



# STATE OF CONNECTICUT INSURANCE DEPARTMENT



## **Property Casualty Insurance Rate Reviews For Calendar Year 2024**

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

January 15, 2025

I am pleased to provide the Connecticut Insurance Department's (CID) annual report of property & casualty (P&C) rates in the state for calendar year 2024, pursuant to Connecticut General Statutes Section 38a-9(c).

Maintaining a competitive market is essential to our mission of consumer protection and CID's reviews help ensure that products are priced fairly and are adequate for the coverage provided.

Connecticut's property and casualty industry continues to be among the nation's leaders. Our P&C industry ranks 5<sup>th</sup> in the nation for direct written premium. There are hundreds of carriers licensed to write P&C business in Connecticut, including some of the nation's largest carriers, which are headquartered here.

Some highlights of 2024 rate review include:

- A decrease in workers' compensation insurance rates for the 11<sup>th</sup> straight year.
- Continued efforts to hold down homeowner's rate increases have saved policyholders \$34.51 million in 2024 and \$150.15 million since 2012.
- Private passenger automobile policyholder savings were \$67.6 million in 2024 and \$310.7 million since 2021.
- While the pace of rate increase requests slowed, significant rate pressures continued in 2024 for auto and homeowners which are impacted by supply chain constraints and inflationary pressures. The homeowner market continues to show strain from severe weather events impacting the industry around the country. This has impacted companies' reinsurance costs and has added pressure on rates and underwriting.
- All rate filings are becoming more complicated as companies increase the use of General Linear Models (GLMs) and big data which have significantly more data variables.

If you should have any questions or would like to discuss any items in the report, please do not hesitate to contact my office.

Respectfully,



Andrew Mais, Commissioner

Cc: Office of Legislative Research

## **Summary of 2024 Rate Reviews**

Connecticut Insurance Department  
Property & Casualty Division

### **How the rates were reviewed**

The Insurance Department's Actuarial Division and Property & Casualty (P&C) Division conducts actuarial reviews pursuant to competitive rating laws, which establish standards for regulation of personal risk insurance. The statutes rely on a competitive marketplace to establish and maintain reasonable rate levels. Rates may not be inadequate or unfairly discriminatory, e.g., charging different premiums for policyholders with similar exposures.

### **Overall reviews**

In 2024, the Actuarial and P&C Divisions reviewed 1,424 Personal and Commercial rate & rule filings. The following information represents the major lines of business rate submissions.

### **Lines of business reviewed**

- Personal Automobile
- Homeowners
- Workers' Compensation
- Commercial Automobile
- Commercial General Liability
- Commercial Fire and Allied
- Commercial Multi-Peril/Businessowners
- All Other

#### **A. Personal Automobile**

There was an average overall rate increase of 8.9 percent, down from 11.2 percent in 2023.

Two new writing companies were introduced in 2024: The Cincinnati Casualty Company, and National Interstate Insurance Company. Additionally, six companies introduced new programs: Truck Insurance Exchange, Plymouth Rock Assurance Corporation, New South Insurance Company, National General Insurance Company, Amica Mutual Insurance Company/Amica Property and Casualty Insurance Company, and Encompass Insurance Company of America

### **Rate filings reviewed**

In 2024 there were 126 filings compared to 138 filings in 2023. The significant increase in 2023 has slowed a little after last two years of significant rate increases to reflect supply chain and inflationary issues, as well as an increase in frequency (accidents) as driving returns to pre-COVID levels. This reporting year we also saw 26 companies sending their model filings separately to speed up the review process. The model filings usually require longer review time. We also saw 8 withdrawals with our objections for justifications.

The CID continues to review automobile rate filings closely to ensure the rates are actuarially justified based on actual experience, since industry started seeing deterioration in frequency coming out of 2020 which has continued into 2024. As a result of our regulatory oversight, we were able to save consumers \$67,596,997 compared to saving of \$157,030,461 in 2023.

### **Flex rate filings**

Of the 126 filings, there was 1 flex rate filing submitted under the flex rating statutes 38a-688a in which prior approval is not required if the overall aggregate change is -6% to +6 %. The flex filing was for a rate increase.

### **File and Use**

Property damage liability and automobile physical damage coverages are “file and use” which means prior approval from the Insurance Department is not required.

#### **Statewide rate level changes for 2024**

- Liability +10.0%
- Physical Damage +7.3%
- Combined Total +8.9%

### **B. Homeowners**

Based on our reviews we were able to save consumers \$34.512 million in 2024 compared to saving of \$24.758 million in 2023. Overall, we have saved consumers \$150.153 million since 2012 as a result of CID’s thorough analysis of rate requests.

## **Rate Filings Reviewed in 2024**

- Homeowners rate filings recorded – 107
- Average increase requested – 14.4% (11.1% in 2023)
- Average increase Department allowed – 13.5%
- Number of flex rate filings – 13

## **Market Growth**

Two new writing companies were introduced in 2024: Transverse Insurance Company and American Bankers Insurance Company of Florida. Additionally, four companies introduced new programs: Farmers/ Fire Insurance Exchange and Toggle Insurance Company, Chubb Indemnity Insurance Company/Executive Risk Indemnity, Inc., The Hanover Insurance Company, and AmTrust Insurance Company.

In 2024, 3 companies notified P&C of their intentions to withdraw from the HO market; Farm Family Casualty, AmGuard, and Main Street America Assurance Co. Kemper advised the Insurance Department in 2023 that it would not renew policies beginning in 2024.

## **C. Workers' Compensation**

On Nov. 13, 2024, the Commissioner approved a reduction in overall workers' compensation Loss Costs and Assigned Risk rates for Connecticut. This marked the 11th straight year that rates have decreased. The [Commissioner's Order](#) approving the reduction followed a 30-day public comment period on a filing made by the National Council on Compensation Insurance (NCCI).

The order resulted in 2025:

- 6.1% overall decrease to loss costs (actual losses and claim adjustment expenses), and
- 6.2% overall decrease in assigned risk rates.

Companies adjust the industry loss cost for expenses, investment income and competitive deviations to the loss costs as permitted by C.G.S. 38a-676. Since approving the NCCI 2023 filing we have reviewed 355 filings which included two (2) independent filings for CBIA Comp Services (CBIA)\*, the Workers' Comp Trust (WCT), and CT Interlocal Risk Management Agency (CIRMA). CIRMA makes their filing later in the year for a July 1 effective date, while CBIA and WCT have a January 1 effective date. Since the 2024 workers' comp order, the CID has reviewed 124 submissions with a January 1 2025 effective date.

\*CBIA did not send the filing in 2024.

#### **D. Commercial Automobile**

Commercial Automobile, filings from the Insurance Services Office (ISO), are primary industry loss costs filings for both liability and physical damage coverage. These are loss costs only; no expenses are included.

In 2024, 160 companies or groups filed commercial automobile rates based on loss cost filings or independent rates. Companies adjust the industry loss cost for expenses, investment income and competitive deviations to the loss costs as permitted under C.G.S. 38a-676.

#### **E. Commercial General Liability**

In 2024, 232 companies or groups filed commercial general liability rates based on various industry loss costs documents to implement revised loss costs modifiers or independent effective dates.

Additionally, there were a total of 20 Medical Malpractice filings in 2024. Of these there was one (1) rate request for a change for physicians and surgeons and one (1) rate request for APRNs. There were six (6) miscellaneous rate requests for other medical malpractice professional liability practices. None of the rate requests met the State's prior rate approval requirements as outlined under C.G.S 38a-676 (2) (A) and therefore were reviewed and closed.

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

During 2024, the Department reviewed 274 company or group filings to adopt various industry loss costs documents, including:

- 72 – Fire and Allied Lines
- 123 – Commercial Multi-peril/Businessowners
- 17 – Inland Marine
- 21 – Burglary & Theft
- 41 – Fidelity & Surety

**STATUS OF PRIVATE PASSENGER AUTO RATE FILINGS  
(2024 Effective Dates)**

**EXHIBIT A**

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

Company Name	Effective Date New	Flex Filing Y/N	Liability	Physical Damage	Total	Written Premium
Allstate Fire and Casualty Insurance Company	1/3/2024	N	0.00%	0.00%	0.00%	\$273,848,356
Allstate Indemnity Company	1/3/2024	N	0.00%	0.00%	0.00%	\$1,886,418
CSAA Affinity Insurance Company	1/13/2024	N	18.40%	22.30%	20.00%	\$71,272,102
Mid-Century Insurance Company	1/14/2024	N	16.10%	12.60%	15.00%	\$16,979,902
Sentry Select Insurance Company	1/15/2024	N	28.30%	7.20%	16.90%	\$1,296,825
Nationwide General Insurance Company	1/18/2024	N	-0.80%	9.90%	3.10%	\$25,107,940
Nationwide Mutual Insurance Company	1/18/2024	N	0.00%	0.00%	0.00%	\$17,504,520
American Modern Property and Casualty Insurance Company	1/19/2024	N	9.60%	6.30%	8.20%	\$205,461
Hartford Casualty Insurance Company	1/20/2024	N	19.80%	18.40%	19.40%	\$5,304,629
Hartford Insurance Company of the Midwest	1/20/2024	N	25.30%	-21.20%	2.40%	\$6,826,649
Pacific Insurance Company Limited	1/20/2024	N	22.80%	14.20%	19.50%	\$1,206,609
Property and Casualty Insurance Company of Hartford	1/20/2024	N	38.10%	-4.00%	19.90%	\$5,301,878
Sentinel Insurance Company, Ltd.	1/20/2024	N	20.80%	18.90%	20.20%	\$16,830,058
Trumbull Insurance Company	1/20/2024	N	23.10%	14.20%	20.10%	\$61,870,686
Bankers Standard Insurance Company	1/23/2024	Y	5.80%	6.20%	6.00%	\$8,722,370
Utica Mutual Insurance Company	1/24/2024	N	19.80%	8.50%	15.00%	\$2,101,011
Cambridge Mobile Telematics, Inc.	1/30/2024	N	0.00%	0.00%	0.00%	Model Filing
Dairyland Insurance Company	1/30/2024	N	14.50%	-0.20%	13.60%	\$4,038,383
Quincy Mutual Fire Insurance Company	2/1/2024	N	5.00%	26.30%	12.38%	\$13,841,493
The Cincinnati Insurance Company	2/1/2024	N	9.90%	16.00%	13.00%	\$22,548,438
Progressive Casualty Insurance Company   Progressive Direct Insurance Company	2/5/2024	N	0.00%	0.00%	0.00%	Model Filing
Privilege Underwriters Reciprocal Exchange	2/15/2024	N	2.30%	6.80%	4.90%	\$16,076,605
Stillwater Insurance Company	2/16/2024	N	25.00%	27.50%	26.20%	\$3,199,965
The Standard Fire Insurance Company	2/18/2024	N	0.00%	0.00%	0.00%	\$204,868,854
Utica Mutual Insurance Company	2/18/2024	N	21.00%	6.50%	15.00%	\$32,916,849
Liberty Mutual Insurance Company	2/20/2024	N	44.00%	33.90%	42.10%	\$707,310
Liberty Mutual Personal Insurance Company	2/20/2024	N	44.00%	33.90%	40.00%	\$81,976,084
Safeco Insurance Company of Illinois	2/29/2024	N	25.30%	12.60%	19.80%	\$1,537,941
Providence Mutual Fire Insurance Company	3/1/2024	N	0.00%	0.00%	0.00%	\$6,210,053
The Cincinnati Casualty Company	3/1/2024	N				NEW Company
NGM Insurance Company	3/2/2024	N	20.60%	17.00%	19.20%	\$1,027,721
Liberty Mutual Insurance Company	3/18/2024	N	0.00%	0.00%	0.00%	\$1,485,271
Liberty Mutual Personal Insurance Company	3/18/2024	N	0.00%	0.00%	0.00%	\$79,914,248

