

| Company Name | Date of the Request | Insurance Type | Policyholders Affected | Average Rate Change Requested | Average Rate Change Approved | Effective Date | Profit load % | Contingency load % | Commissions % | Most Recent Rate Change | Effective Date | Combined Ratio |
|--|---------------------|----------------|------------------------|-------------------------------|------------------------------|----------------|---------------------------------|--------------------|---------------|-------------------------|----------------|----------------|
| American Strategic Insurance Corp | 1/10/2025 | Homeowners | 4,528 | 14.36% | 8.94% | 8/20/2025 | 13.0% | 0% | 13.6% | 11.4% | 8/7/2024 | 90.0% (2024) |
| Farmers Direct Property and Casualty Insurance Company | 2/12/2025 | Auto | 3,710 | -1.90% | -2.10% | 4/21/2025 | 9.5% Liability/12.6% PD | 0% | 10.1% | 20.0% | 5/23/2024 | 78.2% (2024) |
| Interinsurance Exchange of the Automobile Club | 2/20/2025 | Auto | 21,920 | -0.02% | -0.02% | 8/1/2025 | 8.5% | 0% | 6.3% | 10.0% | 2/1/2025 | 78.6% (2024) |
| Horace Mann Insurance Company | 1/16/2025 | Auto | 1,375 | -12.70% | -12.80% | 10/6/2025 | 3.0% | 0% | 7.7% | 2.4% | 11/1/2024 | 65.7% (2024) |
| Horace Mann Property & Casualty Insurance Compan | 1/16/2025 | Auto | 4,344 | -0.70% | -0.70% | 10/6/2025 | 3.0% | 0% | 7.7% | 2.6% | 11/1/2024 | 82.1% (2024) |
| Teachers Insurance Company | 1/16/2025 | Auto | 2,829 | -1.20% | -1.20% | 10/6/2025 | 3.0% | 0% | 7.7% | 2.6% | 11/1/2024 | 60.0% (2024) |
| Liberty Mutual Fire Insurance Company | 1/30/2025 | Homeowners | 2,699 | -8.00% | -8.00% | 5/13/2025 | 14.5% | 0% | 1.5% | 19.2% | 3/2/2024 | 43.4% (2024) |
| Liberty Insurance Corporation | 1/30/2025 | Homeowners | - | 0.00% | 0.00% | 5/13/2025 | 14.5% | 0% | 1.5% | 19.3% | 3/2/2024 | 59.4% (2024) |
| LM Insurance Corporation | 1/30/2025 | Homeowners | 860 | -8.00% | -8.00% | 5/13/2025 | 14.5% | 0% | 1.5% | 19.3% | 3/2/2024 | 112.3% (2024) |
| Liberty Mutual Personal Insurance Company | 1/30/2025 | Homeowners | 18,995 | -8.00% | -8.00% | 5/13/2025 | 14.5% | 0% | 1.5% | 19.2% | 3/2/2024 | 31.6% (2024) |
| Liberty Mutual Insurance Company | 1/30/2025 | Homeowners | 1 | -8.10% | -8.10% | 4/8/2025 | 14.5% | 0% | 1.5% | 0.0% | 6/17/2024 | 20.0% (2024) |
| The First Liberty Insurance Corporation | 1/30/2025 | Homeowners | 209 | -8.00% | -8.00% | 4/8/2025 | 14.5% | 0% | 1.5% | 0.0% | 6/17/2024 | 55.4% (2024) |
| Patriot Insurance Company | 1/15/2025 | Auto | 10,646 | 14.70% | 14.70% | 7/1/2025 | 3.6% | 0% | 17.0% | 2.9% | 7/1/2024 | 90.1% (2024) |
| Horace Mann Insurance Company | 12/16/2024 | Homeowners | 1,381 | 0.00% | -1.80% | 10/6/2025 | 10.0% | 0% | 7.8% | 5.5% | 12/15/2024 | 74.4% (2024) |
| Teachers Insurance Company | 12/16/2024 | Homeowners | 6,770 | 0.00% | -1.70% | 10/6/2025 | 10.0% | 0% | 7.8% | 5.5% | 12/15/2024 | 30.1% (2024) |
