other	Base Rate, Territory Factor, Driver Class and Vehicle Age Factor revisions	4.60	3.60	24.60
Tricadia Holdings Group	Lyndon Southern Insurance Company	Physical Damage	4.60	08-21-2017	08-21-2017	Other	Base Rate, Territory Factor, Driver Class and Vehicle Age Factor revisions	4.60	0.80	3.80
United Fire and Casualty Group	United Fire and Casualty Company	Voluntary Liability	7.80	04-01-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00
United Fire and Casualty Group	United Fire and Casualty Company	Physical Damage	7.80	04-01-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00
United Fire and Casualty Group	United Fire and Indemnity Company	Voluntary Liability	7.80	04-01-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00
United Fire and Casualty Group	United Fire and Indemnity Company	Physical Damage	7.80	04-01-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00
United Fire and Casualty Group	United Fire Lloyds	Voluntary Liability	7.80	04-01-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00

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United Fire and Casualty Group	United Fire Lloyds	Physical Damage	7.80	04-01-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Increased flex factors (rates)	0.00	0.00	0.00
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	Voluntary Liability	2.50	03-27-2017	05-21-2017	Other	Revised Base Rates	13.30	2.40	3.50
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	Voluntary Liability	6.80	10-02-2017	11-21-2016	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	13.30	2.40	3.50
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	Physical Damage	4.80	03-27-2017	05-21-2017	Other	Revised Base Rates	1.70	3.70	0.00
United Services Auto. Assn. Group	Garrison Property and Casualty Insurance Company	Physical Damage	2.00	10-02-2017	11-21-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	1.70	3.70	0.00
United Services Auto. Assn. Group	United Services Automobile Association	Voluntary Liability	8.60	03-27-2017	05-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rates	10.50	11.20	1.70
United Services Auto. Assn. Group	United Services Automobile Association	Voluntary Liability	11.70	10-02-2017	11-21-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	10.50	11.20	1.70
United Services Auto. Assn. Group	United Services Automobile Association	Physical Damage	4.90	03-27-2017	05-21-2017	Other	Revised base rates	1.90	2.50	(1.80)
United Services Auto. Assn. Group	United Services Automobile Association	Physical Damage	2.90	10-02-2017	11-21-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	1.90	2.50	(1.80)
United Services Auto. Assn. Group	USAA Casualty Insurance Company	Voluntary Liability	5.00	03-27-2017	05-27-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	13.50	6.50	6.10

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United Services Auto. Assn. Group	USAA Casualty Insurance Company	Voluntary Liability	8.90	10-02-2017	11-21-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	13.50	6.50	6.10
United Services Auto. Assn. Group	USAA Casualty Insurance Company	Physical Damage	7.80	03-27-2017	05-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	0.40	3.30	(6.50)
United Services Auto. Assn. Group	USAA Casualty Insurance Company	Physical Damage	1.60	10-02-2017	11-21-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	0.40	3.30	(6.50)
United Services Auto. Assn. Group	USAA General Indemnity Company	Voluntary Liability	7.20	03-27-2017	05-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	14.20	8.00	0.70
United Services Auto. Assn. Group	USAA General Indemnity Company	Voluntary Liability	3.80	10-02-2017	11-21-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	14.20	8.00	0.70
United Services Auto. Assn. Group	USAA General Indemnity Company	Physical Damage	5.00	03-27-2017	05-21-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Rates	5.00	3.80	(1.60)
United Services Auto. Assn. Group	USAA General Indemnity Company	Physical Damage	(2.30)	10-02-2017	11-21-2017	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Revised Rating Factors	5.00	3.80	(1.60)
Western General Automobile Insurance Company	Western General Automobile Insurance Company	Physical Damage	9.10	04-01-2017	04-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Only	12.00	19.80	32.30
Western General Automobile Insurance Company	Western General Automobile Insurance Company	Physical Damage	5.30	10-01-2017	10-01-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Only	15.50	22.20	30.70

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Group Name	Company Name	Line of Business	Overall Rate Change 2017	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
Woodlands Insurance Company, The	Woodlands Insurance Company, The	Voluntary Liability	4.80	01-15-2017	01-15-2017	Other	Rates and rules changes	0.00	0.00	0.00
Woodlands Insurance Company, The	Woodlands Insurance Company, The	Voluntary Liability	1.90	09-28-2017	09-28-2017	Other	Update base rates and zip code, driver class and vehicle age factors	0.00	0.00	0.00
Woodlands Insurance Company, The	Woodlands Insurance Company, The	Physical Damage	4.80	01-15-2017	01-15-2017	Other	Rates and rules changes	0.00	0.00	0.00
Woodlands Insurance Company, The	Woodlands Insurance Company, The	Physical Damage	1.90	09-28-2017	09-28-2017	Other	Update base rates and zip code, driver class and vehicle age factors	0.00	0.00	0.00
WT Holdings Group	Stillwater Insurance Company	Voluntary Liability	7.40	10-06-2017	11-12-2017	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		0.00	0.00	0.00
WT Holdings Group	Stillwater Insurance Company	Voluntary Liability	9.20	02-03-2017	03-12-2017	Class - New class definition resulting in excess of ±5% change for some policyholders.	New Auto 5.0	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, 2016, through December 31, 2016.

Overall Rate Change Previous 24 months - overall rate change for the period January 1, 2015, through December 31, 2015.

Overall Rate Change Previous 36 months - overall rate change for the period January 1, 2014, through December 31, 2014.



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