Company Name	Effective Date New	Flex Filing Y/N	Liability	Physical Damage	Total	Written Premium
Old Dominion Insurance Company	3/23/2024	N	18.50%	47.40%	30.00%	\$35,019,003
Utica Mutual Insurance Company	3/23/2024	N	8.50%	12.80%	10.10%	\$830,495
Integon National Insurance Company	4/1/2024	N	29.70%	29.70%	29.70%	\$4,233,819
Palisades Insurance Company	4/1/2024	N	25.30%	24.20%	24.90%	\$12,318,699
Plymouth Rock Assurance Corporation	4/1/2024	N	8.60%	3.90%	7.00%	\$39,708,109
Providence Mutual Fire Insurance Company	4/1/2024	N	6.20%	32.10%	14.90%	\$5,901,678
Providence Mutual Fire Insurance Company	4/1/2024	N	32.80%	12.30%	25.70%	\$5,542,022
The Hanover American Insurance Company	4/5/2024	N	6.00%	6.00%	6.00%	\$87,130
The Standard Fire Insurance Company	4/12/2024	N	5.00%	3.20%	4.00%	\$202,061,210
Nationwide General Insurance Company	4/14/2024	N	6.30%	5.50%	6.00%	\$22,107,062
GEICO Choice Insurance Company	4/25/2024	N	-4.50%	-4.50%	-4.50%	\$2,720,287
GEICO Secure Insurance Company	4/25/2024	N	-3.50%	-3.50%	-3.50%	\$26,610,881
Nationwide Insurance Company of America	4/26/2024	N	23.30%	24.90%	24.00%	\$38,265,231
Nationwide Mutual Insurance Company	4/26/2024	N	3.70%	7.80%	5.20%	\$15,693,431
NGM Insurance Company	4/27/2024	N	10.40%	15.10%	11.90%	\$1,264,624
State Farm Fire and Casualty Company	5/6/2024	N	11.70%	6.60%	9.90%	\$78,067,158
State Farm Mutual Automobile Insurance Company	5/6/2024	N	20.40%	19.70%	20.00%	\$361,782,737
Progressive Casualty Insurance Company	5/24/2024	N	11.50%	9.50%	10.70%	\$99,937,029
Progressive Direct Insurance Company	5/24/2024	N	3.50%	17.50%	8.30%	\$116,686,520
New South Insurance Company	5/31/2024	N	4.60%	5.80%	5.00%	\$35,133,751
Plymouth Rock Assurance Corporation	6/1/2024	N				New Program
CSAA General Insurance Company	6/5/2024	N	28.60%	43.50%	32.50%	\$3,459,473
Vault Reciprocal Exchange	6/7/2024	N	25.20%	50.80%	39.60%	\$1,414,725
LM General Insurance Company	6/26/2024	N	13.90%	18.10%	16.00%	\$708,928
LM Insurance Corporation	6/26/2024	N	16.70%	19.30%	17.00%	\$8,943
Amica Mutual Insurance Company	7/1/2024	N				New Program
Amica Property and Casualty Insurance Company	7/1/2024	N				New Program
Allstate Insurance Company	7/4/2024	N	26.80%	0.00%	9.20%	\$36,287,368
Allstate Property and Casualty Insurance Company	7/4/2024	N	26.60%	0.00%	12.50%	\$10,459,761
American Family Connect Property and Casualty Insurance Company	7/6/2024	N	17.80%	1.60%	9.40%	\$1,476,664
Allstate Indemnity Company	7/7/2024	N	44.70%	0.00%	31.40%	\$1,886,418
Root Insurance Company	7/8/2024	N	19.00%	-1.00%	9.90%	\$6,947,240
American Commerce Insurance Company	7/15/2024	N	20.40%	19.50%	20.00%	\$35,607,397
Quincy Mutual Fire Insurance Company	7/15/2024	N	5.80%	15.60%	9.48%	\$17,779,104
GEICO Choice Insurance Company	7/18/2024	N	0.00%	0.00%	0.00%	\$1,091,415
GEICO General Insurance Company	7/18/2024	N	0.00%	0.00%	0.00%	\$317,679,768
GEICO Indemnity Company	7/18/2024	N	0.00%	0.00%	0.00%	\$169,444,642
GEICO Secure Insurance Company	7/18/2024	N	0.00%	0.00%	0.00%	\$15,977,740

Company Name	Effective Date New	Flex Filing Y/N	Liability	Physical Damage	Total	Written Premium
Government Employees Insurance Company	7/18/2024	N	0.00%	0.00%	0.00%	\$57,874,491
Utica Mutual Insurance Company	7/24/2024	N	6.50%	2.90%	5.10%	\$4,335,813
Dairyland Insurance Company	7/30/2024	N	10.50%	1.70%	10.00%	\$4,420,115
Encompass Insurance Company of America	7/30/2024	N				New Program
Horace Mann Property & Casualty Insurance Company	8/1/2024	N	9.40%	6.00%	8.00%	\$4,804,072
Teachers Insurance Company	8/1/2024	N	9.40%	6.00%	8.00%	\$2,257,276
Economy Preferred Insurance Company	8/12/2024	N	29.60%	10.80%	20.00%	\$43,686,801
Foremost Insurance Company Grand Rapids, Michigan	8/15/2024	N	3.70%	-0.60%	2.80%	\$21,005,228
Mid-Century Insurance Company	8/18/2024	N	16.80%	0.70%	11.60%	\$14,425,483
Utica Mutual Insurance Company	8/18/2024	N	6.60%	2.90%	5.20%	\$33,544,437
Farmers Group Property and Casualty Insurance Company	8/19/2024	N	11.40%	8.10%	10.00%	\$38,341,846
Allstate Fire and Casualty Insurance Company	8/22/2024	N	11.50%	1.80%	8.30%	\$273,848,356
Covenant Insurance Company	9/1/2024	N	12.70%	13.80%	13.00%	\$42,292,814
New Jersey Manufacturers Insurance Company	9/1/2024	N	20.20%	32.40%	25.00%	\$16,051,182
State Automobile Mutual Insurance Company	9/1/2024	N	10.30%	-4.40%	3.80%	\$9,059,918
Vault Reciprocal Exchange	9/9/2024	N	0.00%	0.00%	0.00%	\$0.00
National General Insurance Company	9/13/2024	N				New Program
New South Insurance Company	9/13/2024	N				New Program
Progressive Casualty Insurance Company	9/20/2024	N	8.60%	0.00%	5.80%	\$144,977,157
Progressive Direct Insurance Company	9/20/2024	N	4.60%	0.00%	3.30%	\$154,330,512
American Family Connect Property and Casualty Insurance Company	9/28/2024	N	13.70%	13.70%	13.70%	\$6,331,348
Amica Mutual Insurance Company	10/1/2024	N	12.10%	7.00%	10.00%	\$106,238,283
Amica Property and Casualty Insurance Company	10/1/2024	N	12.60%	6.80%	10.50%	\$1,967,287
Central Mutual Insurance Company	10/1/2024	N	10.80%	17.60%	13.60%	\$10,852,637
Motor Club Insurance Company	10/1/2024	N	15.00%	15.00%	15.00%	\$30,185,914
Plymouth Rock Assurance Corporation	10/1/2024	N	6.70%	6.80%	6.70%	\$49,893,338
National Interstate Insurance Company (Antique Car)	10/3/2024	N				NEW Company
Chubb Indemnity Insurance Company	10/7/2024	N	0.00%	0.00%	0.00%	\$0.00
Chubb National Insurance Company	10/7/2024	N	15.40%	11.80%	13.50%	\$14,142,792
Executive Risk Indemnity Inc.	10/7/2024	N	0.00%	0.00%	0.00%	\$0.00
Federal Insurance Company	10/7/2024	N	13.50%	11.70%	12.60%	\$2,354,232
Great Northern Insurance Company	10/7/2024	N	15.30%	11.50%	13.30%	\$22,883,701
Pacific Indemnity Company	10/7/2024	N	13.20%	9.80%	11.60%	\$333,228
Vigilant Insurance Company	10/7/2024	N	14.60%	11.20%	12.90%	\$2,430,446
Root Insurance Company	10/23/2024	N	0.00%	0.00%	0.00%	\$5,284,735
Nationwide Insurance Company of America	11/3/2024	N	0.00%	0.00%	0.00%	\$37,674,070
Nutmeg Insurance Company	11/7/2024	N	0.00%	0.00%	0.00%	\$7,732,325

Company Name	Effective Date New	Flex Filing Y/N	Liability	Physical Damage	Total	Written Premium
Truck Insurance Exchange	11/9/2024	N				New Program
Permanent General Assurance Corporation	11/12/2024	N	21.30%	8.10%	18.70%	\$15,317,469
Farm Family Casualty Insurance Company	11/14/2024	N	9.90%	1.90%	6.80%	\$5,127,534
Nationwide General Insurance Company	11/23/2024	N	4.70%	1.10%	3.30%	\$21,578,245
Nationwide Mutual Insurance Company	11/23/2024	N	4.40%	2.40%	3.70%	\$15,305,629
New London County Mutual Insurance Co.	12/1/2024	N	10.20%	7.70%	9.00%	\$11,459,630
The Standard Fire Insurance Company	12/13/2024	N	0.00%	0.00%	0.00%	\$232,641,373
Century-National Insurance Company	12/16/2024	N	33.70%	-5.10%	15.80%	\$54,109,090
Berkley Insurance Company	12/17/2024	N	21.40%	8.30%	13.60%	\$8,086,603
Foremost Insurance Company Grand Rapids, Michigan	12/19/2024	N	5.70%	3.40%	5.30%	\$21,005,228
Kemper Independence Insurance Company	withdrawn	N				\$27,403,919
Farmers Casualty Insurance Company	withdrawn	N				\$29,528,611
Farmers Property and Casualty Insurance Company	withdrawn	N				\$23,863,217
Pacific Insurance Company Limited	withdrawn	N				\$954,767
Trumbull Insurance Company	withdrawn	N				\$80,832,496
Hartford Casualty Insurance Company	withdrawn	N				\$7,451,193
Sentinel Insurance Company, Ltd.	withdrawn	N				\$25,156,308
Safeco Insurance Company of Illinois	withdrawn	N				\$132,312,018

2024 Weighted Averages	# Total Filing	# Flex Filings	Liability	Physical Damage	Total	Premium Written
Companies with non-0% rate changes	92	1	13.7%	10.0%	12.1%	\$ 2,865,561,520
Companies with 0% filed/recorded rate changes	34	0	0.0%	0.0%	0.0%	\$ 1,033,819,387
2024 State Totals	126	1	10.0%	7.3%	8.9%	\$ 3,899,380,907
2023 State Totals	138	11	11.3%	11.5%	11.2%	

**STATUS OF CT HOMEOWNERS RATE FILINGS**  
**(2024 Effective Dates)**

**EXHIBIT B**

Company Name	Flex Filing Y/N	Effective Date New	Written Premium	Market Share	2024 Filed Overall Change	2024 Final Rate Change Recorded
Foremost Insurance Company Grand Rapids, Michigan	N	1/1/2024	\$3,162,422	0.19%	29.00%	29.00%
Foremost Property and Casualty Insurance Company	N	1/1/2024	\$998,342	0.06%	29.00%	29.00%
LexisNexis Risk Solutions	N	1/8/2024				Model Filing
American Modern Property and Casualty Insurance Company	N	1/10/2024	\$1,324,901	0.08%	19.80%	19.70%
Integon National Insurance Company	N	1/11/2024	\$13,948,927	0.82%	15.50%	15.50%
Integon National Insurance Company	N	1/19/2024	\$40,893,242	2.42%	22.10%	22.10%
Homesite Insurance Company	Y	1/30/2024	\$19,023,416	1.12%	6.00%	6.00%
Allstate Insurance Company	N	2/1/2024	\$5,236,226	0.31%	17.00%	17.00%
Allstate Property and Casualty Insurance Company	N	2/1/2024	\$3,772,454	0.22%	24.00%	24.00%
Pacific Specialty Insurance Company	N	2/1/2024	\$8,649,542	0.51%	6.00%	6.00%
TypTap Insurance Company	N	2/1/2024	\$7,909,899	0.47%	25.70%	25.70%
Kingstone Insurance Company	N	2/2/2024	\$3,450,858	0.20%	25.00%	25.00%
Travelers Personal Insurance Company	N	2/9/2024	\$107,593,792	6.36%	0.00%	0.00%
Casco Indemnity Company	N	2/15/2024	\$8,611,224	0.51%	18.60%	18.60%
Privilege Underwriters Reciprocal Exchange	Y	2/15/2024	\$40,300,000	2.38%	5.90%	5.90%
State Automobile Mutual Insurance Company	N	2/27/2024	\$6,381,734	0.38%	13.40%	12.10%
New England Mutual Insurance Company	N	3/1/2024	\$2,871,217	0.17%	8.56%	8.56%
Quincy Mutual Fire Insurance Company	N	3/1/2024	\$10,844,654	0.64%	8.93%	8.93%
Trisura Insurance Company (now Transverse Ins )	N	3/1/2024	\$0.00	0.00%		NEW Company
Chubb National Insurance Company	Y	3/25/2024	\$19,407,889	1.15%	4.60%	4.60%
Federal Insurance Company	Y	3/25/2024	\$20,938,535	1.24%	0.00%	0.00%
Great Northern Insurance Company	Y	3/25/2024	\$58,328,298	3.45%	4.60%	4.60%
Pacific Indemnity Company	Y	3/25/2024	\$3,213,461	0.19%	4.70%	4.70%
Utica Mutual Insurance Company	N	3/25/2024	\$20,596,511	1.22%	8.70%	8.70%
Vigilant Insurance Company	Y	3/25/2024	\$30,178,579	1.78%	4.60%	4.60%
American Family Connect Property and Casualty Insurance Company	N	3/28/2024	\$3,664,704	0.22%	12.80%	12.80%
Covenant Insurance Company	N	4/1/2024	\$21,115,164	1.25%	12.90%	12.90%
The Hanover Insurance Company (New program also)	N	4/8/2024	\$44,592,662	2.64%	3.00%	2.70%
Republic-Franklin Insurance Company	N	4/23/2024	\$3,362,095	0.20%	8.50%	8.50%
American Economy Insurance Company	N	4/25/2024	\$283,524	0.02%	16.00%	16.00%
General Insurance Company of America	N	4/25/2024	\$1,120,295	0.07%	6.00%	6.00%
Travelers Personal Insurance Company	N	4/26/2024	\$114,579,046	6.78%	14.70%	14.70%
Liberty Insurance Corporation	N	4/27/2024	\$2,757,909	0.16%	7.90%	7.90%
Liberty Mutual Fire Insurance Company	N	4/27/2024	\$1,004,162	0.06%	8.20%	8.20%
Liberty Mutual Insurance Company	N	4/27/2024	\$2,882,202	0.17%	21.00%	21.00%
Liberty Mutual Personal Insurance Company	N	4/27/2024	\$1,761	0.00%	22.00%	22.00%
LM Insurance Corporation	N	4/27/2024	\$374,493	0.02%	10.30%	10.30%

