

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
United Services Automobile Association	11/20/2025	Homeowners	10,552	0.00%	0.00%	6/27/2026	na	na	na	4.60%	4/30/2023	37.8% (2025)
USAA Casualty Insurance Company	11/20/2025	Homeowners	7,428	0.00%	0.00%	6/27/2026	na	na	na	0.40%	4/30/2023	32.7% (2025)
USAA General Indemnity Company	11/20/2025	Homeowners	3,242	0.00%	0.00%	6/27/2026	na	na	na	8.80%	4/30/2023	31.2% (2025)
Garrison Property and Casualty Insurance Company	11/20/2025	Homeowners	2,066	0.00%	0.00%	6/27/2026	na	na	na	4.70%	4/30/2023	51.8% (2025)
Foremost Insurance Company Grand Rapids, Michigan	6/12/2025	Homeowners	11,562	-0.25%	-0.25%	4/1/2026	na	na	na	8.60%	12/15/2023	42.4% (2024)
Foremost Property and Casualty Insurance Company	6/12/2025	Homeowners	1,023	-0.36%	-0.36%	4/1/2026	na	na	na	9.00%	2/15/2025	32.4% (2024)
Patriot Insurance Company	1/9/2026	Auto	10,610	4.00%	4.00%	7/1/2026	0.8% Liability/ 3.6% PD	0.00%	15.8%	14.70%	7/1/2025	90.1% (2024)
Safety Insurance Company	1/9/2026	Auto	6,678	1.71%	1.71%	6/1/2026	(8.83%) BI/ (1.97%) PD	0.00%	15.0%	9.60%	9/1/2025	148.4% (2024)
The Commerce Insurance Company	10/17/2025	Auto	2,473	8.70%	8.70%	3/31/2026	2.4% Liability/ 4.9% PD	0.00%	16.1% Liability/ 15.1% PD	9.10%	1/1/2025	130.3% (2024)
MIC General Insurance Corporation	10/1/2025	Homeowners	1,700	4.70%	4.70%	3/16/2026	7.0%	2.50%	21.4%	0.00%	11/1/2024	67.5% (2024)
Nationwide Mutual Insurance Company	12/18/2025	Auto	1,383	-11.00%	-11.00%	4/26/2026	5.0%	0.00%	13.3%	0.00%	8/1/2025	76.4% (2024)
Safety Insurance Company	12/9/2025	Homeowners	282	0.35%	0.35%	5/1/2026	na	na	na	5.90%	11/1/2025	64.7% (2024)
Amica Mutual Insurance Company	11/18/2025	Homeowners	6,494	0.00%	0.00%	5/1/2026	5.5%	0.00%	0.0%	-0.06%	8/1/2025	50.9% (2024)
Allstate North American Insurance Company	12/15/2025	Auto	1,769	-5.00%	-5.00%	2/23/2026	2.4%	0.00%	8.9%	NA	NA	NA (2024)
Patrons Oxford Insurance Company	11/21/2025	Auto	16,425	1.40%	1.40%	4/1/2026	Liability: 2%; PD: 4%	0.00%	17.0%	-0.02%	10/15/2025	93.9% (2024)
Rock Ridge Insurance Company	12/9/2025	Homeowners	2,634	-15.00%	-15.00%	1/22/2026	5.0%	0.00%	12.0%	22.1%	7/24/2025	96.2% (2024)
MMG Insurance Company	11/20/2025	Homeowners	32,005	-10.00%	-10.00%	3/1/2026	7.1%	0.00%	23.4%	0.0%	11/1/2025	66.4% (2024)
Concord General Mutual Insurance Company	11/20/2025	Auto	22,020	8.00%	8.00%	1/15/2026	Liability: *0.5%; PD: 3.1%	0.00%	18.0%	9.0%	7/15/2025	109.3% (2024)
Travelers Personal Insurance Company	8/13/2025	Homeowners	17,035	0.00%	0.00%	2/15/2026	8.7%	0.00%	17.5%	7.5%	1/10/2025	82.5% (2024)
Acuity, A Mutual Insurance Company	10/15/2025	Homeowners	1,150	-2.50%	-2.50%	12/29/2025	9.6%	0.00%	15.7%	0.0%	8/7/2025	36.2% (2024)
Horace Mann Insurance Company	11/24/2025	Auto	107	7.00%	7.00%	4/1/2026	4.2%	0.00%	7.7%	-12.8%	10/6/2025	65.7% (2024)
Horace Mann Property & Casualty Insurance Company	11/24/2025	Auto	2,805	7.00%	7.00%	4/1/2026	4.2%	0.00%	7.7%	-0.7%	10/6/2025	82.1% (2024)