| Progressive Casualty Insurance Company | 12/13/2024 | Auto | 313 | 3.34% | 1.93% | 4/25/2025 | 5.0% | 0% | 10.6% | -3.5% | 3/8/2024 | 71.1% (2024) |
| Progressive Northern Insurance Company | 12/13/2024 | Auto | 117 | 3.32% | 1.94% | 4/25/2025 | 5.0% | 0% | 10.6% | -3.3% | 3/8/2024 | 52.9% (2024) |
| Progressive Northwestern Insurance Company | 12/13/2024 | Auto | 48,457 | 3.19% | 1.80% | 4/25/2025 | 5.0% | 0% | 10.6% | 9.6% | 3/8/2024 | 77.1% (2024) |
| United Financial Casualty Company | 12/13/2024 | Auto | 80,853 | 5.99% | 5.11% | 4/25/2025 | 5.0% | 0% | 0.0% | 8.5% | 3/8/2024 | 68.8% (2024) |
| MMG Insurance Company | 12/20/2024 | Auto | 23,421 | 15.00% | 15.00% | 4/1/2025 | 2.4% | 0% | 18.0% | 25.0% | 4/1/2024 | 99.9% (2023) |
| United Ohio Insurance Company | 1/16/2025 | Auto | 3,241 | 0.00% | 0.00% | 3/25/2025 | 4.8% Liability 7.4% Property | 0% | 12.6% | 14.8% | 7/1/2024 | 92.7% (2023) |
| State Farm Fire and Casualty Company | 10/4/2024 | Homeowners | 92,136 | 5.30% | 5.30% | 1/15/2025 | 6.7% | 0% | 12.0% | -4.0% | 11/15/2022 | 111.9% (2023) |
| Patrons Oxford Insurance Company | 11/1/2024 | Auto | 19,269 | 19.50% | 18.40% | 3/1/2025 | 2% Liability 5% Property | 0% | 20.0% | 4.5% | 7/1/2024 | 92.0% (2023) |

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| Vault Reciprocal Exchange | 6/26/2024 | Homeowners | 112 | 30.00% | 30.00% | 3/24/2025 | 5.0% | 0% | 21.0% | 30.0% | 7/10/2023 | 243.1% (2023) |
| Farm Family Casualty Insurance Company | 10/29/2024 | Auto | 2,935 | 5.00% | 5.00% | 5/1/2025 | 6.0% | 0% | 10.1% | 4.5% | 11/14/2024 | 74.2% (2023) |
| Great Northern Insurance Company | 11/11/2024 | Homeowners | 1,738 | 19.10% | 19.10% | 2/15/2025 | 16.0% | 0% | 19.1% | 18.9% | 1/23/2023 | 68.1% (2023) |
| Pacific Indemnity Company | 11/11/2024 | Homeowners | 2,035 | 20.30% | 20.30% | 2/15/2025 | 16.0% | 0% | 19.1% | 19.0% | 1/23/2023 | 47.2% (2023) |
| Vigilant Insurance Company | 11/11/2024 | Homeowners | 200 | -9.60% | -9.60% | 2/15/2025 | 16.0% | 0% | 19.1% | 0.3% | 1/23/2023 | 91.9% (2023) |
| Federal Insurance Company | 11/11/2024 | Homeowners | 467 | -34.60% | -34.60% | 2/15/2025 | 16% | 0% | 19.1% | -0.6% | 1/23/2023 | 52.8% (2023) |
| Concord General Mutual Insurance Company | 11/11/2024 | Auto | 23,132 | 21.00% | 21.00% | 1/15/2025 | 0.1 % Liability 3.4% Property | 0% | 19.0% | 20.0% | 1/15/2024 | 102.7% (2023) |
| Safeco National Insurance Company | 10/31/2024 | Homeowners | 9,193 | 16.10% | 16.10% | 1/20/2025 | 14% | 0% | 19.9% | 10.7% | 3/3/2024 | 77.2% (2023) |
| Concord General Mutual Insurance Company | 10/11/2024 | Homeowners | 21,661 | 6.89% | 6.54% | 1/15/2025 | 9.6% | 0% | 24.3% | 14.7% | 6/1/2024 | 102.6% (2023) |
| Green Mountain Insurance Company, Inc | 10/11/2024 | Homeowners | 561 | 7.44% | 7.06% | 1/15/2025 | 9.6% | 0% | 24.3% | 14.7% | 6/1/2024 | 37.3% (2023) |