Company Name	Flex Filing Y/N	Effective Date New	Written Premium	Market Share	2024 Filed Overall Change	2024 Final Rate Change Recorded
Transverse Insurance Company	N	5/1/2024				NEW Company
Liberty Insurance Corporation	N	5/4/2024	\$0.00	0.00%	0.00%	0.00%
Liberty Mutual Personal Insurance Company	N	5/4/2024	\$81,778,530	4.84%	23.90%	19.90%
LM Insurance Corporation	N	5/4/2024	\$2,107,529	0.12%	24.00%	20.00%
American Economy Insurance Company	N	5/18/2024	\$5,676,192	0.34%	30.00%	17.60%
American Strategic Insurance Corp	N	5/25/2024	\$46,413,169	2.74%	26.00%	20.00%
Economy Premier Assurance Company	N	6/6/2024	\$513,129	0.03%	11.70%	11.70%
Farmers Group Property and Casualty Insurance Company	N	6/6/2024	\$20,216,857	1.20%	24.70%	14.10%
Farmers Property and Casualty Insurance Company	N	6/6/2024	\$28,501,055	1.69%	23.40%	10.80%
Kingstone Insurance Company	N	6/7/2024	\$1,149,030	0.07%	35.00%	35.00%
Main Street America Assurance Company	N	6/15/2024	\$6,533,051	0.39%	14.40%	14.40%
State Farm Fire and Casualty Company	N	6/15/2024	\$133,224,947	7.88%	14.30%	28.10%
Farmers Direct Property and Casualty Insurance Company	N	6/21/2024	\$19,261,887	1.14%	28.60%	17.50%
Homesite Insurance Company	N	6/25/2024	\$44,165,594	2.61%	21.00%	21.00%
Safeco Insurance Company of America	N	7/1/2024	\$1,419,878	0.08%	16.00%	16.00%
Zurich American Insurance Company	N	7/1/2024	\$1,949,789	0.12%	22.10%	19.50%
General Insurance Company of America	N	7/24/2024	\$35,819,262	2.12%	30.10%	24.40%
Hartford Insurance Company of the Midwest	Y	7/25/2024	\$6,625,599	0.39%	6.00%	6.00%
Property and Casualty Insurance Company of Hartford	Y	7/25/2024	\$11,529,162	0.68%	5.70%	5.70%
Stillwater Property and Casualty Insurance Company	N	7/26/2024	\$9,387,289	0.56%	21.20%	20.70%
Plymouth Rock Home Assurance Corporation	N	7/27/2024	\$38,294,834	2.26%	17.70%	17.70%
Truck Insurance Exchange	N	7/30/2024	\$17,008,000	1.01%	25.90%	26.80%
AIG Property Casualty Company	N	8/1/2024	\$34,580,088	2.04%	19.90%	19.90%
New Jersey Manufacturers Insurance Company	N	8/1/2024	\$5,371,378	0.32%	30.84%	30.05%
New London County Mutual Insurance Co.	N	8/1/2024	\$20,836,842	1.23%	15.20%	15.20%
Providence Mutual Fire Insurance Company	N	8/1/2024	\$7,578,580	0.45%	36.60%	20.00%
The Cincinnati Insurance Company	N	8/1/2024	\$31,446,083	1.86%	14.62%	14.62%
The Hanover Insurance Company	N	8/2/2024	\$55,401,023	3.28%	15.00%	15.00%
American Commerce Insurance Company	N	8/7/2024	\$33,674,517	1.99%	20.00%	20.00%
Sentinel Insurance Company, Ltd.	N	8/8/2024	\$2,671,845	0.16%	5.80%	5.80%
Homesite Insurance Company	N	8/20/2024	\$1,693,997	0.10%	40.00%	21.00%
Hartford Accident and Indemnity Company	Y	8/22/2024	\$4,262,416	0.25%	4.80%	5.30%
Hartford Casualty Insurance Company	Y	8/22/2024	\$773,124	0.05%	5.40%	5.80%
Hartford Insurance Company of the Southeast	Y	8/22/2024	\$10,549,255	0.62%	5.70%	5.40%
Trumbull Insurance Company	Y	8/22/2024	\$26,169,350	1.55%	5.80%	5.40%
Chubb Indemnity Insurance Company	N	8/26/2024	\$0.00	0.00%		New Program
Executive Risk Indemnity Inc.	N	8/26/2024	\$0.00	0.00%		New Program
Narragansett Bay Insurance Company	N	9/1/2024	\$37,037,719	2.19%	28.70%	22.10%
Truck Insurance Exchange	N	9/15/2024	\$602,000	0.04%	0.40%	8.10%
Patrons Mutual Insurance Company of Connecticut	N	9/23/2024	\$6,266,062	0.37%	18.90%	18.90%
Vermont Mutual Insurance Company	N	10/1/2024	\$20,760,683	1.23%	14.20%	14.20%
Vault Reciprocal Exchange	N	10/7/2024	\$4,721,110	0.28%	76.60%	30.00%
American Economy Insurance Company	N	10/15/2024	\$7,497,699	0.44%	12.20%	12.20%
Citizens Insurance Company of America	N	10/15/2024	\$2,161,353	0.13%	15.50%	15.50%

Company Name	Flex Filing Y/N	Effective Date New	Written Premium	Market Share	2024 Filed Overall Change	2024 Final Rate Change Recorded
Farm Family Casualty Insurance Company	N	10/15/2024	\$2,915,778	0.17%	27.21%	27.21%
Massachusetts Bay Insurance Company	N	10/15/2024	\$17,792,178	1.05%	14.70%	14.70%
The Hanover Insurance Company	N	10/15/2024	\$294,336	0.02%	15.60%	15.60%
Harco National Insurance Company	N	10/16/2024	\$11,219,775	0.66%	25.00%	19.90%
New England Mutual Insurance Company	N	11/1/2024	\$1,740,416	0.10%	5.97%	5.97%
Quincy Mutual Fire Insurance Company	N	11/1/2024	\$7,190,750	0.43%	5.25%	5.25%
Cambridge Mutual Fire Insurance Company	N	11/2/2024	\$6,665,225	0.39%	7.00%	7.00%
Merrimack Mutual Fire Insurance Company	N	11/2/2024	\$30,908,808	1.83%	10.00%	10.00%
Nutmeg Insurance Company	N	11/7/2024	\$1,498,272	0.09%	5.90%	5.90%
Fire Insurance Exchange   Toggle Insurance Company	N	11/9/2024				New Program
Plymouth Rock Home Assurance Corporation	N	11/12/2024	\$55,667,741	3.29%	1.20%	1.20%
State Automobile Mutual Insurance Company	N	11/14/2024	\$6,184,112	0.37%	21.30%	4.20%
American Bankers Insurance Company of Florida	N	11/15/2024				NEW Company
CSAA General Insurance Company	N	11/24/2024	\$39,040,685	2.31%	24.30%	12.00%
AmTrust Insurance Company	N	11/27/2024	\$0.00			New Program
NGM Insurance Company	N	11/27/2024	\$10,776,704	0.64%	14.80%	14.8%
The Cincinnati Casualty Company	N	12/1/2024	\$2,421,309	0.14%	11.27%	11.27%
American Commerce Insurance Company	N	12/6/2024	\$2,409,945	0.14%	23.00%	23.00%
Nationwide General Insurance Company	N	12/14/2024	\$38,510,425	2.28%	17.00%	17.00%
Nationwide Mutual Insurance Company	N	12/14/2024	\$13,005,365	0.77%	14.80%	14.80%
Nationwide Property and Casualty Insurance Company	N	12/14/2024	\$19,443,301	1.15%	17.00%	17.00%
Berkley Insurance Company	N	12/17/2024	\$20,186,568	1.19%	14.00%	14.00%
Encompass Insurance Company of America	N	withdrawn				
General Insurance Company of America	N	withdrawn	\$50,100,452			
Location Inc. Group Corporation	N	withdrawn				
Utica Mutual Insurance Company	N	withdrawn	\$22,644,228			

2024 Totals		2023 Written Premium	Market Share	2024 Filed Overall Change	2024 Final Rate Change Recorded
Total 2024 - All Companies with non-zero Rate Change		\$ 1,691,088,093	92.9%	15.5%	14.5%
Companies with no Rate Changes		\$ 128,532,327	7.1%	0.0%	0.0%
Total 2024 - All Companies		\$ 1,819,620,420	100.0%	14.4%	13.5%
Total Filings	107				
Total Flex Filing	13				
Compare to 2023					
Total 2023 - All Companies with non-zero Rate Change		\$ 1,535,576,568	92.7%	12.0%	10.4%
Companies with no Rate Changes		\$ 121,726,410	7.3%	0.0%	0.0%
Total 2023 - All Companies		\$ 1,657,302,978	100.0%	11.1%	9.6%
Total Filings	132				
Total Flex Filing	8				

**LINE OF BUSINESS: WORKERS COMPENSATION 2024**

**EXHIBIT C-1**

ORGANIZATION	COMPANY NAME	RATE CHANGE
	ACADIA INS CO - PREFERRED	-8.40%
	ACADIA INS CO - STANDARD	-8.40%
	ACCIDENT FUND GENERAL INS CO	-8.70%
	ACCIDENT FUND INS CO OF AMERICA	-10.90%
	ACCIDENT FUND NATIONAL INS CO	-12.40%
	ACCREDITED CASUALTY & SURETY CO INC	-32.70%
	ACE AMERICAN INS CO	-9.00%
	ACE FIRE UNDERWRITERS INS CO	-9.00%
	ACE PROPERTY & CASUALTY INS CO	-9.00%
	ACIG INSURANCE COMPANY	-10.51%
	ADMIRAL INDEMNITY CO - STANDARD	-10.00%
	AIG ASSURANCE COMPANY	-9.80%
	AIG PROPERTY CASUALTY COMPANY	-9.80%
	AIU INSURANCE COMPANY	-9.80%
	ALL AMERICA INS CO - All Other	7.40%
	ALLIED EASTERN INDEMNITY CO	-14.60%
	ALLIED PROPERTY & CASUALTY INS CO	-9.10%
	ALLMERICA FINANCIAL ALLIANCE INSURANCE CO	-10.50%
	ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	-10.00%
	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	-10.50%
	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	-11.10%
	AMCO INS CO	-9.10%
	AMEISURE INSURANCE COMPANY	-9.80%
	AMERICAN ALTERNATIVE INS CORP	-9.80%
	AMERICAN AUTOMOBILE INSURANCE CO	-9.70%
	AMERICAN CASUALTY COMPANY OF READING PA	-6.14%
	AMERICAN COMPENSATION INSURANCE COMPANY	-2.60%
	AMERICAN FAMILY HOME INS CO	-9.80%
	AMERICAN FIRE & CASUALTY COMPANY	-8.50%
	AMERICAN GUARANTEE & LIABILITY INS CO	-10.70%
	AMERICAN HOME ASSURANCE COMPANY	-9.80%
	AMERICAN LIBERTY INSURANCE COMPANY	-9.80%
	AMERICAN MODERN HOME INS CO	-9.80%
	AMERICAN SUMMIT INS CO	INITIAL
	AMERICAN ZURICH INS CO	-9.80%
	AMERISURE MUTUAL INSURANCE COMPANY	-9.80%
	AMFED ADVANTAGE INSURANCE COMPANY	-9.80%
	AMFED CASUALTY INSURANCE COMPANY	-9.80%
	AMFED NATIONAL INSURANCE COMPANY	-9.80%
	AMGUARD INS CO	-6.10%
	AMTRUST INSURANCE CO	-9.50%
	AMTRUST INSURANCE CO	0.00%
	AMTRUST INSURANCE CO	10.30%

ORGANIZATION	COMPANY NAME	RATE CHANGE
	ARBELLA INDEMNITY INS CO	-2.02%
	ARBELLA PROTECTION INS CO	-10.38%
	ARCH INDEMNITY INS CO	-11.90%
	ARCH INS CO	-8.90%
	ARCH PROPERTY CASUALTY INS CO	0.00%
	ARGONAUT INSURANCE COMPANY	-8.80%
	ASCOT INSURANCE COMPANY	-9.80%
	ASSOCIATED EMPLOYERS INS CO	-9.80%
	ASSOCIATED INDUSTRIES OF MA MUTUAL INS CO	-9.80%
	ATLANTIC SPECIALTY INSURANCE COMPANY	-8.74%
	BANKERS STANDARD INS CO	-9.00%
	BENCHMARK INS CO	-5.70%
	BERKLEY CASUALTY CO	-9.80%
	BERKLEY NATIONAL INSURANCE CO	-12.40%
	BERKLEY REGIONAL INSURANCE CO	-11.60%
	BERKSHIRE HATHAWAY DIRECT INS CO	-4.50%
	BERKSHIRE HATHAWAY HOMESTATE INS CO	-9.80%
	BITCO GENERAL INS CORP	-6.50%
	BITCO NATIONAL INS CO	INITIAL
	BROTHERHOOD MUTUAL INS CO	-5.40%
	CALIFORNIA INSURANCE COMPANY	-9.80%
	CAROLINA CASUALTY INS CO	-9.80%
	CENTRAL MUTUAL INS CO - All Other	6.20%
	CHARTER OAK FIRE INSURANCE COMPANY	-8.98%
	CHIRON INS CO	-1.40%
	CHUBB INDEMNITY INS CO	-9.00%
	CHUBB NATIONAL INS CO	-9.00%
	CINCINNATI CASUALTY COMPANY	-9.25%
	CINCINNATI INDEMNITY COMPANY	-9.02%
	CINCINNATI INSURANCE COMPANY	-7.31%
	CITIZENS INSURANCE CO OF AMERICA	-10.50%
	CITIZENS INSURANCE COMPANY OF AMERICA	-10.30%
	CLEAR SPRING PROPERTY & CASUALTY CO	-10.80%
	CLERMONT INS CO - PREFERRED	-11.30%
	CLERMONT INS CO - STANDARD	-11.30%
	COLONIAL AMERICAN CASUALTY & SURETY CO	-9.80%
	COMMERCE AND INDUSTRY INSURANCE COMPANY	-9.80%
	CONTINENTAL CASUALTY COMPANY	-9.72%
	CONTINENTAL INSURANCE COMPANY	2.87%
	CONTINENTAL WESTERN INS CO - PREFERRED	-9.40%
	CONTINENTAL WESTERN INS CO - STANDARD	-9.40%
	COREPOINTE INSURANCE CO	-7.60%
	COREPOINTE INSURANCE CO	11.70%
	CRESTBROOK INS CO - NonStandard	0.00%
	CRESTBROOK INS CO - Preferred	0.00%
	CRESTBROOK INS CO - Standard	0.00%

