

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
Citizens Insurance Company of America	7/31/2026	Personal Auto	8,319	0.00%	0.00%	12/1/2026	2.4% Liability/ 3.2% PD	0.0%	17.5%	5.0%	7/20/2025	67.2% (2025)
Allstate Property and Casualty Insurance Company	8/5/2026	Homeowners	20,341	2.50%	2.50%	9/28/2026	6.0%	0.0%	10.0%	2.9%	2/11/2019	54.9% (2025)
State Farm Fire and Casualty Company	7/7/2026	Personal Auto	6,562	2.70%	2.70%	1/2/2027	1.0%	0.0%	12.7%	-4.3%	12/26/2025	100.5% (2025)
State Farm Mutual Automobile Insurance Company	7/7/2026	Personal Auto	229,283	-3.00%	-3.00%	1/2/2027	1.0%	0.0%	12.6%	-9.6%	12/26/2025	75.6% (2025)
The Hanover Insurance Company	7/1/2026	Personal Auto	10,332	0.00%	0.00%	9/25/2026	2.4% Liability/ 3.2% PD	0.00%	18.1%	0.00%	8/10/2026	89.4% (2025)
Integon Preferred Insurance Company	4/27/2026	Personal Auto	3,337	-0.20%	-0.20%	10/8/2026	7.0% Liability/ 8.2% PD	1.00%	5.4%	0.00%	9/29/2023	93.2% (2025)
State Farm Fire and Casualty Company	7/15/2026	Homeowners	5,902	-5.00%	-5.00%	11/15/2026	8.5%	0.00%	11.3%	0.00%	7/1/2023	69.2% (2025)
Safeco National Insurance Company	7/16/2026	Homeowners	1,401	-0.60%	-0.60%	9/19/2026	13.8%	0.00%	19.5%	16.10%	3/3/2025	39.1% (2025)
American National Property And Casualty Company	7/15/2026	Personal Auto	2,777	0.00%	0.00%	1/1/2027	5.5% Liability/ 4.1% PD	0.00%	9.9%	6.80%	7/1/2026	na
Countryway Insurance Company	7/3/2026	Homeowners	2,365	-4.60%	-4.60%	11/1/2026	6.9%	0.00%	16.0%	-4.30%	10/1/2025	131.7% (2025)
The Standard Fire Insurance Company	10/6/2025	Personal Auto	23,814	0.10%	0.10%	9/11/2026	na%	na	na	6.00%	10/25/2024	69.8% (2025)
Amica Mutual Insurance Company	6/24/2026	Personal Auto	6,564	2.60%	0.04%	11/1/2026	1.5%	0.00%	0.0%	-3.00%	9/1/2025	75.6% (2025)
Amica Property and Casualty Insurance Company	6/24/2026	Personal Auto	119	2.60%	1.30%	11/1/2026	1.5%	0.00%	0.0%	-3.00%	9/1/2025	95.8% (2025)
Dairyland Insurance Company	6/19/2026	Personal Auto	1,786	-1.20%	-1.20%	8/10/2026	7.8%	0.00%	6.8%	0.10%	5/4/2026	74.0% (2025)
Main Street America Protection Insurance Company	5/19/2026	Personal Auto	1,258	18.30%	12.30%	9/2/2026	3.7%	0.00%	14.9%	14.10%	3/2/2026	77.1% (2025)
Bristol West Insurance Company	6/4/2026	Personal Auto	1,627	5.00%	5.00%	8/14/2026	5.0%	0.00%	9.5%	-0.80%	9/25/2026	69.8% (2025)
Main Street America Assurance Company	6/5/2026	Personal Auto	386	8.40%	5.40%	9/2/2026	3.7%	0.00%	14.9%	12.30%	3/2/2026	35.2% (2025)
NGM Insurance Company	6/5/2026	Personal Auto	83	8.40%	5.50%	9/2/2026	3.7%	0.00%	14.9%	12.30%	3/2/2026	11.1% (2025)
The Hanover Insurance Company	5/11/2026	Homeowners	23,946	0.00%	0.00%	9/4/2026	9.3%	0.00%	20.5%	0.00%	6/6/2025	89.4% (2025)
The Cincinnati Casualty Company	4/30/2026	Personal Auto	2,730	16.10%	16.10%	8/15/2026	4.0%	0.00%	16.2%	8.70%	9/1/2025	152.5% (2025)