| Travelers Personal Insurance Company | 10/9/2024 | Homeowners | 16,008 | 7.50% | 7.50% | 1/10/2025 | 10% | 0% | 17.4% | 0.4% | 10/13/2024 | 84.9% (2023) |
| Homesite Insurance Company of the Midwest | 9/23/2024 | Homeowners | 10,867 | 15.00% | 15.00% | 1/17/2025 | 10.1% | 0% | 12.6% | 16.2% | 8/25/2023 | 116.3% (2023) |
| Homesite Insurance Company of the Midwest | 10/10/2024 | Homeowners | 2,410 | 4.50% | 4.50% | 1/31/2025 | 10.1% | 0% | 12.6% | 5.6% | 1/26/2024 | 116.3% (2023) |
| American Economy Insurance Company | 10/29/2024 | Homeowners | 6,534 | 15.50% | 15.50% | 1/20/2025 | 14.1% | 0% | 19.9% | 19.5% | 3/3/2024 | 122.6% (2023) |
| Interinsurance Exchange of the Automobile Club | 9/30/2024 | Auto | 21,107 | 10.00% | 10.00% | 2/1/2025 | 9% | 0% | 6.3% | 10.0% | 5/1/2023 | 68.7% (2023) |
| United Services Automobile Association | 9/11/2024 | Auto | 11,816 | 5.00% | 5.00% | 12/16/2024 | 5.4% Liability 8.9% Property | 0% | 0.0% | 7.9% | 12/27/2022 | 82.4% (2023) |
| USAA Casualty Insurance Company | 9/11/2024 | Auto | 12,322 | 5.70% | 5.70% | 12/16/2024 | 5.4% Liability 8.9% Property | 0% | 0.0% | 7.6% | 12/27/2022 | 93% (2023) |
| USAA General Indemnity Company | 9/11/2024 | Auto | 7,427 | 4.50% | 4.50% | 12/16/2024 | 5.4% Liability 8.9% Property | 0% | 0.0% | 4.3% | 12/27/2022 | 78% (2023) |
| Garrison Property and Casualty Insurance Company | 9/11/2024 | Auto | 5,646 | 3.70% | 3.70% | 12/16/2024 | 5.4% Liability 8.9% Property | 0% | 0.0% | 3.3% | 12/27/2022 | 80.5% (2023) |
| Union Mutual Fire Insurance Company | 11/7/2024 | Homeowners | 84 | 0.20% | 0.20% | 1/1/2025 | 5.80% | 0% | 22.4% | 4.0% | 12/1/2023 | 114.2% (2023) |
| State Mutual Insurance Company | 9/13/2024 | Mobile homes | 2,626 | 15.00% | 15.00% | 12/15/2024 | 9.60% | 0% | 26.3% | 15.0% | 12/1/2023 | 73.8% (2023) |
| Acuity, A Mutual Insurance Company | 9/17/2024 | Auto | 1,605 | 10.00% | 8.50% | 12/19/2024 | -0.3% Liability 0.9% Property | 0% | 14.4% Liability 14.75% Property | 11.0% | 6/22/2024 | 96.6% (2023) |
| Commerce and Industry Insurance Company | 7/31/2024 | Homeowners | 823 | 6.90% | 6.90% | 4/15/2025 | 8.00% | 0% | 32.0% | 19.9% | 4/15/2023 | 67.3% (2023) |
| Union Mutual Fire Insurance Company | 9/19/2024 | Auto | 1,837 | 19.98% | 19.98% | 12/15/2024 | 4.14% Liability 6.5% Property | 0% | 17.2% Liability 17.9% Property | 13.0% | 11/1/2023 | 116.9% (2023) |
| Main Street America Assurance Company | 9/10/2024 | Auto | 1,368 | 9.80% | 9.80% | 12/21/2024 | 3.2% Liability 5.3% Property | 0% | 15.8% | 20.0% | 10/28/2023 | 32% (2023) |

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| NGM Insurance Company | 9/10/2024 | Auto | 395 | 9.80% | 9.80% | 12/21/2024 | 3.2% Liability 5.3% Property | 0% | 15.8% | 20.0% | 10/28/2023 | 39.7% (2023) |