ORGANIZATION	COMPANY NAME	RATE CHANGE
	CRUM & FORSTER INDEMNITY COMPANY	1.20%
INDEPENDENT	CT Interlocal Risk Management Agency	-3.30%
	DEPOSITORS INS CO	-9.10%
	EASTERN ADVANTAGE ASSURANCE CO	-6.10%
	EASTERN ALLIANCE INS CO	-11.20%
	EASTGUARD INS CO	-5.80%
	EMC PROPERTY & CASUALTY CO	-17.10%
	EMCASCO INS CO	-17.50%
	EMPLOYERS ASSURANCE CO	-8.30%
NCCI	EMPLOYERS COMPENSATION INS CO	-11.30%
	EMPLOYERS INS CO OF NEVADA	-10.40%
	EMPLOYERS INSURANCE COMPANY OF WAUSAU	-9.80%
	EMPLOYERS MUTUAL CASUALTY CO	-14.40%
	EMPLOYERS PREFERRED INS CO	-9.40%
	EVEREST DENALI INSURANCE COMPANY	-10.50%
	EVEREST NATIONAL INSURANCE COMPANY	-9.80%
	EVEREST PREMIER INSURANCE COMPANY	-10.10%
	EXECUTIVE RISK INDEMNITY INC	-9.00%
	FARM FAMILY CASUALTY INS CO	-5.90%
	FARMERS INSURANCE EXCHANGE	-14.10%
	FARMINGTON CASUALTY COMPANY	-8.98%
	FEDERAL INS CO	-9.00%
	FEDERATED MUTUAL INSURANCE COMPANY	-8.70%
	FEDERATED MUTUAL INSURANCE COMPANY	-5.70%
	FEDERATED RESERVE INSURANCE COMPANY	-7.50%
	FEDERATED RESERVE INSURANCE COMPANY	-1.80%
	FEDERATED SERVICE INSURANCE COMPANY	-11.30%
	FEDERATED SERVICE INSURANCE COMPANY	-5.80%
	FIDELITY AND DEPOSIT CO OF MD	-9.80%
	FIRE INSURANCE EXCHANGE	-9.81%
	FIREMAN'S FUND INSURANCE CO	-10.40%
	FIREMEN'S INS CO OF WASHINGTON, D.C. - PREFERRED	-12.50%
	FIREMEN'S INS CO OF WASHINGTON, D.C. - STANDARD	-12.50%
	FIRST LIBERTY INSURANCE CORP	-9.80%
	FIRSTCOMP INS CO	-5.00%
	FLORISTS' MUTUAL INS CO	-14.10%
	FRANK WINSTON CRUM INS CO	-10.00%
	FRANKENMUTH MUTUAL INS CO	0.00%
	FREEDOM SPECIALTY INS CO	0.00%
	GENERAL CASUALTY COMPANY OF WISCONSIN	-9.80%
	GRANITE STATE INSURANCE COMPANY	-9.80%
	GRAPHIC ARTS MUTUAL INS COMPANY	-9.70%
	GREAT AMERICAN ALLIANCE INS CO	-5.30%
	GREAT AMERICAN ASSURANCE CO	0.70%
	GREAT AMERICAN INS CO	-6.50%
	GREAT AMERICAN SPIRIT INS CO	-5.70%

ORGANIZATION	COMPANY NAME	RATE CHANGE
	GREAT DIVIDE INSURANCE COMPANY	-9.00%
	GREAT NORTHERN INS CO	-9.00%
	GREAT WEST CASUALTY COMPANY	-4.10%
	GREENWICH INSURANCE COMPANY	-9.80%
	GUIDEONE INS CO	-10.80%
	HANOVER AMERICAN INSURANCE CO	-10.50%
	HANOVER AMERICAN INSURANCE COMPANY	-10.40%
	HANOVER INSURANCE COMPANY	-10.50%
	HANOVER INSURANCE COMPANY	-10.20%
	HARLEYSVILLE INS CO	-9.10%
	HARLEYSVILLE PREFERRED INS CO	-9.10%
	HARLEYSVILLE WORCESTER INS CO	-9.10%
	HARTFORD ACCIDENT & INDEMNITY COMPANY	0.60%
	HARTFORD CASUALTY INSURANCE COMPANY	0.50%
	HARTFORD FIRE INSURANCE COMPANY	0.50%
	HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.50%
	HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.50%
	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.50%
	HDI GLOBAL INS CO	-9.80%
	ILLINOIS NATIONAL INSURANCE	-9.80%
	IMPERIUM INS CO	-9.80%
	INCLINE CASUALTY CO	-9.80%
	INDEMNITY INS CO OF NORTH AMERICA	-9.00%
	INSURANCE COMPANY OF NORTH AMERICA	-9.00%
	INSURANCE COMPANY OF THE STATE OF PA	-9.80%
	INSURANCE COMPANY OF THE WEST	-9.60%
	INTREPID CASUALTY COMPANY	INITIAL
	INTREPID INSURANCE COMPANY	-8.80%
	INTREPID INSURANCE COMPANY	0.00%
	KEY RISK INS CO	-9.80%
	LIBERTY INSURANCE CORP	-9.80%
	LIBERTY MUTUAL FIRE INSURANCE COMPANY	-9.80%
	LIBERTY MUTUAL INSURANCE COMPANY	-9.80%
	LM INSURANCE CORP	-9.80%
	MAG MUTUAL INS CO	-10.20%
	MAINE EMPLOYERS' MUTUAL INS CO	-3.68%
	MAINE EMPLOYERS' MUTUAL INS CO	-3.68%
	MAINE EMPLOYERS' MUTUAL INS CO	-3.68%
	MANUFACTURERS ALLIANCE INS CO	-12.90%
	MARKEL INS CO	-5.00%
	MASSACHUSETTS BAY INSURANCE CO	-10.50%
	MASSACHUSETTS BAY INSURANCE COMPANY	-10.20%
	MEMIC CASUALTY COMPANY	0.12%
	MEMIC CASUALTY COMPANY	0.12%
	MEMIC CASUALTY COMPANY	0.12%
	MEMIC INDEMNITY COMPANY	-0.82%

ORGANIZATION	COMPANY NAME	RATE CHANGE
	MEMIC INDEMNITY COMPANY	-0.82%
	MEMIC INDEMNITY COMPANY	-0.82%
	MEMIC INDEMNITY COMPANY	-0.82%
	MID-CENTURY INSURANCE COMPANY	-9.93%
	MIDDLESEX INS CO	-9.10%
	MIDVALE INDEMNITY COMPANY	10.90%
	MIDWEST EMPLOYERS CASUALTY CO	-9.80%
	MILFORD CASUALTY INSURANCE CO	-10.80%
	MILFORD CASUALTY INSURANCE CO	11.60%
	MITSUMI SUMITOMO INS USA INC	-7.00%
	MITSUMI SUMITOMO INS CO OF AMERICA	-12.70%
	NATIONAL AMERICAN INSURANCE COMPANY	-8.80%
	NATIONAL CASUALTY CO - Non-Standard	-10.20%
	NATIONAL CASUALTY CO - Preferred	-10.20%
	NATIONAL CASUALTY CO - Standard	-10.20%
	NATIONAL FIRE INSURANCE COMPANY	1.79%
	NATIONAL INTERSTATE INSURANCE COMPANY	-11.90%
	NATIONAL LIABILITY & FIRE INS CO	0.00%
	NATIONAL SPECIALTY INS CO	2.30%
	NATIONAL SUMMIT INS CO	INITIAL
	NATIONAL SURETY CORPORATION	-9.80%
	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	-9.80%
	NATIONWIDE AGRIBUSINESS INS CO - NonStandard	-11.40%
	NATIONWIDE AGRIBUSINESS INS CO - Preferred	-11.40%
	NATIONWIDE AGRIBUSINESS INS CO - Standard	-11.40%
	NATIONWIDE ASSURANCE INS CO	-9.10%
	NATIONWIDE GENERAL INS CO	-9.10%
	NATIONWIDE INS CO OF AMERICA	-9.10%
	NATIONWIDE MUTUAL INS CO	-9.10%
	NATIONWIDE PROPERTY & CASUALTY INS CO	-9.10%
	NEW HAMPSHIRE INSURANCE COMPANY	-9.80%
	NEW JERSEY CASUALTY INS CO	0.00%
	NEW JERSEY INDEMNITY INS CO	0.00%
	NEW JERSEY MANUFACTURERS INS CO	-9.70%
	NEW JERSEY RE-INSURANCE CO	0.00%
	NEW YORK MARINE AND GENERAL INS CO	-9.40%
	NGM INS CO	9.30%
	NORGUARD INS CO	-10.10%
	NORGUARD INS CO	-4.70%
	NORMANDY INSURANCE COMPANY	-9.80%
	NORTH POINTE INSURANCE COMPANY	-9.80%
	NOVA CASUALTY CO SUPERIOR TIER	-10.20%
	NUTMEG INSURANCE COMPANY	0.50%
	OAK RIVER INS CO	-9.80%
	OBI AMERICA INSURANCE COMPANY	-8.43%
	OBI NATIONAL INSURANCE COMPANY	-9.57%

ORGANIZATION	COMPANY NAME	RATE CHANGE
	OHIO SECURITY INSURANCE COMPANY	-8.10%
	OLD REPUBLIC GENERAL INSURANCE CORP	-9.80%
	OLD REPUBLIC INSURANCE CO - ALL OTHER	-9.80%
	OLD REPUBLIC INSURANCE CO - AVIATION CLASS CODES ONLY	-9.80%
	OMAHA NATIONAL INSURANCE COMPANY	-9.80%
	PACIFIC EMPLOYERS INS CO	-9.00%
	PACIFIC INDEMNITY CO	-9.00%
	PACIFIC INSURANCE COMPANY LIMITED	-6.90%
	PATRIOT GENERAL INS CO	-9.90%
	PATRONS MUTUAL INSURANCE COMPANY OF CT	-3.40%
	PENN MILLERS INSURANCE COMPANY	0.00%
	PENNSYLVANIA INSURANCE COMPANY	-9.80%
	PENNSYLVANIA MFG ASSOC INS CO	-10.30%
	PENNSYLVANIA MFG INDEMNITY CO	-8.30%
	PHARMACISTS MUTUAL INS CO	-0.80%
	PHOENIX INSURANCE COMPANY	-8.98%
	PLAZA INSURANCE COMPANY	-0.50%
	PRAETORIAN INSURANCE COMPANY	-9.80%
	PREFERRED EMPLOYERS INS CO	-9.80%
	PRESCIENT NATIONAL INSURANCE COMPANY	0.00%
	PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.50%
	PROTECTIVE INSURANCE COMPANY	-6.90%
	QBE INSURANCE CORP	-9.80%
	REDWOOD FIRE AND CASUALTY INS CO	-9.80%
	REGENT INSURANCE COMPANY	-9.80%
	REPUBLIC-FRANKLIN INS COMPANY - PREMIER	-9.70%
	REPUBLIC-FRANKLIN INS COMPANY - SUPERIOR	-9.70%
	RIVERPORT INSURANCE CO.	-12.80%
	RLI INS CO Tier I	-3.20%
	ROCKWOOD CASUALTY INSURANCE COMPANY	-6.50%
	SAFETY FIRST INS CO	-12.40%
	SAFETY NATIONAL CASUALTY CORP	-10.30%
	SAGAMORE INSURANCE COMPANY	-6.40%
	SCOTTSDALE INDEMNITY CO	0.00%
	SECURITY NATIONAL INSURANCE CO	-11.20%
	SECURITY NATIONAL INSURANCE CO	-11.20%
	SECURITY NATIONAL INSURANCE CO	11.80%
	SECURITY NATIONAL INSURANCE CO	12.50%
	SELECTIVE INSURANCE CO OF AMERICA	-8.90%
	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	-9.20%
	SELECTIVE INSURANCE CO OF THE SOUTHEAST	-9.50%
	SENTINEL INSURANCE COMPANY, LTD	0.60%
	SENTRY CASUALTY CO	0.00%
	SENTRY INS CO	-10.10%
	SENTRY SELECT INS CO	-10.00%
	SEQUOIA INSURANCE CO	-34.40%