Teachers Insurance Company	11/24/2025	Auto	2,652	7.00%	7.00%	4/1/2026	4.2%	0.00%	7.7%	-1.3%	10/6/2025	60.0% (2024)
Patrons Oxford Insurance Company	9/23/2025	Homeowners	22,719	4.30%	2.10%	3/1/2026	10.0%	0.00%	22.8%	10.6%	12/1/2024	55.6% (2024)

Patrons Oxford Insurance Company	9/23/2025	Homeowners	1,374	12.60%	11.00%	3/1/2026	10.0%	0.00%	22.8%	15.3%	12/1/2024	55.6% (2024)
Farmers Casualty Insurance Company	10/31/2025	Auto	4,304	0.00%	0.00%	12/15/2025	na	na	na	0.0%	12/31/2024	59.4% (2024)
Farmers Property and Casualty Insurance Company	10/31/2025	Auto	4,642	0.00%	0.00%	12/15/2025	na	na	na	0.0%	7/1/2024	68.7% (2024)
Integon National Insurance Company	9/30/2025	Auto	4,923	9.30%	9.30%	1/19/2026	4.5% Liability/10.5% PD	0.00%	16.1%	20.0%	5/13/2024	79.3% (2024)
MIC General Insurance Corporation	10/6/2025	Auto	1,887	4.90%	4.90%	1/19/2026	3.7% Liability/10.3% PD	0.00%	12.5%	12.0%	11/11/2024	83.7% (2024)
Main Street America Protection Insurance Company	10/22/2025	Auto	2,333	14.10%	14.10%	3/1/2026	3.0% Liability/5.4% PD	0.00%	15.84%	14.2%	2/1/2025	81.3% (2024)
Main Street America Assurance Company	10/22/2025	Auto	813	12.30%	12.30%	3/1/2026	3.0% Liability/5.4% PD	0.00%	15.8%	9.8%	12/21/2024	102.2% (2024)
NGM Insurance Company	10/22/2025	Auto	208	12.30%	12.30%	3/1/2026	3.0% Liability/5.4% PD	0.00%	15.8%	9.8%	12/21/2024	118.7% (2024)
State Farm Fire and Casualty Company	10/3/2025	Auto	8,181	-4.30%	-4.30%	12/26/2025	1.0%	0.00%	12.9%	0.0%	10/6/2025	100% (2024)
State Farm Mutual Automobile Insurance Company	10/3/2025	Auto	223,396	-9.60%	-9.60%	12/26/2025	1.0%	0.00%	12.9%	-1.9%	10/6/2025	86.5% (2024)
Liberty Mutual Insurance Company	10/2/2025	Auto	271	-3.90%	-3.90%	11/20/2025	7.9% Liability/ 11.1% PD	0.00%	4.2% Liability/4.4% PD	-3.1%	7/15/2025	50.1% (2024)
Liberty Mutual Personal Insurance Company	10/2/2025	Auto	9,841	-5.00%	-5.00%	11/20/2025	7.9% Liability/ 11.1% PD	0.00%	4.2% Liability/4.4% PD	-5.1%	7/15/2025	71.8% (2024)
Stillwater Property and Casualty Insurance Company	07/25/2025	Homeowners	458	-3.70%	-3.70%	11/7/2025	10.2%	0.00%	27.40%	23.6%	5/31/2024	26.9% (2024)
The Hanover Insurance Company	9/2/2025	Auto	9,452	6.40%	6.40%	11/7/2025	Liability: 1.7%/ 2.8% PD	0.00%	18.1% Liability/ 18.2% PD	5.1%	12/16/2024	101.1% (2024)
Acuity, A Mutual Insurance Company	9/18/2025	Auto	1,398	3.10%	3.10%	12/3/2025	2.8% Liability/ 3.5% PD	0.00%	14.6% Liability/ 14.8% PD	2.0%	7/16/2025	133.7% (2024)
Countryway Insurance Company	8/29/2025	Auto	3,653	1.22%	1.22%	1/15/2026	5% Liability/4.5% PD	0.00%	16.50%	28.0%	5/15/2024	92.7% (2024)
Midvale Indemnity Company	8/11/2025	Auto	40	-10.80%	-10.80%	11/29/2025	na	na	na	37.0%	9/1/2024	34.4% (2024)
Green Mountain Insurance Company, Inc.	8/7/2025	Auto	6,111	12.00%	12.00%	9/30/2025	(-0.3%) Liability / 3.1% PD	0.00%	18.70%	2.0%	10/15/2024	82.4% (2024)
Safeco National Insurance Company	9/3/2025	Auto	14,464	-3.20%	-3.20%	09/29/2025	5.9% Liability/ 8.8% PD	0.00%	15.00%	0.0%	5/29/2025	93.8% (2024)