| Unitrin Safeguard Insurance Company | 7/17/2024 | Auto | 250 | 35.50% | 35.50% | 12/29/2024 | 5.00% | 0% | 13.2% Liability 12.68% Property | 40.4% | 7/20/2023 | 85.5% (2023) |
| Kemper Independence Insurance Company | 7/19/2024 | Auto | 178 | 37.60% | 37.60% | 12/29/2024 | 5.00% | 0% | 13.2% Liability 12.68% Property | 4.6% | 9/30/2018 | 64.4% (2023) |
| The Commerce Insurance Company | 9/3/2024 | Auto | 2,506 | 9.10% | 9.10% | 1/1/2025 | 3.1% Liability 5.5% Property | 0% | 15.8% Liability 15.3% Property | 7.0% | 1/1/2024 | 87.1% (2023) |
| The Commerce Insurance Company | 8/30/2024 | Homeowners | 1,976 | 2.80% | 2.80% | 1/1/2025 | 4.00% | 0% | 18.0% | 0.3% | 1/1/2024 | 67.3% (2023) |
| Foremost Property and Casualty Insurance Company | 8/27/2024 | Mobile homes | 1,099 | 9.00% | 9.00% | 12/15/2024 | 10.00% | 0% | 4.8% | 26.4% | 12/15/2023 | 62.7% (2023) |
| Unitrin Safeguard Insurance Company | 8/9/2024 | Homeowners | 126 | 58.90% | 58.90% | 10/28/2024 | 11.00% | 0% | 12.0% | 5.0% | 2/6/2020 | 190.0% (2023) |
| Kemper Independence Insurance Company | 8/8/2024 | Homeowners | 208 | 54.70% | 54.70% | 10/28/2024 | 11.00% | 0% | 12.0% | 8.3% | 11/24/2019 | 55.5% (2023) |
| MIC General Insurance Corporation | 8/14/2024 | Auto | 1,559 | 12.00% | 12.00% | 11/11/2024 | 5.00% | 0% | 11.7% | 6.0% | 9/12/2023 | 582.6% (2023) |
| MIC General Insurance Corporation | 8/14/2024 | Homeowners | 926 | 0.00% | 0.00% | 11/11/2024 | 10.00% | 0% | 19.5% | 3.0% | 9/12/2023 | 90.2% (2023) |
| The Hanover Insurance Company | 8/15/2024 | Auto | 3,963 | 5.10% | 5.10% | 10/16/2024 | 1.70% | 0% | 0.0% | 12.7% | 10/16/2023 | 48% (2023) |
| Liberty Mutual Personal Insurance Company | 6/4/2024 | Auto | 16,688 | 0.15% | 0.15% | 2/17/2025 | 8%/11% | 1% | 0.5% | 12.0% | 6/30/2024 | 87.1% (2023) |
| Liberty Mutual Insurance Company | 6/4/2024 | Auto | 867 | -3.03% | -3.03% | 2/17/2025 | 8%/11% | 1% | 0.5% | 12.0% | 6/30/2024 | 97.1% (2023) |
| Federal Insurance Company | 7/1/2024 | Auto | 312 | 3.50% | 1.30% | 12/9/2024 | 4% Liability 2% Property | 0% | 15.1% Liability 15.8% Property | 11.0% | 6/26/2023 | 65.3% (2023) |
| Vigilant Insurance Company | 7/1/2024 | Auto | 50 | 2.50% | 0.30% | 12/9/2024 | 4% Liability 2% Property | 0% | 15.1% Liability 15.8% Property | 11.9% | 6/26/2023 | 40.1% (2023) |
| Pacific Indemnity Company | 7/1/2024 | Auto | 575 | 7.70% | 5.40% | 12/9/2024 | 4% Liability 2% Property | 0% | 15.1% Liability 15.8% Property | 10.2% | 6/26/2023 | 54.0% (2023) |
| Great Northern Insurance Company | 7/1/2024 | Auto | 484 | 6.50% | 4.30% | 12/9/2024 | 4% Liability 2% Property | 0% | 15.1% Liability 15.8% Property | 10.1% | 6/26/2023 | 71.6% (2023) |
| Main Street America Protection Insurance Company | 4/30/2024 | Auto | 4,795 | 15.00% | 14.20% | 10/5/2024 | 4.7% Liability 6% Property | 0% | 15.8% | 0.0% | 3/2/2024 | 82.0% (2023) |