ORGANIZATION	COMPANY NAME	RATE CHANGE
	SEQUOIA INSURANCE CO	0.00%
	SEQUOIA INSURANCE CO	4.80%
	SEQUOIA INSURANCE CO	13.60%
	SERVICE AMERICAN IDEMNITY CO - Tier 1	-8.10%
	SERVICE AMERICAN IDEMNITY CO - Tier 2	-8.10%
	SERVICE LLOYDS INS CO	-12.60%
	SFM MUTUAL INS CO	-14.24%
	SOUTHERN INSURANCE CO	-9.20%
	SOUTHERN INSURANCE CO	11.90%
	STANDARD FIRE INSURANCE COMPANY	-8.98%
	STAR INSURANCE COMPANY	-11.10%
	STARNET INS CO	-9.80%
	STARR INDEMNITY & LIABILITY COMPANY	-9.80%
	STARR SPECIALTY INSURANCE COMPANY	-9.80%
	STARSTONE NATIONAL INS CO	-5.20%
	STATE AUTO P&C INSURANCE COMPANY	-1.20%
	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	-1.10%
	STATE FARM FIRE AND CASUALTY CO	-8.70%
	STATE NATIONAL INSURANCE COMPANY, INC.	-9.70%
	STONINGTON INSURANCE COMPANY	-9.80%
	SUNZ INS CO	-10.60%
	SUNZ INS CO	0.00%
	SWISS RE CORPORATE SOLUTIONS AMERICA INS CORP	-9.80%
	SWISS RE CORPORATE SOLUTIONS ELITE INS CORP	-9.80%
	SWISS RE CORPORATE SOLUTIONS PREMIER INS CORP	-9.80%
	T.H.E. INSURANCE COMPANY	-9.80%
	TECHNOLOGY INSURANCE CO., INC	-9.90%
	TECHNOLOGY INSURANCE CO., INC	0.00%
	TECHNOLOGY INSURANCE CO., INC	11.90%
	THE NORTH RIVER INSURANCE COMPANY	-19.30%
	THE OHIO CASUALTY INSURANCE COMPANY	-7.90%
	TOKIO MARINE AMERICA INS CO	-9.80%
	TRANS PACIFIC INS CO	-9.80%
	TRANSGUARD INS CO OF AMERICA	-17.00%
	TRANSPORTATION INSURANCE COMPANY	2.64%
	TRAVELERS CASUALTY AND SURETY COMPANY	-8.98%
	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	-8.98%
	TRAVELERS INDEMNITY COMPANY	-8.98%
	TRAVELERS INDEMNITY COMPANY OF AMERICA	-8.98%
	TRAVELERS INDEMNITY COMPANY OF CT	-8.98%
	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	-8.98%
	TRI-STATE INSURANCE CO. OF MINNESOTA	-17.50%
	TRIUMPHE CASUALTY COMPANY	-9.60%
	TRUCK INSURANCE EXCHANGE	-34.61%
	TRUMBULL INSURANCE COMPANY	0.50%
	TWIN CITY FIRE INSURANCE COMPANY	0.50%

ORGANIZATION	COMPANY NAME	RATE CHANGE
	UNION INS CO - PREFERRED	-9.00%
	UNION INS CO - STANDARD	-9.00%
	UNION INS CO OF PROVIDENCE	-14.40%
	UNITED WISCONSIN INS CO	-13.70%
	UTICA MUTUAL INS COMPANY - PREFERRED	-9.70%
	UTICA MUTUAL INS COMPANY - STANDARD	-9.70%
	UTICA NATIONAL ASSURANCE COMPANY - TIER A	-9.70%
	UTICA NATIONAL ASSURANCE COMPANY - TIER B	-9.70%
	UTICA NATIONAL INS CO OF OHIO	-9.70%
	UTICA NATIONAL INS CO OF TEXAS	-9.70%
	VALLEY FORGE INSURANCE COMPANY	2.91%
	VANLINER INSURANCE COMPANY	-7.90%
	VIGILANT INS CO	-9.00%
	WCF NATIONAL INSURANCE COMPANY	-12.60%
	WCF SELECT INSURANCE COMPANY	
	WELLFLEET INS CO	-1.70%
	WELLFLEET NEW YORK INS CO	-19.90%
	WESCO INSURANCE COMPANY	-35.70%
	WESCO INSURANCE COMPANY	11.40%
	WESCO INSURANCE COMPANY	12.20%
	WESCO INSURANCE COMPANY	12.30%
	WEST AMERICAN INSURANCE COMPANY	-7.60%
	WEST BEND MUTUAL INS CO	-6.00%
	WESTCHESTER FIRE INS CO	-9.00%
	Work First Casualty Company	0.00%
INDEPENDENT	WORKERS COMP TRUST	
	XL INSURANCE AMERICA, INC.	-9.80%
	XL SPECIALTY INSURANCE COMPANY	-9.80%
	ZENITH INS CO	-9.80%
	ZURICH AMERICAN INS CO	-9.60%
	ZURICH AMERICAN INS CO OF IL	-9.90%

**LINE OF BUSINESS: WORKERS COMPENSATION 2025**

**EXHIBIT C-2**

<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>RATE CHANGE</b>
	Accredited Surety and Casualty Company, Inc.	-7.60%
	ACE American Insurance Company	-7.50%
	ACE Fire Underwriters Insurance Company	-7.50%
	ACE Property and Casualty Insurance Company	-7.50%
	ACIG Insurance Company	-4.61%
	Allied Eastern Indemnity Company	-4.20%
	Allmerica Financial Alliance Insurance Company	-5.70%
	Allmerica Financial Benefit Insurance Company	-6.30%
	American Casualty Company of Reading, Pennsylvania	-6.47%
	American Fire and Casualty Company	-11.00%
	American Guarantee and Liability Insurance Company	-5.90%
	American Liberty Insurance Company, Inc.	-8.20%
	American Zurich Insurance Company	-5.90%
	Arbella Indemnity Insurance Company, Inc.	-6.95%
	Arbella Protection Insurance Company, Inc.	-6.55%
	Arch Indemnity Insurance Company	-5.80%
	Arch Insurance Company	-6.10%
	Arch Property Casualty Insurance Company	0.00%
	Argonaut Insurance Company	-6.20%
	Atlantic Charter Insurance Company	-6.10%
	Bankers Standard Insurance Company	-7.50%
	Berkshire Hathaway Direct Insurance Company	-6.10%
	Berkshire Hathaway Homestate Insurance Company	-6.10%
	BITCO General Insurance Corporation	0.40%
	BITCO National Insurance Company	0.40%
	Brotherhood Mutual Insurance Company	-1.60%
	Chiron Insurance Company	4.10%
	Chubb Indemnity Insurance Company	-7.50%
	Chubb National Insurance Company	-7.50%
	Citizens Insurance Company of America	-5.80%
	Colonial American Casualty and Surety Company	-5.90%
	Continental Casualty Company	-5.95%
	Crestbrook Insurance Company	0.00%
INDEPENDENT	CT INTERLOCAL RISK MANAGEMENT AGENCY	
	Eastern Advantage Assurance Company	-16.70%
	Eastern Alliance Insurance Company	-11.10%
	Employers Assurance Company	-6.20%
	Employers Compensation Insurance Company	-4.40%
	Employers Insurance Company of Wausau	-7.90%
	Employers Preferred Insurance Company	-7.10%
	Executive Risk Indemnity Inc.	-7.50%
	Farmington Casualty Company	-4.96%
	Federal Insurance Company	-7.50%

ORGANIZATION	COMPANY NAME	RATE CHANGE
	Federated Mutual Insurance Company	-6.50%
	Federated Reserve Insurance Company	-7.20%
	Federated Service Insurance Company	-6.20%
	Fidelity and Deposit Company of Maryland	-5.90%
	Frank Winston Crum Insurance Company	-7.50%
	Frankemuth Insurance Company	0.00%
	Freedom Specialty Insurance Company	0.00%
	General Casualty Company of Wisconsin	-6.10%
	Great Divide Insurance Company	-6.60%
	Great Northern Insurance Company	-7.50%
	Great West Casualty Company	-3.50%
	Greater New York Mutual Insurance Company	-23.70%
	Greenwich Insurance Company	-6.10%
	HBI Global Insurance Company	-6.10%
	Imperium Insurance Company	-6.10%
	Incline Casualty Company	-6.80%
	Indemnity Insurance Company of North America	-7.50%
	Insurance Company of Greater New York	-18.50%
	Insurance Company of North America	-7.50%
	Insurance Company of the West	-6.10%
	Liberty Insurance Corporation	-4.80%
	Liberty Mutual Fire Insurance Company	-5.50%
	Liberty Mutual Insurance Company	0.00%
	LM Insurance Corporation	-13.60%
	MAG Mutual Insurance Company	-4.30%
	Massachusetts Bay Insurance Company	-5.00%
	Mitsui Sumitomo Insurance Company of America	-7.14%
	Mitsui Sumitomo Insurance USA Inc.	-1.94%
	National American Insurance Company	-6.10%
	National Casualty Company	-7.20%
	National Fire Insurance Company of Hartford	-6.90%
	National Interstate Insurance Company	-7.80%
	National Liability & Fire Insurance Company	-6.10%
	National Specialty Insurance Company	-0.40%
	Nationwide Agribusiness Insurance Company	-3.30%
	Normandy Insurance Company	-6.10%
	North Pointe Insurance Company	-19.60%
	NOVA Casualty Company	-7.50%
	Oak River Insurance Company	-6.10%
	Ohio Security Insurance Company	-6.10%
	Old Republic Insurance Company	-6.10%
	Pacific Employers Insurance Company	-7.50%
	Pacific Indemnity Company	-7.50%
	Pharmacists Mutual Insurance Company	3.60%
	Praetorian Insurance Company	-6.10%
	Protective Insurance Company	-6.70%

ORGANIZATION	COMPANY NAME	RATE CHANGE
	QBE Insurance Corporation	-6.10%
	Redwood Fire and Casualty Insurance Company	-6.10%
	Regent Insurance Company	-6.10%
	RLI Insurance Company	-2.70%
	Rockwood Casualty Insurance Company	-9.10%
	Safety First Insurance Company	-7.90%
	Safety National Casualty Corporation	-5.10%
	Sagamore Insurance Company	-6.70%
	Scottsdale Indemnity Company	0.00%
	Sentry Casualty Company	0.00%
	SFM Mutual Insurance Company	-11.82%
	Sompo America Fire & Marine Insurance Company	-24.40%
	Sompo America Insurance Company	-22.40%
	Star Insurance Company	-5.70%
	Starr Indemnity & Liability Company	-6.10%
	Starr Specialty Insurance Company	-6.10%
	State National Insurance Company, Inc.	-7.40%
	Stonington Insurance Company	-6.10%
	Strathmore Insurance Company	0.00%
	SUNZ Insurance Company	-6.20%
	T.H.E. Insurance Company	-6.10%
	The Charter Oak Fire Insurance Company	-5.24%
	The Continental Insurance Company	-5.91%
	The First Liberty Insurance Corporation	-3.10%
	The Hanover American Insurance Company	-6.70%
	The Hanover Insurance Company	-6.20%
	The Ohio Casualty Insurance Company	-6.00%
	The Phoenix Insurance Company	-5.42%
	The Standard Fire Insurance Company	-7.33%
	The Travelers Indemnity Company	-6.02%
	The Travelers Indemnity Company of America	-4.73%
	The Travelers Indemnity Company Of Connecticut	-4.97%
	Tokio Marine America Insurance Company	-6.10%
	Trans Pacific Insurance Company	-6.10%
	Transguard Insurance Company of America, Inc.	-14.10%
	Transportation Insurance Company	-6.64%
	Travelers Casualty and Surety Company	-5.36%
	Travelers Casualty Insurance Company of America	-5.84%
	Travelers Property Casualty Company of America	-5.00%
	Triumphe Casualty Company	-8.60%
	Valley Forge Insurance Company	-6.20%
	Vanliner Insurance Company	-7.80%
	Vigilant Insurance Company	-7.50%
	Wellfleet Insurance Company	-6.10%
	Wellfleet New York Insurance Company	-6.10%
	West American Insurance Company	-8.20%

ORGANIZATION	COMPANY NAME	RATE CHANGE
	West Bend Insurance Company	-3.50%
	Westchester Fire Insurance Company	-7.50%
INDEPENDENT	WORKERS COMP TRUST	
	XL Insurance America, Inc.	-6.10%
	XL Specialty Insurance Company	-6.10%
	Zurich American Insurance Company	-5.90%
	Zurich American Insurance Company of Illinois	-5.90%