GEICO Casualty Company	5/4/2026	Personal Auto	3,930	-4.90%	-4.90%	7/28/2026	na	na	na	na	11/14/2025	162.0% (2025)
GEICO Marine Insurance Company	5/4/2026	Personal Auto	173	-5.50%	-5.50%	7/28/2026	na	na	na	na	11/14/2025	178.6% (2025)
Merrimack Insurance Company	5/27/2026	Homeowners	17,227	7.50%	7.50%	8/14/2026	5.0%	0.00%	23.5%	6.70%	8/27/2025	70.4% (2025)
Armed Forces Insurance Exchange	3/31/2026	Homeowners	119	5.00%	1.50%	9/14/2026	8.6%	0.00%	10.0%	10.19%	2/3/2025	43.5% (2025)

Nationwide General Insurance Company	3/27/2026	Homeowners	498	-36.10%	-36.10%	9/7/2026	13.1%	0.00%	10.1%	0.00%	10/15/2025	46.3% (2025)
Nationwide Mutual Insurance Company	3/27/2026	Homeowners	911	0.00%	0.00%	9/7/2026	13.1%	0.00%	10.1%	0.00%	10/15/2025	43.9% (2025)
Allstate Fire and Casualty Insurance Company	4/6/2026	Personal Auto	31,124	4.30%	4.30%	7/13/2026	4.0%	0.00%	8.9%	0.00%	07/14/205	72.2% (2025)
American Strategic Ins Corp	3/4/2026	Homeowners	4,620	5.30%	5.30%	8/5/2026	13.0%	NA	14.2%	8.94%	9/17/2025	40.4% (2025)
Stillwater Property and Causalty Insurance Company	4/22/2026	Homeowners	384	-0.05%	-0.05%	6/12/2026	na	na	na	-3.70%	11/7/2025	10.7% (2025)
Great Northern Insurance Company	4/2/2026	Homeowners	1,601	2.20%	2.20%	7/27/2026	16.0%	0.00%	19.2%	19.10%	2/17/2025	45.2% (2025)
Pacific Indemnity Company	4/2/2026	Homeowners	1,959	2.50%	2.50%	7/27/2026	16.0%	0.00%	19.2%	20.30%	2/17/2025	38.1% (2025)
Interinsurance Exchange of the Automobile Club	4/7/2026	Personal Auto	20,399	2.20%	2.20%	8/1/2026	7.8%	0.00%	5.8%	-0.02%	8/1/2025	71.3% (2025)
Safety Insurance Company	4/14/2026	Personal Auto	9,577	6.15%	6.15%	9/1/2026	BI: -8.0%/ PD: -1.2%/ Coll: 0.6%/ OTC: -1.1%	0.00%	15.6%	1.71%	6/1/2026	145% (2025)
Encompass Insurance Company of America	5/5/2026	Personal Auto	1	-10.00%	-10.00%	6/22/2026	na	na	na	na	na	NA (2025)
Encompass Insurance Company of America	5/5/2026	Homeowners	2	-15.00%	-15.00%	6/22/2026	na	na	na	na	na	NA (2025)
Allstate Property and Casualty Insurance Company	3/31/2026	Personal Auto	1,022	3.00%	3.00%	6/22/2026	4.0% Liability/ 9.4% PD	0.00%	8.9%	0.00%	7/1/2024	46.6% (2025)
American Modern Property and Casualty Insurance Company	2/5/2026	Homeowners	5,555	12.40%	1.10%	7/14/2026	10.2%	0.00%	14.6%	2.80%	9/11/2024	56.9% (2025)
Nutmeg Insurance Company	2/25/2026	Personal Auto	740	1.90%	1.90%	7/9/2026	7.0% Liability/ 12% PD	0.00%	10.5%	0.00%	12/5/2024	59.4% (2025)
Armed Forces Insurance Exchange	3/31/2026	Homeowners	119	5.00%	1.50%	9/14/2026	8.6%	0.00%	10.0%	10.19%	2/3/2025	43.5% (2025)
Patrons Oxford Insurance Company	5/4/2026	Personal Auto	14,851	-4.00%	-4.00%	8/1/2026	na	na	na	1.40%	4/1/2026	90.4% (2025)
Acuity, A Mutual Insurance Company	3/25/2026	Personal Auto	1,324	2.50%	2.50%	6/24/2026	2.8% Liability/ 3.5% PD	0.00%	14.6%	3.00%	12/3/2025	76.6% (2025)