| Green Mountain Insurance Company, Inc. | 8/12/2024 | Auto | 7,185 | 2.00% | 2.00% | 10/15/2024 | 3.70% | 0% | 19.2% | 13.6% | 10/15/2023 | 391.9% (2023) |
| Travelers Personal Insurance Company | 5/24/2024 | Homeowners | 15,540 | 0.40% | 0.40% | 10/13/2024 | 10.00% | 0% | 17.4% | 7.0% | 1/21/2024 | 84.9% (2023) |
| Teachers Insurance Company | 8/1/2024 | Homeowners | 6,717 | 5.50% | 5.50% | 12/15/2024 | 10.00% | 0% | 8% | 3.0% | 7/1/2019 | 71.6% (2023) |
| Horace Mann Insurance Company | 8/1/2024 | Homeowners | 1,414 | 5.50% | 5.50% | 12/15/2024 | 10.00% | 0% | 8% | 3.0% | 7/1/2019 | 167.6% (2023) |
| Patrons Oxford Insurance Company | 7/3/2024 | Homeowners | 25,088 | 11.90% | 10.60% | 11/1/2024 | 11.24% | 0% | 23% | 13.8% | 11/1/2023 | 78.7% (2023) |
| Patrons Oxford Insurance Company | 7/3/2024 | Mobile homes | 1,492 | 19.30% | 15.30% | 11/1/2024 | 11.20% | 0% | 23% | 19.4% | 11/1/2023 | 78.7% (2023) |
| The Standard Fire Insurance Company | 5/23/2024 | Auto | 21,869 | 6.00% | 6.00% | 10/25/2024 | 7.6% Liability 10.4% Property | 0% | 12% | 7.0% | 2/18/2024 | 84.6% (2023) |

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| Armed Forces Insurance Exchange | 8/19/2024 | Homeowners | 135 | 13.29% | 10.19% | 2/3/2025 | 9% | 0% | 10% | -0.7% | 3/20/2023 | 50.3% (2023) |
| Amica Mutual Insurance Company | 7/8/2024 | Auto | 6,574 | 6.40% | 6.40% | 12/01/204 | 0% Liability 2% Property | 0% | 0% | 10.0% | 6/1/2024 | 57.9% (2023) |
| Amica Property and Casualty Insurance Company | 7/8/2024 | Auto | 154 | 6.30% | 6.30% | 12/1/2024 | 0% Liability 2% Property | 0% | 0% | 13.5% | 6/1/2024 | 18.6% (2023) |
| Teachers Insurance Company | 7/8/2024 | Auto | 5,937 | 5.00% | 2.60% | 11/1/2024 | 3% Liability 5% Property | 0% | 7.9% Liability 7.2% Property | 15.1% | 2/16/2024 | 76.1% (2023) |
| Horace Mann Property & Casualty Insurance Company | 7/8/2024 | Auto | 8,988 | 5.00% | 2.60% | 11/1/2024 | 3% Liability 5% Property | 0% | 7.9% Liability 7.2% Property | 15.3% | 2/16/2024 | 90.7% (2023) |
| Horace Mann Insurance Company | 7/8/2024 | Auto | 2,636 | 4.80% | 2.40% | 11/1/2024 | 3% Liability 5% Property | 0% | 7.9% Liability 7.2% Property | 14.1% | 2/16/2024 | 63.2% (2023) |
| Farm Family Casualty Insurance Company | 5/31/2024 | Auto | 3,033 | 6.80% | 4.50% | 11/14/2024 | 6% Liability 4.2% Property | 0% | 10.2% | 9.3% | 5/2/2024 | 74.2% (2023) |
| American Modern Property and Casualty Insurance Company | 5/13/2024 | Homeowners | 1,144 | 23.00% | 16.40% | 10/23/2024 | 6.3% | 0% | 15.5% | 9.9% | 4/8/2023 | 70.3% (2023) |
| State Farm Mutual Automobile Insurance Company | 4/22/2024 | Auto | 192,363 | 4.80% | 4.80% | 10/7/2024 | 0.00% | 0% | 14.4% | 11.1% | 2/12/2024 | 87.3% (2023) |
| State Farm Fire and Casualty Company | 4/22/2024 | Auto | 10,022 | 6.00% | 6.00% | 10/7/2024 | 0.00% | 0% | 14.4% | 12.7% | 2/12/2024 | 110.0% (2023) |