Bristol West Insurance Company	6/5/2025	Auto	1,354	-0.80%	-0.80%	9/26/2025	5.0%	0.00%	10.00%	0.0%	8/8/2024	79.8% (2024)
MMG Insurance Company	7/1/2025	Homeowners	32,005	0.00%	0.00%	11/1/2025	7.1%	0.00%	23.40%	14.3%	9/1/2024	66.4% (2024)
Concord General Mutual Insurance Company	4/28/2025	Homeowners	25,026	2.39%	0.00%	9/1/2025	9.4%	0.00%	24.30%	6.5%	1/15/2025	70.0% (2024)
Green Mountain Insurance Company, Inc.	4/28/2025	Homeowners	605	2.88%	0.30%	9/1/2025	9.4%	0.00%	24.30%	7.1%	1/15/2025	151.3% (2024)
Countryway Insurance Company	6/20/2025	Homeowners	2,429	-4.30%	-4.30%	10/1/2025	5.4%	0.00%	16.50%	18.7%	9/15/2024	20.5% (2024)
Patrons Oxford Insurance Company	6/10/2025	Auto	18,350	-0.20%	-0.20%	9/1/2025	2% Liability/4% PD	0.00%	18.00%	18.4%	4/1/2025	93.9% (2024)
Acuity, A Mutual Insurance Company	4/9/2025	Homeowners	1,177	0.00%	0.00%	8/7/2025	6.9%	0.00%	15.00%	0.0%	12/2/2024	36.2% (2024)

Safety Insurance Company	4/28/2025	Homeowners	786	5.78%	5.78%	11/1/2025	4.3%	0.00%	19.94%	-1.6%	9/18/2018	64.7% (2024)
Safety Indemnity Insurance Company	4/28/2025	Homeowners	823	6.93%	6.93%	11/1/2025	4.3%	0.00%	19.94%	-1.1%	9/18/2018	37.1% (2024)
Safety Property and Casualty Insurance Company	4/28/2025	Homeowners	14	15.70%	15.70%	11/1/2025	4.3%	0.00%	19.94%	na	9/18/2018	19.5% (2024)
Providence Mutual Fire Insurance Company	4/30/2025	Homeowners	697	5.00%	5.00%	10/1/2025	10.0%	0.00%	20.20%	19.7%	8/1/2024	165.9% (2024)
State Farm Fire and Casualty Company	4/30/2025	Auto	9,308	0.00%	0.00%	7/28/2025	1.0%	0.00%	13.50%	6.0%	10/7/2024	86.5% (2024)
State Farm Mutual Automobile Insurance Company	4/30/2025	Auto	218,574	-1.90%	-1.90%	7/28/2025	1.0%	0.00%	13.50%	4.8%	10/7/2024	100.0% (2024)
Amica Property and Casualty Insurance Company	6/3/2025	Auto	133	0.00%	0.00%	9/1/2025	0% Liability/2% PD	0.00%	0.00%	0.0%	8/1/2025	70.5% (2024)
Amica Mutual Insurance Company	6/3/2025	Auto	6,558	-3.00%	-3.00%	9/1/2025	0% Liability/2% PD	0.00%	0.00%	0.0%	8/1/2025	67.9% (2024)
Liberty Mutual Insurance Company	6/4/2025	Homeowners	1	-29.42%	-29.42%	8/1/2025	14.5%	0.00%	1.50%	-8.1%	4/2/2025	25.0% (2024)
The First Liberty Insurance Corporation	6/4/2024	Homeowners	313	-29.92%	-29.92%	8/1/2025	14.5%	0%	1.5%	-8.0%	4/2/2025	55.4% (2024)
Liberty Mutual Insurance Company	5/20/2025	Auto	868	-3.10%	-3.10%	7/15/2025	7.9% Liability/11.1% PD	0%	0.5%	0.0%	6/27/2025	50.1% (2024)
Liberty Mutual Personal Insurance Company	5/20/2025	Auto	16,687	-5.10%	-5.10%	7/15/2025	7.9% Liability/11.1% PD	0%	0.5%	0.0%	6/27/2025	71.8% (2024)
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	Auto	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	Auto	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)
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)
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)
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)
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)