United Ohio Insurance Company	4/17/2026	Personal Auto	2,842	0.00%	0.00%	12/15/2026	5.5%	0.00%	12.6%	0.00%	3/15/2025	63.6% (2025)
Union Mutual Fire Insurance Company	3/5/2026	Homeowners	4,721	0.00%	0.00%	6/15/2026	5.2%	0.00%	21.2%	3.95%	12/1/2023	40.8% (2025)
Liberty Mutual Insurance Company	3/17/2026	Homeowners	3	0.00%	0.00%	5/14/2026	13.9%	0.00%	10.1%	-29.42%	8/1/2025	35% (2025)
The First Liberty Insurance Corporation	3/17/2026	Homeowners	1,130	0.00%	0.00%	5/14/2026	13.9%	0.00%	10.1%	-29.42%	8/1/2025	37.8% (2025)
Liberty Mutual Insurance Company	2/13/2026	Auto	235	0.00%	0.00%	5/1/2026	7.0% Liability/ 10.1% PD	0.00%	4.4% Liability/ 4.4% PD	-5.00%	12/25/2025	27.3% (2025)
Liberty Mutual Personal Insurance Company	2/13/2026	Auto	9,488	0.00%	0.00%	5/1/2026	7.0% Liability/ 10.1% PD	0.00%	4.4% Liability/ 4.4% PD	-5.00%	12/25/2025	51.6% (2025)
Farmers Direct Property and Casualty Insurance Company	3/18/2026	Auto	4,374	-2.50%	-2.50%	5/1/2026	1.0%	0.00%	9.7%	0.00%	9/13/2025	79.5% (2025)
Amica Property and Casualty Insurance Company	2/27/2026	Auto	133	0.00%	0.00%	9/1/2026	na	na	na	0.00%	9/1/2025	95.8% (2025)

Amica Mutual Insurance Company	2/27/2026	Auto	6,558	0.00%	0.00%	9/1/2026	na	na	na	-3.00%	9/1/2025	75.6% (2025)
Sentinel Insurance Company, Ltd.	2/25/2026	Homeowners	-	0.00%	0.00%	7/9/2026	na	na	na	na	na	14.7% (2025)
Nutmeg Insurance Company	2/25/2026	Homeowners	382	0.00%	0.00%	7/9/2026	na	na	na	3.10%	7/11/2024	35.1% (2025)
United Services Automobile Association	2/11/2026	Auto	11,846	0.00%	0.00%	8/7/2026	na	na	na	4.95%	12/16/2024	86.3% (2025)
USAA Casualty Insurance Company	2/11/2026	Auto	12,808	0.00%	0.00%	8/7/2026	na	na	na	4.95%	12/16/2024	74.3% (2025)
USAA General Indemnity Company	2/11/2026	Auto	7,817	0.00%	0.00%	8/7/2026	na	na	na	4.95%	12/16/2024	78.9% (2025)
Garrison Property and Casualty Insurance Company	2/11/2026	Auto	6,259	0.00%	0.00%	8/7/2026	na	na	na	4.95%	12/16/2024	80.7% (2025)
American Economy Insurance Company	3/12/2026	Homeowners	4,137	-9.30%	-9.30%	5/13/2026	13.8%	0.00%	19.5%	-4.70%	9/4/2025	65.8% (2025)
Dairyland Insurance Company	1/8/2026	Auto	1,929	0.10%	0.10%	5/4/2026	7.8% Liability/ 9.9% PD	0.00%	7.1%	8.10%	2/12/2024	74% (2025)
Argonaut Insurance Company	1/8/2026	Auto	2,793	6.80%	6.80%	6/23/2026	5.5% Liability/ 4.1% PD	na	12.0% Liability/ 11.2% PD	0.00%	12/18/2025	61.3% (2025)
Safeco National Insurance Company	2/6/2026	Auto	12,948	7.20%	7.20%	4/18/2026	5.9% Liability/ 8.5% PD	0.00%	15.0% Liability/ 14.7% PD	-3.20%	11/29/2025	79.7% (2025)
MMG Insurance Company	2/26/2026	Auto	19,539	0.00%	0.00%	6/1/2026	2.9%	0.00%	18.4%	15.00%	9/1/2025	87.8% (2025)
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: 2.0%/ PD: 4.0%	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)
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