

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
Privilege Underwriters Reciprocal Exchange	4/11/2025	Homeowners	1,341	14.90%	14.90%	10/1/2025	9.0%	0%	15.7%	19.9%	10/1/2023	66.7% (2024)
Acuity, A Mutual Insurance Company	3/31/2025	PPA	1,519	2.00%	2.00%	7/16/2025	(-0.9%) Liability/0.8% PD	0%	14.6%	8.5%	12/19/2024	133.7% (2024)
Privilege Underwriters Reciprocal Exchange	3/24/2025	PPA	612	12.70%	12.70%	10/1/2025	7.8%	0%	15.8%	9.9%	4/30/2022	79.7% (2024)
Rock Ridge Insurance Company	3/24/2025	Homeowners	1,715	25.00%	22.10%	7/24/2025	9.0%	0%	16.0%	14.0%	5/21/2024	96.2% (2024)
Concord General Mutual Insurance Company	5/9/2025	Auto	23,493	9.00%	9.00%	7/15/2025	(-0.1%) Liability/3.4% PD	0%	19.0%	20.0%	1/15/2025	109.3% (2024)
The Cincinnati Casualty Company	3/25/2025	Auto	1,618	12.20%	8.70%	9/1/2025	3.5%	0%	16.9%	6.4%	9/1/2024	98.9% (2024)
Kemper Independence Insurance Company	3/17/2025	Auto	120	7.30%	6.80%	7/27/2025	5.0%	0%	11.0%	37.6%	12/29/2024	51.3% (2024)
Unitrin Safeguard Insurance Company	3/17/2025	Auto	142	11.80%	7.40%	7/27/2025	5.0%	0%	11.0%	35.5%	12/29/2024	33.7% (2024)
Safeco National Insurance Company	3/18/2025	Auto	14,697	0.00%	0.00%	6/21/2025	5.8%	0%	15.0%	15.0%	12/15/2024	93.8% (2024)
American Economy Insurance Company	2/7/2025	Homeowners	6,292	-0.01%	-0.01%	1/17/2026	14.1%	0%	19.9%	15.5%	3/3/2025	60.9% (2024)
Allstate Insurance Company	2/4/2025	Homeowners	1,143	13.40%	2.90%	6/9/2025	8.5%	0%	10.1%	13.4%	1/23/2023	56% (2024)
Merrimack Mutual Fire Insurance Company	3/24/2025	Homeowners	17,304	6.70%	6.70%	7/11/2025	5.0%	0%	22.0%	21.5%	6/7/2024	72.4% (2024)
Nationwide Mutual Insurance Company	2/7/2025	Auto	1,746	0.00%	0.00%	7/6/2025	5.0%	0%	13.0%	7.6%	4/7/2024	76.4% (2024)
Safety Insurance Company	4/4/2025	Auto	6,678	9.80%	9.60%	9/1/2025	3.2%	0%	16.7%	4.4%	9/1/2024	148.4% (2024)
Citizens Insurance Company of America	3/5/2025	Auto	9,719	5.00%	5.00%	6/16/2025	1.7% Liability/2.8% PD	0%	18.4%	9.1%	6/16/2024	1.6% (2024)
The Hanover Insurance Company	2/19/2025	Homeowners	23,142	2.70%	0.00%	6/6/2025	9.5%	0%	21.0%	7.0%	5/31/2024	(1.2%) (2024)
Hartford Casualty Insurance Company	3/18/2025	Homeowners	19	3.80%	3.80%	6/5/2025	11.5%	0%	3.5%	9.7%	1/25/2024	1.6% (2024)
Property and Casualty Insurance Company of Hartford	3/18/2025	Homeowners	101	3.80%	3.80%	6/5/2025	11.5%	0%	3.5%	8.6%	1/25/2024	(1.2%) (2024)
Trumbull Insurance Company	3/18/2025	Homeowners	1,673	3.90%	3.90%	6/5/2025	11.5%	0%	3.5%	8.7%	1/25/2024	73.4% (2024)
Hartford Accident and Indemnity Company	3/18/2025	Homeowners	412	3.90%	3.90%	6/5/2025	11.5%	0%	3.5%	9.6%	1/25/2024	41.3% (2024)
Farmers Casualty Insurance Company	2/18/2025	Homeowners	3,770	1.50%	0.00%	5/2/2025	14.9%	0%	10.7%	0.0%	11/30/2024	40.5% (2024)
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)

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)
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)
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)
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)
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%	12/01/2024	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)