**LINE OF BUSINESS: COMMERCIAL AUTOMOBILE**

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Acadia Insurance Company	8.30%
ISO	ACE American Insurance Company	15.00%
ISO	ACE Property & Casualty Insurance Company	15.00%
ISO/Independent	AIPSO	6.90%
Independent	All America Insurance Company	4.60%
ISO	Allmerica Financial Benefit Insurance Company	7.70%
ISO	American Fire & Casualty Company	31.40%
ISO	Amerisure Insurance Company	11.00%
ISO	Amerisure Mutual Insurance Company	11.00%
Independent	AmGUARD	23.16%
ISO	AmGuard Insurance Company	34.54%
Independent	Amtrust Insurance Company	0.00%
Independent	Argonaut Insurance Company	6.50%
ISO	Atlantic Specialty Insurance Company	16.40%
ISO	Berkley National Insurance Company	-0.36%
ISO	Berkley Regional Insurance Company	-0.33%
Independent	CANAL Insurance Company	10.80%
Independent	CANAL INSURANCE COMPANY	10.80%
Independent	Central Mutual Insurance Company	11.80%
ISO	Charter Oak Fire Insurance Company	9.22%
ISO	Chiron Insurance Company	8.00%
ISO	church mutual	8.90%
Independent	Cincinnati Casualty Company	15.89%
Independent	Cincinnati Indemnity Company	15.65%
Independent	Cincinnati Insurance Copmany	6.75%
ISO	Citizens Insurance Company of America	3.00%
Independent	Continental Western Insurance Company	8.50%
Independent	CorePointe Insurance Company	0.00%
ISO	Cumis Insurance Society, Inc.	14.70%
ISO	Cumis Insurance Society, Inc.	-0.60%
ISO	Employers Insurance	4.70%
Independent	Falls Lake National Insurance Company	5.05%
Independent	Farmers Insurance Exchange	26.10%
ISO	Federal Insurance Company	12.30%
ISO	Federal Insurance Company	6.70%
ISO/Independent	Federated Mutual Insurance Company	4.90%
Independent	Federated Mutual Insurance Company	8.10%
ISO/Independent	Federated Reserve Insurance Company	5.40%
Independent	Federated Reserve Insurance Company	8.20%
ISO/Independent	Federated Service Insurance Company	4.90%
Independent	Federated Service Insurance Company	8.10%
Independent	Firemen's Insurance Company of Washington, D.C.	6.80%
Independent	General Insurance Company	9.90%
ISO	Granite State Insurance Company	11.01%
Independent	Graphic Arts Mutual Insurance Company	22.10%

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO	Great American Alliance Insurance Company	24.70%
ISO	Great American Assurance Company	17.30%
ISO	Great American Insurance Company	20.50%
ISO	Great American Insurance Company of New York	24.50%
ISO	Great Northern I	12.30%
ISO	Great Northern Insurance Company	6.70%
Independent	Great West Casualty Company	17.10%
ISO	GuideOne Insurance	13.00%
ISO	GuideOne Insurance Company	13.00%
ISO	Hartford Accident & Indemnity Company	9.90%
Independent	Hartford Accident and Indemnity Company	9.80%
ISO	Hartford Casualty Insurance Company	9.90%
ISO	Hartford Fire Insurance Company	9.90%
ISO	Hartford Insurance Company of the Midwest	9.90%
ISO	Hartford Underwriters Insurance Company	9.90%
ISO/Independent	Incline Casualty Company	12.59%
Independent	Infinity Standard Insurance Company	13.60%
ISO	Intrepid Insurance Company	-0.33%
ISO	Liberty Insurance Corporation	5.70%
ISO	Liberty Mutual Fire Insurance Company	4.50%
ISO	LM Insurance Corporation	5.30%
ISO	Massachusetts Bay Insurance Company	5.70%
Independent	Mid-Century Insurance Company	35.80%
Independent	Middlesex Insurance	6.00%
Independent	Midvale Indemnity Company	24.60%
Independent	Milford Casualty Insurance Company	10.80%
ISO	National Casualty Company	18.50%
ISO	National Union Fire Insurance Company of Pittsburgh, Pa.	11.01%
Independent	Nationwide Affinity	7.80%
Independent	Nationwide Affinity Insurance Company of America	13.20%
Independent	Nationwide Agribusiness	10.70%
ISO	Nationwide Agribusiness Insurance Company	21.50%
Independent	Nationwide Assurance	7.80%
Independent	Nationwide Assurance Company	13.20%
Independent	Nationwide General	7.80%
Independent	Nationwide General Insurance Company	21.50%
Independent	Nationwide Insurance Company of Florida	13.20%
Independent	Nationwide Insurance of Florida	7.80%
Independent	Nationwide Mutual Insurance Company	40.50%
Independent	Nationwide Property and Casualty Insurance	4.60%
ISO	New Hampshire Insurance Company	11.01%
ISO	New Jersey Manufacturers	-4.30%
ISO	New Jersey Manufacturers Insurance Company	-3.80%
Independent	New South Insurance Company	8.20%
Independent	NGM Insurance	8.80%
Independent	NGM Insurance Company	15.50%
Independent	Northland Insurance Company	22.14%
ISO	NOVA Casualty Company	10.90%

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Nutmeg	12.00%
Independent	Nutmeg Insurance Company	9.90%
ISO	Ohio Security Insurance Company	32.40%
ISO	Old Republic Insurance	60.00%
ISO	Old Republic Insurance Company	29.70%
ISO	Pacific Indemnity Company	12.30%
ISO	Pacific Indemnity Company	6.70%
Independent	Patrons Mutual Insurance Company of Connecticut	16.10%
Independent	Patrons Mutual	16.50%
Independent	Pennsylvania Lumbermens Mutual Insurance Company	10.00%
ISO	Pharmacists Mutual Insurance Company	8.30%
Independent	Philadelphia Indemnity	0.50%
ISO	Philadelphia Indemnity	9.40%
ISO	Phoenix Insurance Company	9.00%
Independent	Plymouth Rock Assurance Company	7.52%
Independent	Progressive Casualty Insurance Company	4.60%
ISO	Property and Casualty Insurance Company of Hartford	9.90%
Independent	Protective	19.10%
ISO	Quincy Mutual Fire Insurance Company	10.60%
Independent	Republic-Franklin Insurance Company	14.50%
ISO	Riverport Insurance Company	-1.90%
ISO	Safety National Casualty Corporation	5.00%
Independent	Security National Insurance Company	0.00%
ISO	Selective Insurance Company of America	0.30%
ISO	Selective Insurance Company of America	0.08%
ISO	Selective Insurance Company of South Carolina	0.30%
ISO	Selective Insurance Company of South Carolina	0.08%
ISO	Selective Insurance Company of the Southeast	0.30%
ISO	Selective Insurance Company of the Southeast	0.08%
ISO	Sentinel Insurance Company	9.90%
Independent	Sentinel Insurance Company, Ltd.	9.70%
	Sentry Insurance Company	9.00%
Independent	Sentry Select	4.47%
Independent	Sentry Select	16.40%
Independent	Southern Insurance Company	0.00%
ISO	StarNet Insurance Company	-0.50%
ISO	Starr Indemnity & Liability Company	17.50%
Independent	State Auto Property & Casualty Insurance Company	17.20%
Independent	State Automobile	25.30%
Independent	State Automobile Mutual Insurance Company	28.90%
Independent	State Automobile Mutual Insurance Company	12.70%
Independent	State Automobile	-1.70%
Independent	Technology Insurance Company Inc	0.00%
ISO	The First Liberty Insurance Corporation	6.80%
ISO	The Hanover Insurance Company	3.20%
ISO	The North River Insurance Company	15.10%
ISO	The Ohio Casualty Insurance Company	30.60%
Independent	Travelers Casualty Insurance Company of America	9.95%

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO	Travelers Casualty Insurance Company of America	13.81%
ISO	Travelers Indemnity Company	8.81%
ISO	Travelers Indemnity Company of America	7.94%
ISO	Travelers Indemnity Company of Connecticut	8.48%
ISO	Travelers Property Casualty Company of America	8.68%
Independent	Tri-State Insurance Company of Minnesota	13.80%
Independent	Truck Insurance Exchange	38.10%
ISO	Trumbull Insurance Company	12.00%
ISO	Twin City Fire Insurance Company	9.90%
Independent	Union Insurance Company	9.00%
Independent	United Ohio Insurance Company	2.60%
ISO	United States Fire Insurance Company	16.60%
Independent	Utica Mutual Insurance Company	21.80%
Independent	Utica National Assurance Company	23.00%
ISO/Independent	Vantapro Specialty Insurance Company	30.00%
ISO	Vigilant Insurance Company	12.30%
ISO	Vigilant Insurance Company	6.70%
Independent	Wesco Insurance Company Inc	10.20%
ISO	West American Insurance Company	31.30%

**LINE OF BUSINESS: GENERAL LIABILITY**

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO	Acadia Insurance Company	-1.20%
ISO	Acadia Insurance Company	-0.10%
ISO/Independent	Accelerant National Insurance Company	Initial
Independent	Accelerant National Insurance Company	Initial
Independent	Accelerant National Insurance Company	Initial
Independent	Accelerant National Insurance Company	Initial
ISO	Accident Fund Insurance Company of America	Initial
Independent	ACE American Insurance Company	40.00%
ISO	All America Insurance Company	16.20%
ISO	Allied Insurance Company of America	5.90%
Independent	Allied World Insurance Company	Initial
ISO	Allmerica Financial Benefit Insurance Company	-2.10%
ISO	Allmerica Financial Benefit Insurance Company	5.70%
Independent	American Alternative Insurance Corporation	Initial
Independent	American Alternative Insurance Corporation	0.00%
ISO	American Automobile Insurance Company	Initial
ISO	American Fire and Casualty Company	20.20%
ISO/Independent	American Summit Insurance Company	Initial
ISO	AmFed Advantage Insurance Company	Initial
Independent	AmGuard Insurance Company	5.09%
ISO	AmTrust Insurance Company	0.00%
Independent	Arbella Protection Insurance Company, Inc.	10.30%
ISO	Arch Insurance Company	Initial
Independent	Arch Insurance Company	0.00%
Independent	Arch Mortgage Assurance Company	0.00%
Independent	Ascot Insurance Company	Initial
Independent	Ascot Insurance Company	Initial
Independent	Ascot Insurance Company	Initial
Independent	Ascot Insurance Company	Initial
Independent	Atlantic Specialty Insurance Company	Initial
Independent	AXIS Insurance Company	-1.00%
Independent	AXIS Insurance Company	-1.00%
ISO/Independent	Bankers Standard Insurance Company	Initial
Independent	BCS Insurance Company	Initial
Independent	Beazley America Insurance Company, Inc.	Initial
Independent	Beazley America Insurance Company, Inc.	0.00%
Independent	Berkley National Insurance Company	10.00%
Independent	Berkley National Insurance Company	10.00%
Independent	Berkley National Insurance Company	10.00%
Independent	Berkley National Insurance Company	10.00%
ISO	Berkley National Insurance Company	0.00%
ISO	Berkley National Insurance Company	Initial
ISO	Berkshire Hathaway Specialty Insurance Company	0.50%
Independent	CAMICO Mutual Insurance Company	1.70%
Independent	Citizens Insurance Company of America	6.50%

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Citizens Insurance Company of America	6.20%
Independent	Clear Blue Insurance Company	Initial
ISO	Clear Blue Insurance Company	Initial
Independent	Clear Blue Insurance Company	Initial
Independent	Colonial Surety Company	Initial
ISO	Concert Insurance Company	Initial
Independent	Continental Casualty Company	76.80%
Independent	CorePointe Insurance Company	0.00%
Independent	CorePointe Insurance Company	0.00%
ISO	CorePointe Insurance Company	-0.40%
ISO	CorePointe Insurance Company	0.00%
ISO	Crum & Forster Indemnity Company	0.00%
Independent	Diamond State Insurance Company	0.00%
ISO/Independent	Employers Insurance Company of Wausau	5.40%
Independent/ISO	Endurance Assurance Corporation	Initial
Independent	Farm Family Casualty Insurance Company	0.00%
ISO/Independent	Federated Mutual Insurance Company	0.00%
Independent/ISO	Federated Mutual Insurance Company	0.00%
Independent	Federated Mutual Insurance Company	0.00%
Independent	First American Title Insurance Company	Initial
Independent	General Insurance Company of America	18.50%
Independent	General Security National Insurance Company	Initial
Independent	Glencar Insurance Company	Initial
ISO/Independent	Granite State Insurance Company	0.00%
Independent	Graphic Arts Mutual Insurance Company	32.00%
ISO	Graphic Arts Mutual Insurance Company	8.10%
Independent	Graphic Arts Mutual Insurance Company	0.02%
Independent	Great American Insurance Company	Initial
ISO	Great American Insurance Company	4.48%
ISO	Great American Insurance Company,	4.48%
ISO	Great Divide Insurance Company	Initial
ISO	Greater Mid-Atlantic Indemnity Company	0.00%
ISO/Independent	Greater Mid-Atlantic Indemnity Company	0.00%
Independent	Greater New York Mutual Insurance Company	3.60%
Independent	Hartford Accident and Indemnity Company	Initial
Independent	Hiscox Insurance Company Inc.	2.40%
ISO	Hiscox Insurance Company Inc.	10.00%
Independent	Hiscox Insurance Company Inc.	Initial
Independent	Hospitality Insurance Company	9.00%
AAIS/Independent	Housing Enterprise Insurance Company, Inc.	19.30%
Independent	Hudson Insurance Company	Initial
Independent	Illinois National Insurance Co	0.00%
ISO/Independent	Illinois National Insurance Co.	Initial
Independent	Illinois National Insurance Co.	Initial
Independent	Imperium Insurance Company	Initial
Independent	Indemnity National Insurance Company	Initial
ISO	Insurance Services Office, Inc.	99.90%
Independent	Ironshore Indemnity Inc.	Initial

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	ISMIE Mutual Insurance Company	6.90%
Independent	Knightbrook Insurance Company	Initial
ISO/Independent	Liberty Insurance Corporation	12.40%
ISO/Independent	Liberty Mutual Fire Insurance Company	9.00%
ISO/Independent	Liberty Mutual Insurance Company	0.00%
ISO/Independent	LM Insurance Corporation	7.50%
Independent	Lyndon Southern Insurance Company	Initial
ISO	Markel American Insurance Company	0.60%
Independent	Massachusetts Bay Insurance Company	6.70%
Independent	Massachusetts Bay Insurance Company	6.30%
ISO/Independent	Merrimack Mutual Fire Insurance Company	1.80%
Independent	Mid-Continent Casualty Company	4.70%
Independent	Middlesex Insurance Company	0.00%
ISO/Independent	Middlesex Insurance Company	2.70%
ISO	Middlesex Insurance Company	42.40%
Independent	Midvale Indemnity Company	9.10%
Independent	Midvale Indemnity Company	11.90%
Independent	Midvale Indemnity Company	0.00%
ISO	Milford Casualty Insurance Company	-5.40%
ISO	Mitsui Sumitomo Insurance Company of America	Initial
ISO/Independent	Motors Insurance Corporation	Initial
ISO/Independent	Motors Insurance Corporation	Initial
ISO/Independent	Motors Insurance Corporation	Initial
	National Mutual Insurance Company	26.10%
ISO	National Specialty Insurance Company	Initial
Independent	National Specialty Insurance Company	0.00%
Independent	National Union Fire Insurance Company of Pittsburgh, Pa.	10.00%
Independent	Nationwide Affinity Insurance Company of America	2.90%
ISO	Nationwide Agribusiness Insurance Company	-10.50%
ISO/Independent	Nationwide Agribusiness Insurance Company	9.30%
Independent	Nationwide Agribusiness Insurance Company	9.70%
Independent	Nationwide Assurance Company	10.80%
Independent	Nationwide General Insurance Company	8.10%
Independent	Nationwide Insurance Company of America	5.80%
ISO	Nationwide Insurance Company of America	17.60%
Independent	Nationwide Mutual Insurance Company	26.10%
ISO	Nationwide Mutual Insurance Company	9.70%
ISO	Nationwide Property and Casualty Insurance Company	3.90%
Independent	New Jersey Manufacturers Insurance Company	Initial
ISO	Next Insurance US Company	9.90%
Independent	NGM Insurance Company	31.70%
Independent	Obsidian Insurance Company	Initial
ISO	Obsidian Pacific Insurance Company	Initial
Independent	Old Republic Insurance Company	Initial
Independent	Palomar Specialty Insurance Company	Initial
Independent	Park National Insurance Company	Initial
Independent	Patriot General Insurance Company	
Independent	Patrons Mutual Insurance Company of Connecticut	31.00%

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Pennsylvania Insurance Company	Initial
ISO	Pennsylvania Insurance Company	Initial
ISO	Pennsylvania Insurance Company	Initial
ISO	Pennsylvania Insurance Company	Initial
Independent/ISO	Pennsylvania Insurance Company	Initial
Independent	Pennsylvania Insurance Company	Initial
Independent	Pennsylvania Insurance Company	Initial
Independent	Pennsylvania Lumbermens Mutual Insurance Company	33.16%
Independent	Pennsylvania Lumbermens Mutual Insurance Company	7.00%
ISO/Independent	Philadelphia Indemnity Insurance Company	4.10%
ISO/Independent	Philadelphia Indemnity Insurance Company	4.10%
ISO/Independent	Philadelphia Indemnity Insurance Company	15.70%
Independent	Philadelphia Indemnity Insurance Company	Initial
Independent	Philadelphia Indemnity Insurance Company	19.60%
Independent	Philadelphia Indemnity Insurance Company	6.80%
Independent	QBE Insurance Corporation	0.05%
Independent	Security National Insurance Company	15.75%
ISO	Security National Insurance Company	0.00%
Independent	Security National Insurance Company	29.70%
Independent	Security National Insurance Company	Initial
Independent	Selective Insurance Company of America	0.80%
ISO	Selective Insurance Company of America	0.20%
Independent	Selective Insurance Company of America	15.60%
Independent	Selective Insurance Company of America	9.30%
Independent	Selective Insurance Company of South Carolina	1.60%
ISO	Selective Insurance Company of South Carolina	0.50%
Independent	Selective Insurance Company of the Southeast	1.30%
ISO	Selective Insurance Compny of the Southeast	0.30%
Independent	Seneca Insurance Company, Inc.	8.40%
ISO/Independent	Seneca Insurance Company, Inc.	9.60%
Independent	Sentry Insurance Company	
ISO/Independent	Sentry Select Insurance Company	7.20%
Independent	Sentry Select Insurance Company	2.40%
ISO	Southern Insurance Company	0.00%
ISO	Star Insurance Company	Initial
Independent	StarNet Insurance Company	Initial
ISO/Independent	Starstone National Insurance Company	0.00%
Independent	Starstone National Insurance Company	Initial
Independent	State Auto Property & Casualty Insurance Company	31.00%
Independent	State Auto Property & Casualty Insurance Company	65.40%
Independent	State Automobile Mutual Insurance Company	31.10%
Independent	State Automobile Mutual Insurance Company	67.80%
ISO	State Automobile Mutual Insurance Company	72.20%
ISO	State Automobile Mutual Insurance Company	67.80%
Independent	State Automobile Mutual Insurance Company	55.00%
Independent	State Automobile Mutual Insurance Company	0.00%
Independent/ISO	State Automobile Mutual Insurance Company	31.30%
Independent/ISO	State Automobile Mutual Insurance Company	31.30%

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO/Independent	State Automobile Mutual Insurance Company	31.30%
Independent	State National Insurance Company, Inc.	Initial
Independent	State National Insurance Company, Inc.	0.00%
ISO/Independent	State National Insurance Company, Inc.	0.00%
ISO	State National Insurance Company, Inc.	0.00%
ISO/Independent	Strathmore Insurance Company	Initial
ISO/Independent	Swiss Re Corporate Solutions America Insurance Corporation	9.20%
Independent	Swiss Re Corporate Solutions America Insurance Corporation	0.00%
ISO	Technology Insurance Company, Inc.	119.90%
ISO	The Charter Oak Fire Insurance Company	Initial
Independent	The Cincinnati Casualty Company	41.40%
ISO/Independent	The First Liberty Insurance Corporation	7.10%
Independent	The Hanover American Insurance Company	6.70%
Independent	The Hanover American Insurance Company	6.50%
Independent	The Hanover Insurance Company	6.60%
Independent	The Hanover Insurance Company	6.20%
Independent	The Hanover Insurance Company	Initial
Independent	The Hanover Insurance Company	0.00%
Independent	The Hartford Steam Boiler Inspection and Insurance Company	-5.90%
ISO	The North River Insurance Company	-16.80%
Independent	The North River Insurance Company	0.00%
Independent	The Ohio Casualty Insurance Company	14.90%
Independent	The Ohio Casualty Insurance Company	28.53%
Independent	Title Resources Guaranty Company	0.99%
Independent	Travelers Casualty and Surety Company of America	6.90%
Independent	Travelers Casualty and Surety Company of America	-0.40%
Independent	Travelers Property Casualty Company of America	-2.30%
Independent	Travelers Property Casualty Company of America	-90.00%
Independent	Tri-State Ins. Co. of Minnesota	1.80%
Independent	Tri-State Insurance Company of Minnesota	0.00%
Independent	Trisura Insurance Company	Initial
Independent	Truck Insurance Exchange	9.45%
Independent	Twin City Fire Insurance Company	Initial
Independent	United Ohio Insurance Company	14.30%
ISO	United States Fire Insurance Company	2.40%
Independent	United States Liability Insurance Company	10.50%
Independent	United States Liability Insurance Company	0.00%
Independent	United States Liability Insurance Company	-5.05%
ISO	United Wisconsin Insurance Company	Initial
Independent	Vantage Risk Assurance Company	Initial
Independent	Wesco Insurance Company	0.00%
ISO	Wesco Insurance Company	58.90%
ISO/Independent	WESTCHESTER FIRE INSURANCE COMPANY	53.70%
Independent	Westfield Select Insurance Company	Initial
Independent	Westfield Select Insurance Company	Initial
Independent	Westfield Select Insurance Company	Initial
Independent	XL Specialty Insurance Company	0.00%
Independent	Zurich American Insurance Company	Initial

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Zurich American Insurance Company	0.00%

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

<b>ORGANIZATION</b>	<b>COMPANY NAME</b>	<b>RATE CHANGE</b>
Independent	Allied Insurance Company of America	0.00%
Independent	American Casualty Company of Reading, Pennsylvania	14.20%
Independent	American Casualty Company of Reading, Pennsylvania	2.90%
Independent	Fair American Insurance and Reinsurance Company	5.50%
Independent	Fortress Insurance Company	4.50%
Advisory	Insurance Services Office, Inc.	-12.80%
Independent	Integrus Group	3.20%
Independent	Liberty Insurance Underwriters Inc.	7.40%
ISO/Independent	Medical Protective Company	5.00%
Independent	Medical Protective Company	3.00%
Independent	Medical Protective Company	3.30%
Independent	Nationwide Insurance Company of America	Initial
Independent	Nationwide Mutual Insurance Company	7.10%
Independent	Nationwide Property & Casualty Insurance Company	0.00%
Independent	Pharmacists Mutual Insurance Company	12.00%
Independent	ProAssurance Insurance Company of America	2.00%
Independent	ProSelect Insurance Company	3.50%
Independent	The Cincinnati Casualty Company	1.40%
Independent	The Cincinnati Indemnity Company	0.00%
Independent	The Cincinnati Insurance Company	4.10%

**LINE OF BUSINESS: FIRE AND ALLIED**

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Acadia Insurance Company	-0.10%
Independent	Acadia Insurance Company	9.30%
Independent	ACE American Insurance Company	0.00%
Independent	ACE Fire Underwriters Insurance Company	0.00%
Independent	ACE Property and Casualty Insurance Company	0.00%
ISO	Allmerica Financial Benefit Insurance Company	5.90%
Independent/ISO	Allmerica Financial Benefit Insurance Company	12.10%
ISO	American Automobile Insurance Company	Initial
ISO	American Fire and Casualty Company	5.00%
Independent	American Home Assurance Company	Initial
Independent	Arch Insurance Company	Initial
ISO	Berkley National Insurance Company	0.00%
ISO	BITCO National Insurance Company	Initial
Independent	Brotherhood Mutual Insurance Company	20.42%
ISO	Central Mutual Insurance Company	5.80%
Independent	Chubb Indemnity Insurance Company	0.00%
Independent	Chubb National Insurance Company	0.00%
ISO	Church Mutual Insurance Company, S.I.	22.29%
ISO	Citizens Insurance Company of America	10.30%
Independent	Continental Western Insurance Company	-0.10%
ISO/Independent	Crum & Forster Indemnity Company	0.00%
ISO	EMC Property & Casualty Company	8.20%
Independent	Federated Mutual Insurance Company	26.60%
Independent	Firemen's Insurance Company of Washington D.C.	-0.10%
Independent	Foremost Insurance Co	35.10%
Independent	Glencar Insurance Company	9.00%
ISO/Independent	Granite State Insurance Company	0.00%
ISO	Graphic Arts Mutual Insurance Company	18.10%
ISO	Great American Insurance Company	30.12%
ISO	Greater Mid-Atlantic Indemnity Company	Initial
ISO	Greater Midwestern Indemnity Company	Initial
Independent	Hartford Underwriters Insurance Company	-1.30%
Independent	HDI Global Insurance Company	Initial
Independent	Hospitality Insurance Company	5.20%
Independent	Illinois National Insurance Co.	Initial
Independent	Indemnity Insurance Company of North America	0.00%
Independent	Insurance Company of North America	0.00%
ISO	Intrepid Casualty Company	Initial
ISO	Intrepid Insurance Company	Initial
ISO/Independent	Motors Insurance Corporation	Initial
Independent	Nationwide Agribusiness Insurance Company	0.00%
Independent	Nationwide Agribusiness Insurance Company	26.40%
ISO	Nationwide Agribusiness Insurance Company	0.00%
ISO	Nationwide General Insurance Company	10.00%
ISO	Nationwide Insurance Company of America	7.60%

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO	Natonwide Assurance Company	10.00%
ISO/Independent	Obsidian Pacific Insurance Company	Initial
Independent	Pacific Employers Insurance Company	0.00%
Independent	Patrons Mutual Insurance Company of Connecticut	12.50%
ISO	Pennsylvania Insurance Company	Initial
Independent	Pennsylvania Insurance Company	Initial
ISO/Independent	Philadelphia Indemnity Insurance Company	0.00%
ISO	Selective Insurance Company of America	4.10%
ISO	Selective Insurance Company of South Carolina	4.10%
ISO	Selective Insurance Company of Southeast	4.10%
Independent	Seneca Insurance Company, Inc.	7.50%
Independent	Starstone National Insurance Company	Initial
Independent	State Auto Property & Casualty Insurance Company	12.50%
Independent	State Automobile Mutual Insurance Company	12.50%
Independent/ISO	State Automobile Mutual Insurance Company	14.10%
ISO	State National Insurance Company, Inc.	18.80%
ISO	Strathmore Insurance Company	Initial
ISO/Independent	Swiss Re Corporate Solutions America Insurance Corporation	10.20%
Independent	The Insurance Company of the State of Pennsylvania	Initial
ISO/Independent	The North River Insurance Company	-12.30%
ISO/Independent	Tri-State Insurance Company of Minnesota	9.90%
Independent	Union Insurance Company	-0.50%
Independent	United Ohio Insurance Company	6.40%
ISO/Independent	United States Fire Insurance Company	7.70%
Independent	Vantapro Specialty Insurance Company	18.00%
Independent	Westchester Fire Insurance Company	0.00%
Independent	Westchester Fire Insurance Company	0.00%

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

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Acadia Insurance Company	2.00%
ISO/Independent	Acadia Insurance Company	0.00%
ISO	Accelerant National Insurance Company	Initial
Independent	Accelerant National Insurance Company	Initial
ISO	Accident Fund Insurance Company of America	Initial
ISO	Accident Fund Insurance Company of America	Initial
ISO	Accredited Surety and Casualty Company, Inc.	Initial
ISO/Independent	Accredited Surety and Casualty Company, Inc.	22.60%
ISO	ACE Fire Underwriters Insurance Company	11.73%
Independent	All America Insurance Company	0.00%
Independent	All America Insurance Company	0.80%
Independent	American Casualty Company of Reading, Pennsylvania	11.20%
Independent	American Fire and Casualty Company	0.00%
Independent	American Fire and Casualty Company	35.00%
ISO	Arbella Protection Insurance Company, Inc.	8.90%
Independent	Arch Insurance Company	6.80%
Independent	Arch Insurance Company	5.20%
Independent	Axis Insurance Company	-1.00%
Independent	Berkshire Hathaway Direct Insurance Company	23.70%
Independent	Central Mutual Insurance Company	-20.00%
Independent	Citizens Insurance Company of America	12.90%
Independent	Continental Casualty Company	14.10%
Independent	Continental Western Insurance Company	2.70%
ISO/Independent	Continental Western Insurance Company	0.00%
ISO/Independent	CorePointe Insurance Company	Initial
ISO	CorePointe Insurance Company	-0.40%
Independent	CT Interlocal Risk Management Agency	4.80%
ISO	CUMIS Insurance Society, Inc.	-4.30%
Independent	EMC Property & Casualty Company	7.40%
Independent	EMCASCO Insurance Company	7.40%
Independent	Employers Mutual Casualty Company	4.20%
Independent	Everspan Insurance Company	0.00%
ISO/Independent	Farm Family Casualty Insurance Company	11.30%
Independent	Farm Family Casualty Insurance Company	3.80%
Independent	Farmers Insurance Exchange	9.27%
Independent	Farmington Casualty Company	6.86%
Independent	Federated Mutual Insurance Company	6.00%
Independent	Federated Service Insurance Company	8.70%
Independent	Fidelity and Guaranty Insurance Company	25.60%
Independent	Firemen's Insurance Company of Washington, D.C.	3.20%
ISO/Independent	Firemen's Insurance Company of Washington, D.C.	0.00%
ISO	Graphic Arts Mutual Insurance Company	-2.90%
ISO/Independent	Graphic Arts Mutual Insurance Company	5.00%
Independent	Great American Alliance Insurance Company	-15.29%
Independent	Great American Assurance Company	-20.45%

ORGANIZATION	COMPANY NAME	RATE CHANGE
Independent	Great American Insurance Company	-19.12%
Independent	Great American Insurance Company of New York	-14.83%
ISO/Independent	Greater Mid-Atlantic Idemnity Company	Initial
Independent	Greater Mid-Atlantic Indemnity Company	Initial
ISO	Greater Mid-Atlantic Indemnity Company	Initial
ISO/Independent	Greater Midwestern Indemnity Company	
ISO	Greater Midwestern Indemnity Company	
Independent	Hartford Underwriters Insurance Company	-1.30%
Independent	Hartford Underwriters Insurance Company	8.20%
ISO/Independent	Intrepid Casualty Company	Initial
ISO/Independent	Intrepid Insurance Company	
Independent	Jewelers Mutual Insurance Company, SI	1.95%
Independent	Massachusetts Bay Insurance Company	13.30%
ISO/Independent	MGT Insurance Company	Initial
Independent	Mid-Century Insurance Company	10.33%
Independent	Midvale Indemnity Company	14.50%
Independent	National Fire Insurance Company of Hartford	14.90%
Independent	National Specialty Insurance Company	0.00%
Independent	Nationwide Affinity Insurance Company of America	-9.00%
Independent	Nationwide Agribusiness Insurance Company	5.70%
Independent	Nationwide Assurance Company	26.80%
Independent	Nationwide General Insurance Company	16.70%
Independent	Nationwide Insurance Company of Florida	52.00%
ISO/Independent	New Jersey Manufacturers Insurance Company	Initial
ISO/Independent	New London County Mutual Insurance Co.	0.00%
ISO/Independent	Obsidian Pacific Insurance Company	Initial
Independent	Ohio Security Insurance Company	0.00%
ISO/Independent	Patrons Mutual Insurance Company of Connecticut	20.80%
Independent	Patrons Mutual Insurance Company of Connecticut	1.40%
Independent	Patrons Mutual Insurance Company of Connecticut	5.00%
Independent	Patrons Mutual Insurance Company of Connecticut	10.00%
ISO/Independent	Pharmacists Mutual Insurance Company	21.70%
Independent	Providence Mutual Fire Insurance Company	12.70%
ISO	Providence Mutual Fire Insurance Company	9.70%
Independent	Quincy Mutual Fire Insurance Company	13.70%
Independent/ ISO	Selective Insurance Company of America	8.00%
Independent/ ISO	Selective Insurance Company of South Carolina	6.40%
Independent/ ISO	Selective Insurance Company of Southeast	4.40%
Independent	Sentinel Insurance Company, Ltd.	5.00%
ISO/Independent	Spinnaker Insurance Company	Initial
Independent	St. Paul Fire and Marine Insurance Company	24.79%
Independent	St. Paul Guardian Insurance Company	25.59%
Independent	St. Paul Mercury Insurance Company	25.99%
ISO	StarNet Insurance Company	18.00%
ISO	StarNet Insurance Company	-2.40%
Independent	State Auto Property & Casualty Insurance Company	1.40%
ISO/Independent	State Auto Property & Casualty Insurance Company	20.20%
ISO/Independent	State Automobile Mutual Insurance Company	20.30%

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO	State Automobile Mutual Insurance Company	15.10%
Independent	State Automobile Mutual Insurance Company	0.00%
Independent	State Automobile Mutual Insurance Company	15.00%
Independent	State Automoblie Mutual Insurance Company	1.40%
Independent	State Farm Fire and Casualty Company	15.20%
Independent	The Charter Oak Fire Insurance Company	12.41%
Independent	The Hanover Insurance Company	12.00%
Independent	The Ohio Casualty Insurance Company	0.00%
Independent	The Phoenix Insurance Company	7.16%
Independent	The Standard Fire Insurance Company	27.04%
Independent	The Travelers Indemnity Company	6.78%
Independent	The Travelers Indemnity Company of America	8.11%
Independent	The Travelers Indemnity Company of Connecticut	7.61%
Independent	Transportation Insurance Company	13.00%
Independent	Travelers Casualty and Surety Company of America	15.00%
Independent	Travelers Property Casualty Company of America	8.12%
Independent	Truck Insurance Exchange	11.54%
Independent	Twin City Fire Insurance Company	7.30%
Independent	Union Insurance Company	3.70%
ISO/Independent	Union Insurance Company	0.00%
Independent	Union Insurance Company of Providence	0.00%
ISO	Union Mutual Fire Insurance Company	8.80%
Independent	United Ohio Insurance Company	1.00%
Independent	United States Liability Insurance Company	14.48%
Independent	United States Liability Insurance Company	0.48%
Independent	United States Liability Insurance Company	0.97%
Independent	United States Liability Insurance Company	17.63%
Independent	Utica First Insurance Company	7.10%
Independent	Valley Forge Insurance Company	14.60%
Independent	West American Insurance Company	0.00%

**LINE OF BUSINESS: INLAND MARINE**

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO	Accident Fund Insurance Company of America	Initial
ISO/Independent	Berkshire Hathaway Specialty Insurance Company	0.00%
ISO	Concert Insurance Company	Initial
ISO	Intrepid Casualty Company	Initial
Independent	Jewelers Mutual Insurance Company, SI	7.59%
ISO/Independent	Knightbrook Insurance Company	Initial
Independent	KnightBrook Insurance Company	Initial
Independent	Markel Insurance Company	4.40%
Independent	Mid-Continent Casualty Company	0.00%
Independent	Midvale Indemnity Company	0.00%
ISO/Independent	New Jersey Casualty Insurance Company	Initial
ISO/Independent	New Jersey Indemnity Insurance Company	Initial
ISO/Independent	New Jersey Manufacturers Insurance Co.	Initial
ISO/Independent	New Jersey Re-Insurance Company	Initial
ISO/Independent	Selective Insurance Company of America	-22.60%
ISO/Independent	Sentry Select Insurance Company	15.60%
ISO/Independent	Spinnaker Insurance Company	11.00%

**LINE OF BUSINESS: BURGLARY & THEFT**

ORGANIZATION	COMPANY NAME	RATE CHANGE
INDEPENDENT	Accelerant National Insurance Company	Initial
ISO	American Automobile Insurance Company	Initial
ISO	Concert Insurance Company	Initial
ISO	Employers Mutual Casualty Company	-16.30%
ISO	Federated Mutual Insurance Company	6.80%
INDEPENDENT	Hiscox Insurance Company Inc.	2.40%
ISO	Intrepid Casualty Company	Initial
INDEPENDENT	Ironshore Indemnity Inc.	Initial
INDEPENDENT	Markel American Insurance Company	-0.10%
ISO	National Casualty Company	0.00%
ISO	New Jersey Casualty Ins Co.	Initial
ISO	New Jersey Indemnity Ins Co.	Initial
ISO	New Jersey Manufacturers Ins Co.	Initial
ISO	New Jersey Re-Insurance Co.	Initial
ISO/Independent	Obsidian Pacific Insurance Company	Initial
ISO	Pennsylvania Insurance Company	Initial
ISO/Independent	Pennsylvania Insurance Company	Initial
INDEPENDENT	Pennsylvania Insurance Company	Initial
ISO/INDEPENDENT	StarNet Insurance Company	Initial
INDEPENDENT	The Hanover Insurance Company	Initial
INDEPENDENT	Travelers Casualty and Surety Company of America	-6.80%

**LINE OF BUSINESS: BOILER & MACHINERY**

ORGANIZATION	COMPANY NAME	RATE CHANGE
ISO/INDEP.	Accelerant National Insurance Company	Initial
INDEPENDENT	Great American Alliance Ins. Co.	-25.10%
INDEPENDENT	Great American Assurance Co.	-25.10%
INDEPENDENT	Great American Ins. Co.	-25.10%
INDEPENDENT	Great American Ins. Co. of New York	-25.10%
INDEPENDENT	The Charter Oak Fire Insurance Company	5.86%

**LINE OF BUSINESS: FIDELITY & SURETY**

ORGANIZATION	COMPANY NAME	RATE CHANGE
INDEPENDENT	ACE American Insurance Company	Initial
INDEPENDENT	Allegheny Casualty Company	Initial
INDEPENDENT	American Summit Insurance Company	Initial
INDEPENDENT	American Surety Company	Initial
INDEPENDENT	AMERISURE INSURANCE COMPANY	Initial
INDEPENDENT	Arch Insurance Company	47.26%
Independent	Bondex Insurance Company	Initial
SFAA	Bondex Insurance Company	0.00%
Independent	Clear Blue Ins Co	50.50%
INDEPENDENT	CorePointe Insurance Company	Initial
SAA	Developers Surety and Indemnity Company	0.00%
INDEPENDENT	Developers Surety and Indemnity Company	Initial
INDEPENDENT	Everspan Insurance Company	62.40%
INDEPENDENT	Federal Insurance Company	Initial
INDEPENDENT	Federal Insurance Company	Initial
INDEPENDENT	Federal Insurance Company	Initial
INDEPENDENT	Federal Insurance Company	Initial
INDEPENDENT	Federal Insurance Company	0.00%
INDEPENDENT	Federal Insurance Company	Initial
Independent	Fidelity and Guaranty Insurance Company	0.00%
INDEPENDENT	Great Midwest Insurance Company	0.00%
INDEPENDENT	Great Midwest Insurance Company	Initial
INDEPENDENT	Great Midwest Insurance Company	Initial
INDEPENDENT	Great Midwest Insurance Company	Initial
Independent	Hiscox Insurance Company Inc.	2.40%
INDEPENDENT	Hudson Insurance Comapny	Initial
INDEPENDENT	MTAW Insurance Company	Initial
Independent	Nationwide Mutual Insurance Company	Initial
INDEPENDENT	NGM Insurance Company	-0.10%
INDEPENDENT	Old Republic Insurance Company	0.00%
INDEPENDENT	Old Republic Insurance Company	Initial
INDEPENDENT	Pennsylvania Insurance Company	34.10%
Independent	RLI Insurance Company	0.00%
Independent	SiriusPoint America Insurance Company	Initial
Independent	Swiss Re Corporate Solutions American Insurance Corporation	0.00%
Independent	Swiss Re Corporate Solutions Premier Insurance Corporation	0.00%
INDEPENDENT	Trisura Insurance Company	Initial
INDEPENDENT	Vantage Risk Assurance Company	Initial
INDEPENDENT	Westfield Insurance Company	0.00%
INDEPENDENT	Westfield Insurance Company	0.00%
Independent	Westport Insurance Corporation	0.00%